

Your account name **YIJIE HUANG
CURRENT ACCOUNT**

**MR YIJIE HUANG
APARTMENT 21 SAUNDERS HOUSE SPENCER DOCK
IFSC
DUBLIN 1**

**Account number 14603785
IBAN IE46 BOFI 9000 1714 6037 85
Statement date 13 Aug 2018 Number 27**

Your Current Account Statement

<u>Date</u>	<u>Transaction details</u>	<u>Payments - out</u>	<u>Payments - in</u>	<u>Balance</u>
23 Mar 2018	BALANCE FORWARD			12,429.20
26 Mar 2018	LATM CR 900033 9156		300.00	
	LATM CR 900033 9156		200.00	12,929.20
27 Mar 2018	POS24MAR LUAS TRANSDE	20.00		12,909.20
28 Mar 2018	POS26MAR TESCO STORES	76.40		12,832.80
29 Mar 2018	NATIONAL TREASURY GP		4,878.50	17,711.30
04 Apr 2018	POS28MAR TRINITY COLL	55.00		17,656.30
06 Apr 2018	POS04APR TESCO MOBILE	15.00		17,641.30
12 Apr 2018	POS10APR The Art Of C	10.00		17,631.30
16 Apr 2018	POS12APR Levis Online	58.50		17,572.80
17 Apr 2018	POS15APR HOLLAND & BA	59.99		
	POS15APR DEBENHAMS RE	44.22		17,468.59
19 Apr 2018	POS16APR KLM	600.38		16,868.21
23 Apr 2018	POS19APR TESCO STORES	5.64		16,862.57
24 Apr 2018	POS CHG GBP 152	3.48		
	POS21APR MCDONALDS RE P1804GB152.00@.873462	174.02		16,683.07
26 Apr 2018	POS24APR MUSASHI	14.95		16,668.12
27 Apr 2018	NATIONAL TREASURY GP		4,878.50	21,546.62
01 May 2018	LATM CR 900033 9156		100.00	
	POS27APR OSTERIA LUCI	79.00		
	POS27APR STARBUCKS CA	2.65		21,564.97
04 May 2018	POS02MAY BROWN THOMAS	310.00		21,254.97
08 May 2018	POS03MAY TESCO MOBILE	15.00		21,239.97
09 May 2018	POS07MAY HICKEYS PHAR	5.89		
	POS07MAY YAMAMORI NOO	9.95		
	POS07MAY RONGS WHOLES	29.26		
	POS06MAY MCDONALDS RE	9.30		
	POS06MAY THE DRUNKEN	76.10		
	POS05MAY MURRAYS BAR	12.60		
	POS04MAY IL VALENTINO	4.90		
	POS04MAY GOOD WORLD C	75.90		21,016.07
11 May 2018	POS09MAY PRICES MEDIC	32.75		
	POS09MAY MUSASHI	9.95		
SUBTOTAL: 20,973.37				

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11 May 2018	BALANCE FORWARD			20,973.37
	POS09MAY MUSASHI	14.95		
	POS09MAY TONY LEE & D	40.00		20,918.42
14 May 2018	POS10MAY MUSASHI	9.95		
	POS10MAY BROWN THOMAS	90.00		
	POS10MAY GRAND BARBER	20.00		
	POS10MAY MUSASHI	14.95		20,783.52
15 May 2018	ATM11MAY D087AIB	40.00		
	POS11MAY MUSASHI	9.95		
	POS11MAY STARBUCK'S	11.55		20,722.02
17 May 2018	POS15MAY The Westin S	540.28		20,181.74
29 May 2018	POS26MAY INTL FINANCI	316.55		19,865.19
30 May 2018	NATIONAL TREASURY GP		4,878.50	24,743.69
07 Jun 2018	TD NTCE/17292900		19.36	24,763.05
13 Jun 2018	POS08JUN KLM	186.72		
	POS08JUN KLM	150.00		24,426.33
19 Jun 2018	POS17JUN B365	100.00		24,326.33
22 Jun 2018	CURRENT ACCOUNT FEES	5.00		24,321.33
26 Jun 2018	POS23JUN BET 365	100.00		24,221.33
28 Jun 2018	NATIONAL TREASURY GP		4,878.50	29,099.83
09 Jul 2018	365 Online 1SALLOUM	1,100.00		27,999.83
10 Jul 2018	ATM06JUL DUBLIN AIRPO	50.00		
	POS08JUL FLYEFIT GROU	54.00		
	POS08JUL DUNNES HENRY	114.51		
	POS08JUL LUAS TRANSDE	20.00		
	POS08JUL ARNOTTS	19.95		
	POS06JUL HMSHOST AMST	4.90		
	POS06JUL Shop 138 /NL	2.50		27,733.97
12 Jul 2018	POS10JUL FRESH IFSC	3.55		
	POS10JUL KC PEACHES W	5.00		27,725.42
16 Jul 2018	POS12JUL TESCO MOBILE	15.00		
	POS12JUL PAULIES PIZZ	40.95		
	POS12JUL MUSASHI	9.95		27,659.52
17 Jul 2018	POS15JUL MARKS & SPEN	18.02		
SUBTOTAL:				27,641.50

