

MR YIJIE HUANG
APARTMENT 12 BLOCK 4
CLARION QUAY
NTH WALL
DUBLIN 1

Your account name **YIJIE HUANG
CURRENT ACCOUNT**

Account number **14603785**
IBAN **IE46 BOFI 9000 1714 6037 85**
Statement date **23 Mar 2018** Number **26**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Aug 2017	BALANCE FORWARD			3,044.32
31 Aug 2017	POS29AUG TESCO STORES	44.72		2,999.60
05 Sep 2017	BOI Savings SEPA DD	1,400.00		
	POS01SEP EDDIE ROCKET	13.90		
	POS01SEP BROWN THOMAS	500.00		1,085.70
06 Sep 2017	POS04SEP TESCO STORES	30.93		
	POS04SEP WAGAMAMA	46.85		1,007.92
11 Sep 2017	ATM07SEP D261AIB	500.00		
	POS07SEP TESCO MOBILE	15.00		492.92
12 Sep 2017	ATMD 12SEP UBLES27405	20.00		
	POS09SEP LUAS TRANSDE	20.00		
	POS09SEP TESCO STORE	82.37		370.55
14 Sep 2017	POS12SEP TESCO STORES	46.88		323.67
18 Sep 2017	POS14SEP BF*SOLUDOS	155.38		168.29
21 Sep 2017	30033 L		6,450.00	
	365 Online IB Germa	6,400.00		218.29
22 Sep 2017	NOTIFIED FEES	14.35		
	POS20SEP TESCO STORES	43.04		
	POS20SEP MARKS & SPEN	12.00		148.90
26 Sep 2017	POS22SEP J2 Grill & S	48.50		100.40
27 Sep 2017	ATM24SEP D261AIB	50.00		50.40
28 Sep 2017	NATIONAL TREASURY GP		2,592.47	2,642.87
29 Sep 2017	Copy/Dup Stat. Fee	8.80		
	POS27SEP TESCO STORES	49.97		2,584.10
02 Oct 2017	ELECTRIC IREL SEPA DD	80.97		2,503.13
03 Oct 2017	POS30SEP DELIVEROOIE	27.00		2,476.13
04 Oct 2017	ATM30SEP D261AIB	90.00		
	POS02OCT DELIVEROOIE	19.45		2,366.68
05 Oct 2017	BOI Savings SEPA DD	1,400.00		966.68
09 Oct 2017	POS04OCT DELIVEROOIE	22.50		944.18
10 Oct 2017	POS08OCT PETINSURE.IE	259.00		
	POS07OCT FAIRVIEW VET	55.89		
	POS07OCT MARKS & SPEN	18.35		
	POS06OCT TESCO STORES	47.30		563.64

SUBTOTAL: 563.64

Avoid unpaid charges by ensuring you have cleared funds in your account to meet your payments. Important: cheque lodgement clearing times are 5 working days for cheques drawn on Irish banks and 4 weeks if drawn on a foreign bank (even if their value appears immediately).

