Interest and Fees

Fees and interest are calculated and accrued daily and we apply them to your account quarterly unless otherwise stated.

If you are due to pay these we will send you a pre-advice of the amount due at least 14 days before the payment date.

Quarterly Charging Period for Fees	Date Fees are deducted from your account
18 Nov 2017 - 16 Feb 2018	Friday 09 March 2018
17 Feb 2018 – 18 May 2018	Friday 08 June 2018
19 May 2018 – 17 Aug 2018	Friday 07 September 2018
18 Aug 2018 - 16 Nov 2018	Friday 07 December 2018
17 Nov 2018 - 15 Feb 2019	Friday 08 March 2019

Quarterly Accrual Period for Debit Interest	Date Debit Interest is deducted from your account
20 Nov 2017 - 18 Feb 2018	Friday 09 March 2018
19 Feb 2018 – 20 May 2018	Friday 08 June 2018
21 May 2018 - 19 Aug 2018	Friday 07 September 2018
20 Aug 2018 - 18 Nov 2018	Friday 07 December 2018
19 Nov 2018 - 17 Feb 2019	Friday 08 March 2019

The interest rate applicable to your overdraft is agreed between you and your Relationship Manager and will be specified in your overdraft facility letter. For further details on overdraft charges please see Section 5 in A Guide to Fee's and Charges Brochure (ULST1377RI). In instances where a customer has an overdraft and simultaneously maintains a separate current account with a credit balance, the Bank may agree to set-off the debit and credit balances for interest purposes. In such cases set-off interest will be charged at a minimum of 1% per annum on the lesser of the debit or credit balances. Set-off interest is in addition to overdraft interest which will apply if there is a net debit balance.