

# Third Party Charges

## Negative Interest Rates

Effective Date: 3<sup>rd</sup> August 2022

Negative Interest Charge	1	2	3
	Non-Pension related Individual and Joint Accounts for natural persons	<b>All Account Types, including Credit Unions, excluding:</b> <ol style="list-style-type: none"> <li>Non-Pension related Individual and Joint Accounts for natural persons (see 1.)</li> <li>Financial Customers, including Collective Investment Undertakings (see 3.)</li> </ol>	Financial Customers <sup>1</sup> , including Collective Investment Undertakings
<b>Bank of Ireland</b>	<b>N/A</b>	<b>0%</b>	<b>0%</b>

<sup>1</sup> Financial Customer as defined in Article 411 of the Capital Requirements Regulations 575/2013/EU

**“financial customer” means a customer that performs one or more of the activities listed in Annex I to Directive 2013/36/EU as its main business, or is one of the following:**

- (a) a credit institution;
- (b) an investment firm;
- (c) an SSPE;
- (d) a CIU;
- (e) a non-open ended investment scheme;
- (f) an insurance undertaking;
- (g) a financial holding company or mixed-financial holding company.

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