



MS DIEU LINH LUONG  
APARTMENT 243  
BEECHWOOD COURT  
STILLORGAN CO. DUBLIN A94T803  
CO. DUBLIN

Your account name **DIEU LINH LUONG  
3rd LEVEL**

Account number **89203479**  
IBAN **IE19 BOFI 9000 1789 2034 79**  
Statement date **3 Nov 2023** Number **3**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
25 Sep 2023	BALANCE FORWARD			9,980.00
27 Sep 2023	POSC26SEP BUTLERS CHO	8.40		9,971.60
28 Sep 2023	POS27SEP UKVI 3030040	120.00		9,851.60
29 Sep 2023	POSC28SEP TCARD TRINI	1.00		
	POS28SEP Revolut**660	7.99		
	POS28SEP Revolut**660	15.00		9,827.61
02 Oct 2023	POS01OCT Revolut**660	50.00		
	POS01OCT Revolut**660	15.00		
	POS01OCT Revolut**660	50.00		
	POS01OCT Revolut**660	50.00		9,662.61
06 Oct 2023	POS05OCT Revolut**660	100.00		
	POS05OCT Revolut**660	200.00		9,362.61
10 Oct 2023	POS08OCT Revolut**660	100.00		9,262.61
13 Oct 2023	POS12OCT Revolut**660	100.00		9,162.61
20 Oct 2023	POS19OCT Revolut**660	75.00		9,087.61
23 Oct 2023	POS22OCT Revolut**660	75.00		
	POS22OCT Revolut**660	175.00		8,837.61
26 Oct 2023	POS25OCT Revolut**660	21.28		8,816.33
27 Oct 2023	POS26OCT Revolut**660	175.00		8,641.33
31 Oct 2023	POS30OCT Revolut**660	175.00		8,466.33
03 Nov 2023	POS02NOV Revolut**660	150.00		
	POS02NOV Revolut**660	50.00		8,266.33

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](http://www.bankofireland.com/dgs)

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#### Additional Information

##### <sup>1</sup> 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.

##### <sup>2</sup> 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](http://www.depositguarantee.ie).

##### <sup>3</sup> 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.

##### <sup>4</sup> Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

Tel: 01 2245800. Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie). Website: [www.depositguarantee.ie](http://www.depositguarantee.ie).

It will repay your deposits (up to €100,000) 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
A	Foreign/international non-euro ATM transaction
ADJ	Adjustment (to reverse previous transaction)
APO	An Post Office
BK	Books
CA	Current Account
CH	Cheque
CHG	Charge
CHG-REFERRAL ITEM	Referral item charges
CHQM	Cheque lodgement using Lodgement ATM
CO	Contactless point of sale non-euro transaction
CR	Credit
CSHM	Cash lodgement using Lodgement ATM
DD	Direct Debit
DR	Debit
EFT	Electronic Funds Transfer (Credit Transfer)
FEE: MAINTAINING	Fee for maintaining the account
ACC	
GT/GOVT	Government
INTRST	Credit interest paid to account
INST	Instruction
INT	Debit interest from account

Abbreviation	Explanation
K	1,000 E.g. C2206VN2020K@.000040. This represents an ATM transaction on 22 June for Vietnamese Dong amount of 2,020,000. The exchange rate was 0.000040
LDGMNT/LODG	Lodgement (cash / cheque / mixed)
MIXM	Mixed cash and cheque lodgement using Lodgement ATM
O/Draft	Overdraft
P	Using a debit card for purchases in foreign currency
Pass/ATMD	ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain
PAYT	Payment (Credit Transfer)
POS	Using a debit card for purchases in euro or foreign currency
POSC	Using a debit card for contactless purchases in euro or foreign currency
REFERRAL ITEM(S)-FEE	Referral item charges
SO or S/O	Standing Order
SPL	Special
TR	Transfer
TX	Transaction
UNPAID FEE	Charge for cheque returned unpaid
UNPAID S/O CHARGE	Unpaid Standing Order charge
UnpFee	Unpaid SEPA Direct Debit charge

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 referral Item charges and interest surcharges for business customers, if they apply.

**More information on fees and charges:** Full details of fees and Government Duties can be found in our Schedule of Fees and Charges for Personal Customers or Schedule of Fees and Charges for Business Customers, as applicable. These and the Schedule of International Transaction Charges are available at [www.bankofireland.com](http://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.

EU Standard Language for Payment Services for Personal Customers

EU Standard Language for Payment Services for Personal Customers	Description of services used in your statement that correspond to the EU standard language. More than one type of service can correspond. There can be different descriptions or abbreviations for the same service.
Maintaining the account	FEE: MAINTAINING ACC
Cash withdrawal	Cash withdrawal abbreviated as WDL or WD
Cash lodgement	Lodgement abbreviated as LDMNT or LODG; Cash lodgement using Lodgement ATM abbreviated as CSHM; or Mixed cash and cheque lodgement using Lodgement ATM abbreviated as MIXM
Cheque lodgement	Lodgement abbreviated as LDMNT or LODG; Cheque lodgement using Lodgement ATM abbreviated as CHQM; or Mixed cash and cheque lodgement using Lodgement ATM abbreviated as MIXM
Provision of a cheque book	Cheque Book Charge
Using a debit card for purchases in euro	Debit card purchases in euro abbreviated as POS, or Debit card contactless purchases in euro abbreviated as POSC
Using a debit card for purchases in foreign currency	Debit card purchases in foreign currency abbreviated as P or POS, or Debit card contactless purchases in foreign currency abbreviated as POSC
Credit transfer	365, Credit Transfe
Standing order	Standing Order; SO or S/O
Direct debit	Direct Debit or DD
Overdraft	Overdraft or O/Draft
Unauthorised overdraft	Not described on the customer's account statement
Referral item	CHG-REFERRAL ITEM
Unpaid item	Unpaid SEPA Direct Debit charge abbreviated as UnpFee; Unpaid Standing Order charge abbreviated as UNPAID S/O CHARGE; Charge for cheque returned unpaid abbreviated as UNPAID FEE.

Offer of Annual Review for Business Borrowers

All **Business Borrowers** are offered the option of an annual review that includes a review of all credit facility agreements, security and alternative arrangements. To take up this offer, please call **0818 200 372** and we will arrange to set up the review meeting.

Online Banking for Business Customers

We have two online banking options for business customers (**Business On Line** and **365 Phone & Internet Banking**), giving you the flexibility to choose which option is right for your business. To compare these products visit [boi.com/OnlineBankingForBusiness](http://boi.com/OnlineBankingForBusiness). Alternatively you can call 0818 210 619 or email [electronic.banking@boi.com](mailto:electronic.banking@boi.com) for Business On Line or call 0818 214 365 for 365 Phone and Digital Banking.

Helpful Contacts

**General banking queries: 0818 365 365**  
**To register for 365 online: 0818 214 365**  
**[boi.com/banking365howtogetstarted](http://boi.com/banking365howtogetstarted)**

**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**