

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 30 Aug 2018 **Number** 29

Your Current Account Statement

<u>Date</u>	<u>Transaction details</u>	<u>Payments - out</u>	<u>Payments - in</u>	<u>Balance</u>
28 Aug 2018	BALANCE FORWARD			23,745.60
30 Aug 2018	NATIONAL TREASURY GP		4,878.50	
	POS28AUG LUAS TRANSDE	2.10		
	POS28AUG MUSASHI	19.90		
	POS28AUG LAO Chinese	43.40		28,558.70

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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Deposit Guarantee Scheme - Depositor Information Sheet

Basic information about the protection of your eligible deposits	
Eligible deposits in The Governor and Company of the Bank of Ireland are protected by:	the Deposit Guarantee Scheme ("DGS") ¹
Limit of protection:	€100,000 per depositor per credit institution ²
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are "aggregated" and the total is subject to the limit of €100,000. ²
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately. ³
Reimbursement period in case of credit institution's failure:	20 working days ⁴
Currency of reimbursement:	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact The Governor and Company of the Bank of Ireland for enquiries relating to your account:	Bank of Ireland Customer Service 4th Floor, Arena Building Whitestown Way Tallaght Dublin 24. Tel: 1890 365 365 Mob: 0818 365 365 Intl: +353 1 404 4000
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland New Wapping Street North Wall Quay Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

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Additional Information

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

² General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

This method will also be applied if a credit institution operates under different trademarks. This means that all eligible deposits with one or more of these trademarks are in total covered up to €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie.

³ Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purposes of calculating the limit of €100,000.

⁴ Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1.
Tel: 1890-777777. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your deposits (up to €100,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other Important Information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

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

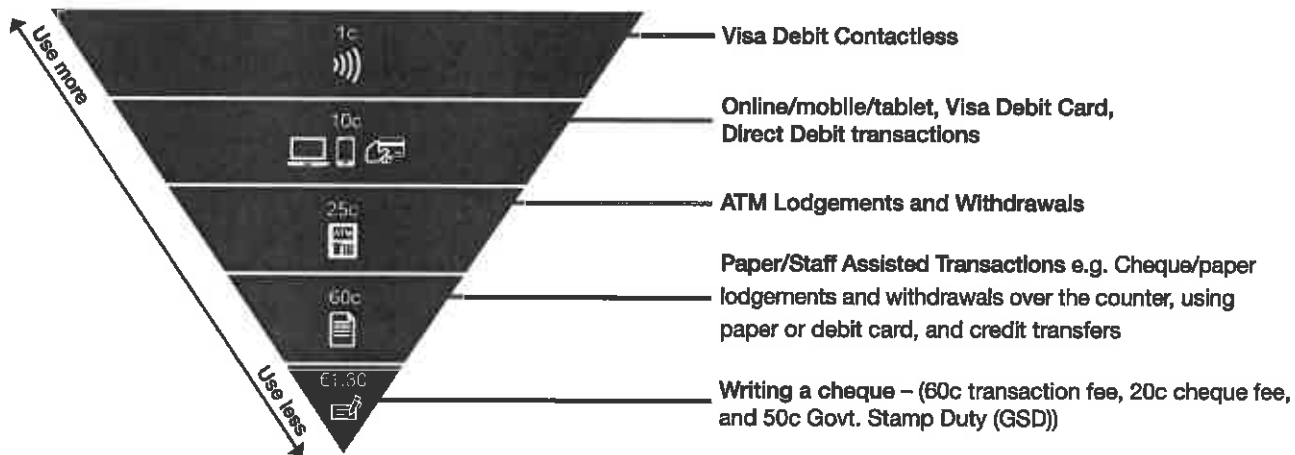
eStatements are available to 365 online customers. They are more secure, more convenient and kinder to the environment.

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

Bank of Ireland is regulated by the Central Bank of Ireland.