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10 Oct 2017	BALANCE FORWARD			563.64
13 Oct 2017	POS11OCT TESCO STORES	47.91		515.73
18 Oct 2017	ATM15OCT D261AIB	80.00		435.73
19 Oct 2017	POS17OCT TESCO STORES	44.93		
	POS17OCT TESCO MOBILE	15.00		375.80
23 Oct 2017	POS19OCT MARKS & SPEN	16.65		359.15
24 Oct 2017	POS22OCT YAMAMORI SUS	24.40		
	POS22OCT ALDO IRELAND	70.00		
	POS20OCT EDDIE ROCKET	13.90		250.85
26 Oct 2017	POS24OCT MARKS & SPEN	16.20		
	POS24OCT TESCO STORES	61.29		173.36
27 Oct 2017	NATIONAL TREASURY GP		2,592.48	
	ATMD 27OCT BOI 900033	100.00		2,665.84
02 Nov 2017	365 Online 2LU JIALI	600.00		2,065.84
06 Nov 2017	BOI Savings SEPA DD	1,400.00		665.84
07 Nov 2017	POS04NOV EDDIE ROCKET	17.15		648.69
08 Nov 2017	POS06NOV TESCO STORES	86.24		562.45
09 Nov 2017	POS07NOV MARKS & SPEN	15.69		546.76
10 Nov 2017	POS08NOV MARKS & SPEN	13.40		533.36
14 Nov 2017	POS11NOV YAMAMORI SUS	19.90		
	POS11NOV MARKS & SPEN	16.70		
	POS11NOV ARNOTTS	22.00		
	POS11NOV Seven Wonder	8.45		466.31
16 Nov 2017	30033 L		3,000.00	
	365 Online M. PREVO	3,000.00		466.31
17 Nov 2017	POS15NOV TESCO STORES	50.94		
	POS15NOV TESCO MOBILE	15.00		400.37
21 Nov 2017	POS18NOV YAMAMORI SUS	27.85		
	POS18NOV TESCO STORE	12.94		
	POS18NOV TK MAXX	19.98		339.60
22 Nov 2017	ATM19NOV D261AIB	150.00		189.60
24 Nov 2017	POS22NOV MARKS & SPEN	61.29		
	POS22NOV BROADWAY PIZ	18.00		110.31
27 Nov 2017	POS23NOV TESCO STORES	43.80		66.51

SUBTOTAL: 66.51

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<u>Date</u>	<u>Transaction details</u>	<u>Payments - out</u>	<u>Payments - in</u>	<u>Balance</u>
27 Nov 2017	BALANCE FORWARD			66.51
28 Nov 2017	365 HUANG		100.00	
	ELECTRIC IREL SEPA DD	87.96		
	POS24NOV YAMAMORI SUS	19.90		58.65
29 Nov 2017	NATIONAL TREASURY GP		2,592.46	2,651.11
01 Dec 2017	POS29NOV TESCO STORES	39.12		2,611.99
05 Dec 2017	BOI Savings SEPA DD	1,400.00		
	POS01DEC ASIA MARKET	7.88		
	POS01DEC Kaph Retail	6.40		
	POS01DEC FALLON & BYR	5.95		1,191.76
06 Dec 2017	ATM02DEC D261AIB	360.00		831.76
11 Dec 2017	POS07DEC GOOD WORLD C	47.30		784.46
12 Dec 2017	POS09DEC DELIVEROOIE	27.00		757.46
13 Dec 2017	ATM10DEC D261AIB	300.00		
	POS11DEC TESCO STORES	55.01		402.45
20 Dec 2017	ATM17DEC D261AIB	40.00		362.45
21 Dec 2017	POS19DEC TESCO MOBILE	15.00		347.45
22 Dec 2017	NATIONAL TREASURY GP		2,592.47	
	POS20DEC THE DRUNKEN	13.70		
	POS20DEC TESCO STORES	87.42		2,838.80
28 Dec 2017	ATM21DEC D261AIB	120.00		2,718.80
29 Dec 2017	POS26DEC BROWN THOMAS		400.00	
	NOTIFIED FEES	12.95		
	POS26DEC BROWN THOMAS	289.00		
	POS26DEC BROWN THOMAS	775.00		
	POS26DEC WAGAMAMA	54.30		
	POS22DEC BROWN THOMAS	400.00		
	POS22DEC FX BUCKLEY B	22.95		1,564.60
02 Jan 2018	POS28DEC TESCO STORES	90.44		
	POS28DEC MARKS & SPEN	9.00		1,465.16
03 Jan 2018	POS29DEC DELIVEROOIE	12.50		
	POS29DEC DELIVEROOIE	14.50		1,438.16
09 Jan 2018	TD NTCE/17292900		7,000.00	8,438.16
11 Jan 2018	POS09JAN TESCO STORES	68.47		8,369.69
SUBTOTAL:				8,369.69

