

Fees & Charges

Credit Cards

Information is correct as of 03rd December 2025

Interest calculation and charges

Interest is charged on all transactions, handling fees and default charges starting on the date that they are posted or applied to your account and ending on the date that you pay the total account balance in full.

You will not be charged interest on the card purchases shown on your current statement, if you pay off the total account balance shown on that current statement by the payment due date shown on that statement, provided you have also paid off the total account balance shown on the previous month's statement by the payment due date shown on that statement.

We calculate interest each day so the earlier you make the payment, the less interest you will have to pay.

Other transactions such as cash withdrawals and gambling will accrue interest daily.

Interest will appear as a "finance charge" on your statement.

Default fees and charges

Cash-transaction handling fee	Any transaction that gives you cash or something similar using your card or card number, such as foreign currency, traveller's cheques, postal orders, gambling, or electronic cash transfers which are not money transfers.	1.50% (there is a minimum charge of €2.50)
Foreign-currency fee	Commission on transactions made outside the Eurozone.	2.65% of the value of the transaction
Late fee	Charged if your minimum payment isn't received by the payment due date, as per your statement. <i>Missing your payments could have severe consequences for you and make obtaining credit more difficult.</i>	€15.24

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Over-limit fee	Charged once per month if your balance goes over your credit limit at any time during that statement period.	€12.70
Processing fee	Charged for all payments made over the counter at the An Post post office.	€1.09

Other charges

Government stamp duty	<p>Stamp duty is charged annually by the Government on applicable Irish credit card accounts. This charge is applicable to each unique card/account you have in your own name.</p> <p>This stamp duty may change on a yearly basis depending on the annual budget.</p> <p>The stamp duty is charged on the 1st of January, in arrears for the previous year.</p> <p>If you require any further information on the Government Stamp Duty, all relevant legislation can be located on the www.revenue.ie website.</p>	€30
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