



Fee Information Document

Name of the account provider: Permanent TSB

Account name: Explore Account

Date: Effective from 01/08/2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Terms & Conditions and Personal & Business banking charges booklet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the Account	Monthly €6.00 Total Annual Fee €72.00
Payments (excluding cards)	
Standing Order	€0.00
Direct Debit	€0.00
Credit Transfer	Euro & Swedish Korona Payments within the EU €0.50 International €31.50 Excepted Payments €10.00
Cards and cash	

Cash Lodgement		€0.00
	Using a debit card for purchases in euro	€0.00
Using a debit card for purchases in foreign currency		1.75% of the Euro value of the transaction (min. €0.46 and max €11.43).
	Cash Withdrawal	ATM Euro ATM Euro outside EU/Non euro
		€0.00 3.5% of the Euro value of the transaction (min. €3.17 & max. €11.43)
Overdrafts and related services		
Overdraft	Set-Up – Charged upon first use	€25.00
	Renewal – Charged annually on the anniversary of first use	€25.00
Unauthorised Overdraft	Total Annual Fee	€25.00
		12% per annum greater than the normal overdraft interest rate
Other services		
Cheque Lodgement Unpaid Item	Foreign Cheque	€0.00
	All Others	€8.50
Referral Item Provision of a Chequebook	Maximum €15 per day	€10.00
	Per cheque, charged per quantity of cheques in chequebook upon provision	€5 €0.20

