

Fee Information Document



Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland.

Name of the account provider: PTSB

Account name: Student Account

Date: Information correct as of 1 July 2026

- 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 and 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 and Swedish Krona Payments within the SEPA* Zone	€0.50
	Other Payments	€31.50
*SEPA is the Single Euro Payment Area. It was launched by the European banking and payments industry with the support of national governments. SEPA harmonises the way cashless euro payments are made across the EU. It covers euro payments made in the EU and in a number of other countries – the applicable countries are subject to change and a list of countries currently in this SEPA Zone is available on ptsb.ie. For further information on cross-border payments please see European Central Bank's website ecb.europa.eu All SWIFT payments from a PTSB account to an account held in the EEA will have the 'SHA' charge option applied. This means that you will only pay the above fee and the payee (receiver of the transfer) will be charged any applicable fee by their bank. Payments to other countries outside of the EEA will have the 'SHA' charge option applied unless you specifically request a different charge option when setting up the SWIFT payment instruction. Please note: Where a SWIFT payment is recalled by you, the receiving bank may deduct a charge from the amount sent. You will only be credited with the amount received back.		
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
Provision of a Chequebook	Service not available	
Unpaid Items		€10.00
Referral Item	Maximum €15 per day	€5.00

For more information, including a glossary of terms and definitions, visit www.ptsb.ie/legal-information/fees-and-charges