

Ms Niamh Maguire  
Committee Secretariat  
Committee of Public Accounts  
Leinster House  
Dublin 2

25<sup>th</sup> February 2014

Dear Ms Maguire

**Dublin Docklands Development Authority Annual Accounts 2012.**

I refer to your letters of February 12<sup>th</sup> and 21<sup>st</sup> 2014. The following are the Authority's responses.

For convenience I have replicated each of your queries with our response immediately afterwards.

#### February 12<sup>th</sup>

1. *A copy of the minutes of the board meeting where the board agreed to transfer the site, for the development of a special school to the Department of Education and Skills, at nil consideration*

Enclosed with this letter is the Board Minute from the 231<sup>st</sup> Board Meeting held on 30<sup>th</sup> May 2012 where the Board agreed to transfer the proposed St Laurence O'Toole Special School site free of charge. This minute has a supporting Board paper from the then Chief Executive which sets out the background to the decision.

For convenience the following is the record of the decision of the Board:

"The Executive Board, having considered the content of the paper and noting the recommendation to commence the process of an inter-state transfer of the site owned by the Authority, at Seville Place/Emerald Street, to the Department of Education and Skills (DES), for the development of the St. Laurence O'Toole (SLOT) Special School, free of charge in line with previous commitments."



Údaras Forbartha Dugthailte  
Baile Átha Cliath

Dublin Docklands  
Development Authority

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Dugthailte  
Baile Átha Cliath 1  
Éire

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Website [www.dublindocklands.ie](http://www.dublindocklands.ie)

2. A note on the pension liabilities of the DDDA, including the number of members in the scheme and the value of the pension that Mr Paul Moloney, former CEO, is entitled to.

The Authority obtains an external valuation of its pension obligations annually. The most recent valuation was at December 31<sup>st</sup> 2012. A valuation as at December 31<sup>st</sup> 2013 is currently underway.

At December 31<sup>st</sup> 2012 the following is the information requested:

**Deferred pension liability** €8,418,000

*Of which arises:*

- 1-5 years (2014-2018)	€1,100,000
- 6-10 years (2019-2024)	€1,200,000
- 11-15 years (2025-2029)	€1,300,000
- 16-20 years (2030-2034)	€1,300,000
- Over 20 years	€3,518,000

**Number of members** 61

*Of which:*

- Current	7
- Deferred	54

**Pension entitlement of Mr. Moloney**

Date of joining	20/06/2005
Date of Leaving	20/06/2010
Date Pension Due	17/04/2016
Salary at date of leaving	€158,919
Grade	Chief Executive
Pensionable Service	5
Deferred Pension	€9,931.08
Gratuity	€29,793.23



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3. *A copy of the board minutes where the board considered the matter of continuing the employment of Crawley Business Consulting rather than the DDDA re-tendering for the position and a copy of all correspondence between the DDDA and the Department of Public Expenditure and Reform on the matter*

- Email correspondence from the National Public Procurement Policy Unit in October 2011 concurring with the Authority's intention to roll over contracts in the short term pending the outcome of the Public service review of State Bodies is enclosed.

Extract of an email from the Authority to the National Public Procurement Policy Unit – 12 October 2011 (This email also contained an exchange on an asset sale that is still in progress).

"The Authority has a number of contracts for the supply of services which are due for renew.

It is also awaiting the outcome of the Public Service review of State bodies which could determine the future of the Authority

In the circumstances the Authority's Board is proposing to roll over on a short term, basis (3 months) existing service providers without going through an open procurement process pending the outcome of the above Public Service review.

The Board of the Authority will keep under review the situation over the coming months and formally review again in December 2011."

Response from the National Public Procurement Policy Unit – 12 October 2011.

"This seems a reasonable and defensible approach"

- At the 224<sup>th</sup> Meeting of the Executive Board in December 2011 the Board requested a review of payments made in 2011 from a procurement perspective.
- At 227<sup>th</sup> Meeting of the Executive Board in February 2012 the Board reviewed the Report on 2011 Payments and requested a Procurement Plan for 2012.
- The Audit, Finance and Risk Sub-Committee of the Board, at their April meeting, noted the "comprehensive content" of the Procurement Plan for 2012. The Paper to the Sub-Committee requested that the Board members note that "Pending the appointment of the new Board in May 2012, the procurement of

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several longer term services [i.e. that may potentially need to extend for one or more years] has not commenced. The appropriate procurement and contractual strategy for these services will require to be informed by the remaining term of the Authority. The Procurement plan noted that the re tendering of the Financial Advisor was "On hold pending confirmation [a] of new Board [b] life-span of Authority".

