



Fee Information Document

Name of the account provider: Permanent TSB

Account name: Student Account

Date: Information Correct as of 31/10/2018

- 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 our 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 €0.00 Total Annual Fee €0.00 |
| 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 | €0.00 |
| | ATM Euro outside EU/Non euro | 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 | €0.00 |
| | Renewal – Charged annually on the anniversary of first use | €0.00 |
| | Total Annual Fee | €0.00 |
| Unauthorised Overdraft | | 12% per annum greater than the normal overdraft interest rate |
| Other services | | |
| Cheque Lodgement | | €0.00 |
| Unpaid Item | Foreign Cheque | €8.50 |
| | All Others | €10.00 |
| Referral Item | Maximum €15 per day | €5.00 |
| Provision of a Chequebook | | Service not available |