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11 Jan 2018	BALANCE FORWARD			8,369.69
12 Jan 2018	POS10JAN FLYEFIT GROU	54.00		8,315.69
16 Jan 2018	POS13JAN MARKS & SPEN	53.87		8,261.82
19 Jan 2018	POS17JAN ELECTRIC IRE	99.29		8,162.53
23 Jan 2018	POS19JAN TESCO MOBILE	15.00		
	POS20JAN GOOD WORLD C	41.50		8,106.03
26 Jan 2018	NATIONAL TREASURY GP		2,614.11	10,720.14
30 Jan 2018	LATM CR 903621 9156		260.00	
	ATMD 30JAN BOI 903621	40.00		10,940.14
31 Jan 2018	ATM26JAN D05VAIB	90.00		10,850.14
02 Feb 2018	GOVT DUTY ATM/POS9156	3.48		10,846.66
06 Feb 2018	POS03FEB BOOTS RETAIL	65.27		10,781.39
07 Feb 2018	POS05FEB TESCO STORES	38.80		10,742.59
09 Feb 2018	POS07FEB MARKS & SPEN	14.65		10,727.94
13 Feb 2018	POS10FEB FLYEFIT GROU	29.00		
	POS09FEB MARKS & SPEN	6.55		10,692.39
14 Feb 2018	ATM11FEB D05VAIB	120.00		
	POS12FEB TESCO STORES	31.75		10,540.64
16 Feb 2018	POS13FEB WWW DONEDEAL	3.00		10,537.64
21 Feb 2018	POS18FEB WWW DONEDEAL	3.00		
	POS18FEB WWW DONEDEAL	3.00		10,531.64
27 Feb 2018	NATIONAL TREASURY GP		2,614.10	
	POS24FEB MARKS & SPEN	20.65		
	POS23FEB THE DRUNKEN	13.70		13,111.39
28 Feb 2018	ATM25FEB D46FAIB	500.00		
	POS26FEB TESCO MOBILE	15.00		12,596.39
01 Mar 2018	ATM26FEB D121AIB	100.00		
	POS27FEB TESCO STORES	47.84		12,448.55
21 Mar 2018	POS19MAR TESCO STORES	34.01		
	POS19MAR TESCO MOBILE	15.00		12,399.54
23 Mar 2018	POS21MAR TESCO STORES		41.51	
	CURRENT ACCOUNT FEES	11.85		12,429.20

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website www.bankofireland.com/dgs

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Abbreviations Explained

Bank of Ireland applies abbreviations to certain transaction types to ensure that you have as much detail as possible regarding the transactions on your statement. An explanation of the most common abbreviations is included in the tables below.

Abbreviation	Explanation	Abbreviation	Explanation
A	Foreign/international non-euro ATM transaction	K	1,000 E.g. C2206VN2020K@.000040. This represents an ATM transaction on 22 nd June for Vietnamese Dong amount of 2,020,000. The exchange rate was. 000040
ADJ	Adjustment (to reverse previous transaction)	LDGMNT/LODG	Lodgement
BK	Books	O/Draft	Overdraft
CA	Current Account	P	Foreign/International non-euro point of sale transaction
CH	Cheque	Pass/ATMD	ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain
CHG	Charge	PAYT	Payment
CO	Contactless point of sale non-euro transaction	POS	Visa Debit Point of Sale transaction
CR	Credit	POSC	Visa Debit Contactless point of sale euro transaction
DD	Direct Debit	SO or S/O	Standing Order
DR	Debit	SPL	Special
EFT	Electronic Funds Transfer	TR	Transfer
GT/GOVT	Government	TX	Transaction
INTRST	Credit interest paid to account	UnpFee	Unpaid SEPA Direct Debit charge
INST	Instruction		
INT	Debit interest from account		

General Information

Your statement: Please check the items and balance shown on this statement and tell us if there is any discrepancy. On this statement similar items that are debited from and credited to your account in a day are grouped together, which may not match the sequence that they are posted to your account. Your balance at an ATM, on 365 online or Mobile Banking may not include all transactions due to be posted that day. The balances on this statement are uncleared balances which are used to calculate Overlimit or Referral Item fees and interest surcharges if they apply.

More information on fees and charges: Full details of fees and Government Duties can be found in our Schedules of Fees and Charges for Personal and for Business customers. These and the schedule of International Transaction Charges brochure are available at www.bankofireland.com and at your branch.