- At 231<sup>st</sup> Meeting of the Executive Board in May 2012 the Board reviewed the Procurement Plan for 2012.
- In the Chairman's report (Professor Niamh Brennan) to the Department of Environment in May 2012, the steps taken in relation to the Authority's procurement were summarised as follows:

"In relation to procurement, I draw your attention to the fact that the Authority has delayed the procurement of some services in 2011, which it is proposed will be regularised on the appointment of the new Executive Board. This was against the background of uncertainty over the Authority's future, dating back to the commencement of the current Government where the Fine Gael election manifesto had identified the Authority on a list of State Bodies it would abolish when in Government. The Authority took advice from the Procurement unit in the Dept of Public Expenditure and Reform and with officials of your Department both of whom concurred that the approach taken (i.e. to roll over existing contracts on a short term basis pending clarity on the future tenure of the Authority)."

- As reported at the recent hearing of the Committee of Public Accounts, the Financial Advisory services were subsequently retendered and awarded.

4. *Confirmation of the salary of the previous company secretary who commenced employment in the DDDA in October 2009. The name of the former CEO who signed the contract of employment to be provided.*

The subject employment contract became affective from 12<sup>th</sup> April 2007 at a salary of €72,500 per annum for a three year period by the then Chief Executive Mr Paul Maloney.

On 25<sup>th</sup> February 2008 Mr Maloney sent an Interoffice Memorandum to the Official advising him that the duration of his contract had been extended from 3 years to 5 years. It would appear that a copy of the Memorandum was not put on the Officials file. In October 2009 the

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Official presented the Interoffice Memorandum to the then Acting Chief Executive Mr Kelly who noted the following:

"..[the Official] presented this letter of contract to HR Dept in early October 2009 which was given to him by P. Maloney, CEO in February 2008. No copy was place on [the Officials] file. To regularise the matter an Official contract dated to end 4<sup>th</sup> June 2012 has now been issued – G. Kelly, Acting CEO 9/10/2009"

On 15<sup>th</sup> October 2009 a contract was issued to the Official and signed by both parties. A file note on the contract reads as follows:

"As the Official contract was not signed or issued by Paul Maloney at the time Cover Letter A [this is a reference to the Interoffice Memorandum of 25<sup>th</sup> February 2008] was issued. This contract is being signed post dated 15<sup>th</sup> October 2009 by G. Kelly Acting CEO to complete the file.

5. *A note on the land, which was formally owned by the DDDA, but whose ownership was transferred to NAMA*

See attached note.

**February 21<sup>st</sup>**

*I refer to the Committee's examination of [13<sup>th</sup> February 2013] where the Committee asked you to provide the details of all people who held a credit card, including non-executive directors and members of staff, and forward copies of any outstanding credit card statements to the Committee*

We have examined the Authority's records and attach the credit card statements from the last statement previously sent to yourselves dated February 2009 to February 2013 when the remaining card was cancelled.

Yours Sincerely,

**Eileen Quinlivan**  
Acting Chief Executive

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**Minutes of the 231<sup>st</sup> Meeting of the Executive Board of the  
Dublin Docklands Development Authority**

**Present:**

*Professor Niamh Brennan  
Mr Niall Coveney  
Mr Dónall Curtin  
Mr Mark Griffin  
Mr Brendan Malone  
Ms Catherine Mullarkey*

**In Attendance:**

*Ms Loretta Lambkin, CEO  
Mr Michael McInerney, Legal Advisor  
Mr John Crawley, Finance Advisor  
Mr Anthony Abbott King, Senior Planner  
Mr Joe O'Sullivan, Acting Secretary  
Mr Hugh McCann, Property Surveyor  
Ms Siobhan O'Mahoney, Programme Manager  
Ms Maeve Brennan*