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IBAN **IE46 BOFI 9000 1714 6037 85**
Statement date **13 Aug 2018** Number **27**

Your Current Account Statement

<u>Date</u>	<u>Transaction details</u>	<u>Payments - out</u>	<u>Payments - in</u>	<u>Balance</u>
17 Jul 2018	BALANCE FORWARD			27,641.50
	POS14JUL LUAS TRANSDE	4.40		
	POS13JUL US DOS VISA	136.00		
	POS13JUL CSRA US VISA	30.00		
	POS13JUL WWW.TEDBAKER	156.00		
	POS13JUL PAYPAL *VIDA	63.87		
	POS13JUL MUSASHI	9.95		27,241.28
18 Jul 2018	POS16JUL MUSASHI	9.95		27,231.33
19 Jul 2018	POS CHG GBP 132	2.99		
	POS17JUL CORNER HOUSE	126.85		
	POS17JUL BYRNES LATE	7.50		
	POS17JUL Levis Online	77.50		
	P1607GB132.00@.884066	149.31		26,867.18
20 Jul 2018	POS18JUL TESCO STORES	54.36		
	POS18JUL KC PEACHES W	5.00		26,807.82
23 Jul 2018	DRUNKEN FISH GP		40.00	
	365 Online Jun Jie	100.00		26,747.82
24 Jul 2018	POS21JUL GRAFTON BARB	23.00		
	POS20JUL THE DRUNKEN	34.20		
	POS20JUL YAMAMORI NOO	20.95		
	POS20JUL RONGS WHOLES	53.20		26,616.47
25 Jul 2018	POS23JUL Levis Online	50.00		26,566.47
27 Jul 2018	POS25JUL TESCO MOBILE	15.00		
	POS25JUL THE ART OF C	5.40		26,546.07
30 Jul 2018	NATIONAL TREASURY GP		4,878.50	
	POS26JUL DAY TODAY EX	1.45		31,423.12
31 Jul 2018	ATM26JUL SPAR LONGBOA	70.00		
	POS CHG GBP 174	3.92		
	POS28JUL BANYI	28.10		
	POS29JUL THE DRUNKEN	23.80		
	POS28JUL The Vintage	15.20		
	POS27JUL TESCO STORES	43.55		
	P2907GB174.00@.887302	196.10		31,042.45
07 Aug 2018	365 Online 1SALLOUM	1,100.00		29,942.45
SUBTOTAL: 29,942.45				

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Statement date 13 Aug 2018 **Number 27****Your Current Account Statement**

Date	Transaction details	<u>Payments - out</u>	<u>Payments - in</u>	<u>Balance</u>
07 Aug 2018	BALANCE FORWARD			29,942.45
08 Aug 2018	POS04AUG AN POST-OFFI	22.00		
	POS04AUG TESCO STORES	26.08		29,894.37
10 Aug 2018	POS08AUG TESCO STORES	46.88		29,847.49
13 Aug 2018	POS09AUG HOLLAND & BA	51.24		
	POS09AUG FLYEFIT GROU	29.00		29,767.25

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

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

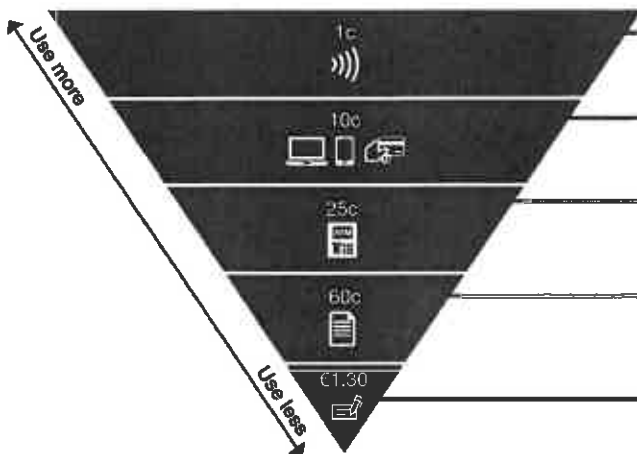
eStatements are available to 365 online customers. They are more secure, more convenient and kinder to the environment.

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.



1c — Visa Debit Contactless

10c — Online/mobile/tablet, Visa Debit Card, Direct Debit transactions

25c — ATM Lodgements and Withdrawals

60c — Paper/Staff Assisted Transactions e.g. Cheque/paper lodgements and withdrawals over the counter, using paper or debit card, and credit transfers

€1.30 — Writing a cheque – (60c transaction fee, 20c cheque fee, and 50c Govt. Stamp Duty (GSD))

Ways to bank with Bank of Ireland

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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@bol.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