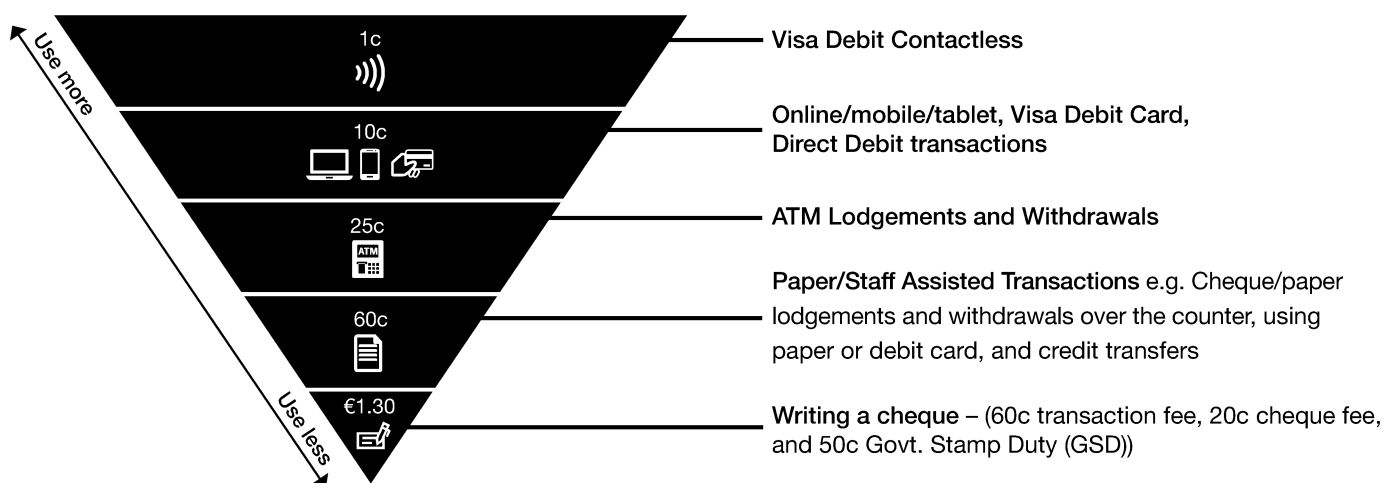
Your eStatements at a click

eStatements are available to 365 online customers. They are more secure, more convenient and kinder to the environment.

Ways to make your banking more convenient and better value

Seven easy ways to reduce your everyday banking fees:

1. Check your account type... Students, Graduates & Golden Years don't pay maintenance fees or most transaction fees.
2. Keep a minimum balance of €3,000 in your Personal Current Account at all times to avoid quarterly transaction fees. You only pay the €5 quarterly maintenance fee.
3. Use online, mobile or tablet banking & pay just 10c for online and phone transactions. That's 50c less than transacting over the counter in your branch.
4. Use contactless payments to pay for items up to €30 in value using your contactless card costs you just 1c per transaction. Look for the))) symbol.
5. Use your Visa Debit card - The cost is just 10c per transaction and can be used in-store and online.
6. Stop writing cheques - At €1.30, the cost of writing a cheque is relatively high, especially when compared with the 10c it costs to pay by a direct debit, standing order or online transfer.
7. Getting cashback when paying for goods with your Visa Debit card is free (10c is charged for the purchase transaction), while the fee for withdrawing cash at an ATM is 25c.



Ways to bank with Bank of Ireland

Branch - Over 250 branches nationwide with over 1,200 ATMs available

Online and phone banking - available 24/7 - save time and money using online and phone banking, tablet and mobile app banking. Get activated by phoning **1890 365 500**. Download the apps using App Store (iPhone/iPad) and Google Play (Android).

Business On Line (for companies)

Our online banking service is **Business On Line**. To register your interest call **1850 264 265** or email electronic.banking@boi.com Please ensure to read our Customer Handbook, Conditions of Use and Fees and Charges for Business On Line available on www.bankofireland.com

Helpful Contacts

General banking queries: 0818 365 365

To register for 365 online: 1890 365 500

For Lost or stolen cards: contact your branch or Freephone (from Republic of Ireland only) **1800 946 764** (available 24/7), or if calling from abroad **+353 567 757 007**.

www.bankofireland.com/waystobank