**Apologies:** *Ms Yvonne Farrell*

**Held on Wednesday, 30<sup>th</sup> May, 2012 at 2pm  
in the offices of the Authority on Custom House Quay, Dublin 1**

<p>5.4</p>	<p><u>St Laurence O'Toole's Special School</u> The CEO, Ms Loretta Lambkin, briefed the Executive Board on the content of the briefing paper and updated the Board on the St Laurence O'Toole Special School. She informed the Board that the Executive met with the Department of Education and Skills during 2011, to discuss the project.</p> <p><b>The Executive Board, having considered the content of the paper and noting the recommendation of the Executive, approved the Executive's recommendation to commence the process of an inter-state transfer of the site owned by the Authority, at Seville Place/Emerald Street, to the Department of Education and Skills (DES), for the development of the St. Laurence O'Toole (SLOT) Special School, free of charge in line with previous commitments.</b> The Board requested that the decision of the current Board is to be brought to the attention of the in-coming Board of the Authority to ensure its approval of the current Board's decision.</p> <p>The Executive Board further requested the CEO, Ms Loretta Lambkin, to write to the DES, to clarify whether the DES is in a position to accept the site, free of charge, should the Board of the Authority be in a position to transfer the site. Mindful of the requirements of the Code of Practice for State Bodies, it was noted that the Authority will also notify the Minister of the Environment, Community and Local Government, Minister Hogan, TD, that the Authority intends to commence the transfer process.</p>	<p>LL dec.12.05.01  LL  LL</p>
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## **Paper to the Board**

### **Dublin Docklands Development Authority**

**Meeting of Wednesday, 30<sup>th</sup> May, 2012**

### **Transfer of Site at Seville Place/Emerald Street for St. Laurence O'Toole Special School**

**Authorised by:**

**Loretta Lambkin  
CEO**

**Related Papers:**

**St. Laurence O'Toole's Schools  
15<sup>th</sup> December, 2011**

**1. Recommendation**

- 1.1 The Executive request that the Executive Board approve commencement of an inter-state transfer of the site owned by the Authority at Seville Place/Emerald Street to the Department of Education and Skills (DES) for the development of the St Laurence O'Toole (SLOT) Special School free of charge in line with previous commitments.

**2. Site Transfer for SLOT Special School**

- 2.1 In 2011, at meetings and in correspondence, the Department of Education and Skills requested an update on the arrangements for the transfer of the site at Seville Place/Emerald Street to the ownership of the Minister of Education in order to progress the project to tender and construction stage. At the time, the Authority noted to the Department's representatives that its financial situation has undergone dramatic changes since the commitment to the Minister that the site was to be transferred 'free of charge' and the matter would require further consideration.
- 2.2 The Department had indicated that a budget for delivery of the project would be included in the upcoming five year school building programme should the site be made available as previously indicated by the Authority at meetings and in correspondence.

- 2.3 The Department of Education and Skills published its five year school building project plan on 12<sup>th</sup> March, 2012 which does not include the St. Laurence O'Toole Special School. However, the Department confirmed that schools not included in the 2012 plan, but which were announced for initial inclusion in the building programme will still progress to final planning stages in anticipation of further funds being available in the future.
- 2.6 The Council and CLC have indicated their concern that the site transfer has not been executed in line with previous commitments made to the community and Board of the school project.

### **3. Background Information**

#### **3.1 Docklands Master Plan**

The Docklands Master Plan stresses the importance of education and training in allowing residents of the Docklands to avail of employment opportunities and realize their full potential. Two policies relate specifically to the provision of facilities to improve education opportunity:

*Policy SR31: Encourage and support initiatives designed to reduce educational disadvantage in the Docklands area.*

*Policy SR37: Facilitate and promote the provision and expansion of education facilities as required to serve Docklands' indigenous and new communities.*

- 3.2 The Authority commenced projects in relation to two schools at St Laurence O'Toole's in conjunction with the Department of Education, the Special School and the Primary Schools. An agreement was in place with the Authority providing 75% or €6 million and the Department providing the balance (25%) of the cost of the Primary School project. The Authority was to provide the site for the Special School and the Department was to fund design and development costs.

#### **3.3 CPO of site at Seville Place/Emerald Street**

The Compulsory Purchase Order of the site at Seville Place/Emerald Street "for community purposes, most likely education" was approved by the Board in January 2003. The total cost of the settlement of the CPO was €450,000 however, with compensation and other costs, the total outlay by the Authority was over €605,000. The site is currently listed as a development asset valued at €230,000 in the Authority's accounts (valued by Jim O'Hagan).



- 3.4 The transfer of the site to the Department of Education and Skills has been referenced in Board and Council meetings over the years but with the exception of the decision to approve the CPO, there are no other Board or other official resolutions specifying the intention for the site on record. The matter of the transfer to the Department of Education and Science is included in correspondence from the Authority in November 2003 to the Minister of Education, Mr. Noel Dempsey (Appendix 1) which confirms:

*“The Authority has a CPO to acquire two houses on Seville Place which it is proposed be given, free of charge, to the Department of Education and Science for the provision of a new Special School in the area.”*

- 3.5 Representatives from the Department of Education and Skills, the Docklands Authority and a design team appointed by tender were part of a working group to deliver the feasibility and design stage of the project. At a briefing meeting of the working group, it was minuted that:

*“The DDDA are providing the site for the project. The ownership of the site and the completed building will be transferred to the DOES, with the school as tenant.”*

- 3.6 Architects, Howley Harrington, prepared a design scheme for the site in 2007 (Appendix 2). The design fees of €153,000 were paid in full by the Department of Education and Skills. Planning permission was granted by Dublin City Council for the development of the site for the Special School in 2008 which will expire in 2013.

#### **4. Executing an Interstate Site Transfer**

- 4.2 Given previous commitments to transfer the site ‘free of charge’, it is intended to put forward a proposal to the Department of Education to transfer the site on that basis. The transaction will be reported as a social regeneration cost in the 2012 Financial Statements and will be a reduction in the Authority’s net asset position of €230,000.
- 4.3 In line with the Code of Practice for the Governance of State Bodies, asset disposals are to be by a competitive tendering process and likely to achieve a fair market-related price, other than in exceptional circumstances. As an inter-state transaction, while permission is not required by the Department of the Environment, the transfer to the Department of Education as ‘an exceptional circumstance’ will be noted in writing to the Minister, Phil Hogan.

## 5. Fees outstanding for Primary Schools Project

- 5.1 At the meeting of 15<sup>th</sup> December 2011, the Executive Board had deferred consideration of the transfer of the site for the SLOT Special School until such time as the Department of Education and Skills had addressed fees outstanding to consultants on another schools project, the St. Laurence O'Toole's Primary Schools.
- 5.2 Following a discussion at the Board meeting of 26<sup>th</sup> April, 2012, the Authority has written to the Department (27 April 2012) to demand payment in full of fees (€72,895 ex. VAT) which were incurred as a result of changes they instructed to the brief for the Primary Schools project. No response has been received from the Department of Education as yet.
- 5.3 The Department had previously acknowledged their liability for 25% of the above fees and is willing to pay €18,207 (i.e. €72,895 x 25%). The Authority has paid the amounts due contractually to the consultants in relation to the change in brief with negotiated discounts bringing the total amount to an estimated €59,503.
- 5.4 Further, the Department has now been provided with a full and final account for the project which confirms a further €48,290 is due to the Authority under the terms of the original agreement bringing the total now due to €107,793.

Liabilities*	Total	DDDA Share	Ed & Skills Share
Stage 1 Project fees	€193,161	(75%) €144,870	(25%) €48,290
Fees due to change in brief	€59,503	(0%) €0	(100%) €59,503
<b>Total Project Outlay</b>	<b>€252,664</b>	<b>€144,870</b>	<b>€107,793</b>

\* Note: All fees have been paid to consultants

- 5.5 The Department has not approved Stage 1 of the design process to accept the related fees of €193,161 as it was in the expectation of the project going ahead to include the Authority's investment of 75% or €6 million contribution to the project.
- 5.6 The Authority has provided the Department with a full statement for this claim and will continue to pursue all outstanding arrears.

## 6. Other information

- 6.1 Contact was received a few months ago from a potential purchaser of an adjoining site querying the status of the site and whether it was possible to purchase 42-43 Seville Place rather than it remaining in a derelict state. There has been no contact recently.

## **7. Recommendation**

- 7.1 In light of long standing commitments made to provide the site to the Department of Education for the St Laurence O'Toole Special School, the Executive Board are requested to authorise the Executive to commence the process to execute an inter-state transfer of the site free of charge.

**Loretta Lambkin**

**23rd May, 2012**





## Note on the Dublin Docklands Development Authority Lands that were transferred to NAMA

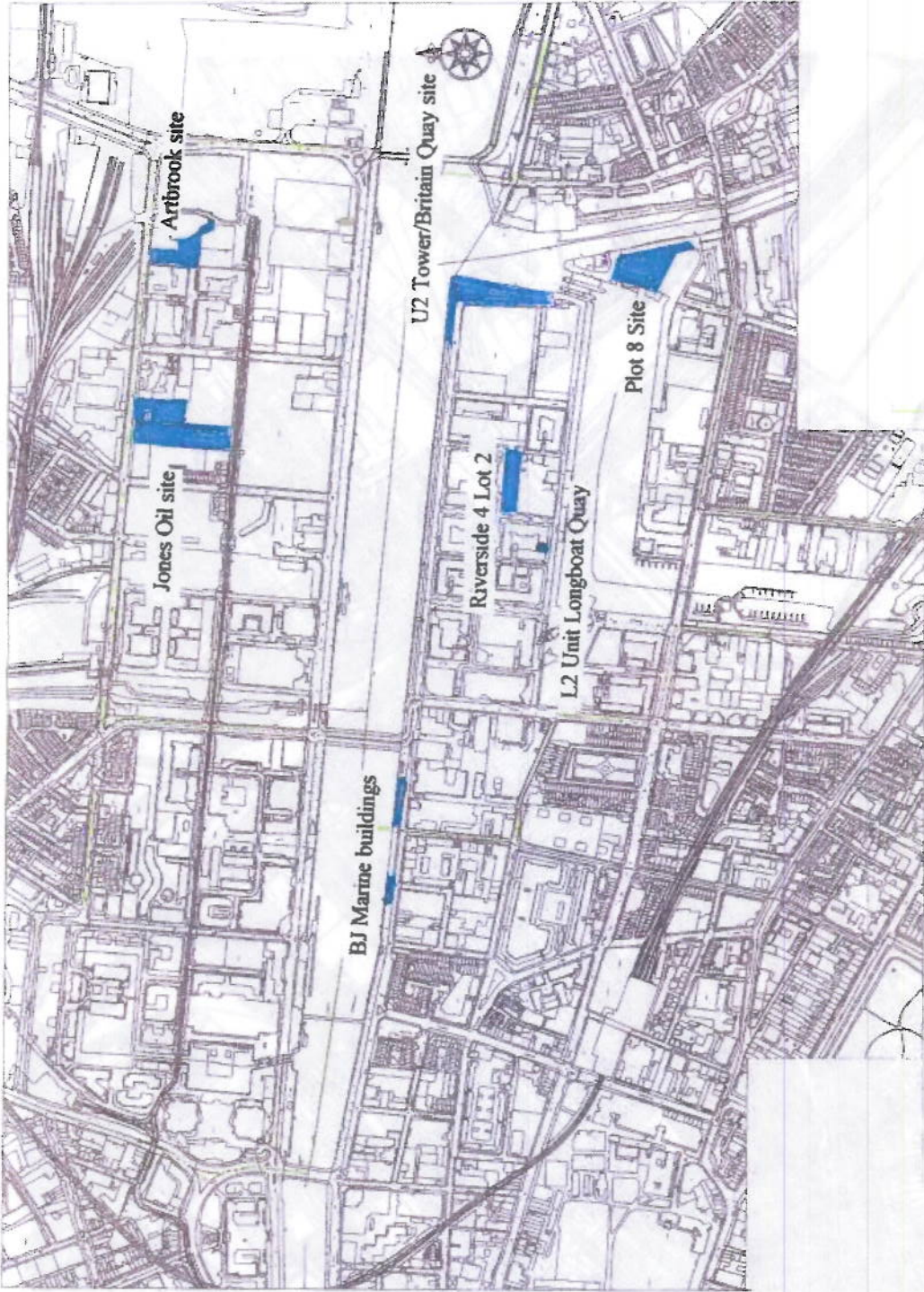
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<b>Sites Transferred</b>
Artbrook Site
Jones Oil Site
BJ Marine Buildings
U2 Tower / Britain Quay Site
Riverside 4 Lot 2
L2 Unit Longboat Quay
Plot 8 Site
Ready Mix Site
15 Irishtown Road





NAMA SETTLEMENT SITES (Part 1 of 3)



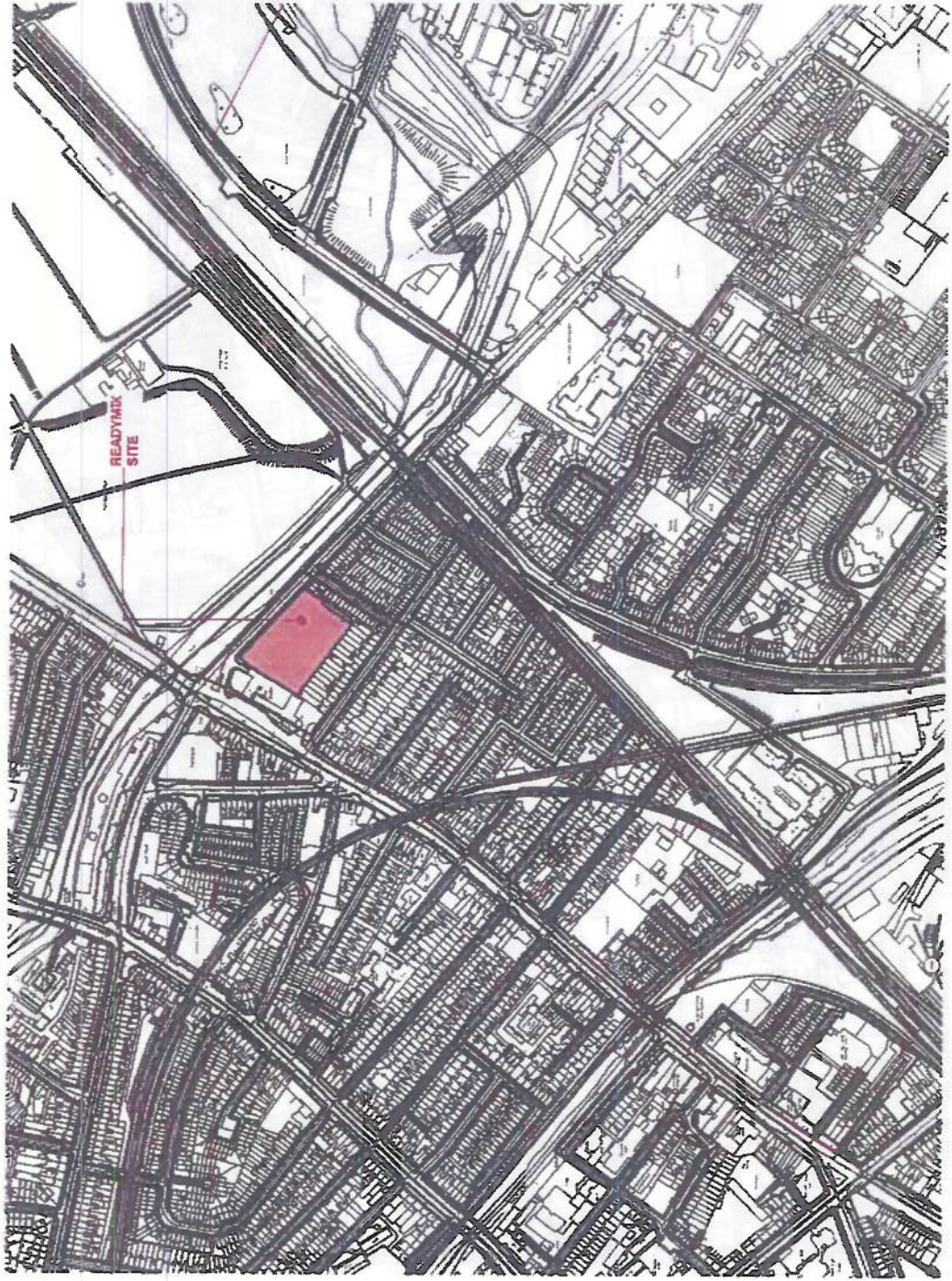
Scale 1:1000  
Date 10/10/2011

Author: [illegible]  
Client: [illegible]



Readymix site  
East Wall Road

NANA SETTLEMENT SITES (PART 2 of 3)





15 Irishtown Road

NAMA SETTLEMENT SITES (Phase 3 of 3)



Ordnance Survey Map Sheets 3264-13, 3264-14



SEAN HARRINGTON ARCHITECTS 12 WEST Canal Street, Dublin 1 Tel: 01 454 5121 Fax: 01 454 5122		DATE	
DUBLIN DOCKLANDS YOUTH PROJECT AND HEALTH CAFE DUBLIN DOCKLANDS DEVELOPMENT AUTHORITY		23/1/00	
SITE LOCATION PLAN		SCALE	1:1000
PLANNING		Y/C231	JAN 08
		IC	SH

THE AUTHOR DISCLAIMS LIABILITY IN CONNECTION WITH THE CONTENTS OF THIS DOCUMENT AND HAS NOT BEEN ADVISED BY THE DUBLIN DOCKLANDS DEVELOPMENT AUTHORITY OF ANY OTHER INTERESTS IN THE SITE.





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Fax Dublin 6113093

PAC-R-1282

Correspondence 3A.2  
(D) Meeting 118 –  
6/2/2014

3 2808 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

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\*Bank of Ireland do not accept responsibility for services rendered to third parties.

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
**€ 20000**  
Statement Date  
**28 Aug 2009**

Transaction summary  
Visa transactions 20.00

IBAN: IE40 BOFI 6015 3889 9430 16  
NB: Quote Credit Card Number as reference

VISA transactions			€
5 Aug	COMPANIES REGISTRATION OF	DUBLIN 2	3.50
6 Aug	COMPANIES REGISTRATION OF	DUBLIN 2	7.00
13 Aug	COMPANIES REGISTRATION OF	DUBLIN 2	3.50
17 Aug	COMPANIES REGISTRATION OF	DUBLIN 2	6.00
<b>Total transactions this period</b>			<b>€ 20.00</b>

	Previous Balance	316.65
4 Aug	DIRECT DEBIT PAYMENT. THANK YOU.	- 316.65
	<b>Balance</b>	<b>€ 20:00</b>
	<b>Minimum Payment Due</b>	<b>€ 20.00</b>

Your bank account will be Debited by the Minimum Payment Due on or after **3 September 2009**. Direct Debit will normally reflect other payments received.

New Century House,  
Dublin 1  
Fax Dublin 81 13083

1 2809 1 RP95

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DUBLIN 2

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Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
**€ 20000**  
Statement Date  
**28 Sep 2009**

### Transaction summary

Visa transactions 3522.98

IBAN: IE46 BOFI 9015 3889 9430 16  
NB: Quote Credit Card Number as reference

VISA transactions			€
3 Sep	COLLEGE OF ESTATE MANA 987.50 GBP @ 0.8587 Includes Cross Border Handling Fee of 1.75%	READING	1149.93
3 Sep	CHAMBERS OF COMMERCE	DUBLIN 2	2369.25
4 Sep	COPY STATEMENT FEE		3.80
<b>Total transactions this period</b>			<b>€ 3522.98</b>

	Previous Balance	20.00
3 Sep	DIRECT DEBIT PAYMENT, THANK YOU.	- 20.00

**Balance** € 3522.98  
**Minimum Payment Due** € 3522.98

Your bank account will be Debited by the Minimum Payment Due on or after 5 October 2009. Direct Debit will normally reflect other payments received.



0 2810 1 RP95

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DUBLIN DOCKLANDS DEVELOPMENT A  
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DOCKLANDS  
DUBLIN 2

At Bank of Ireland Visa Business Cards we recognise the need to provide excellent day to day customer service. If you have any queries in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email visabusinesscards@bolmail.com

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
**€ 20000**  
Statement Date  
**26 Oct 2009**

Transaction summary  
Visa transactions 84.65

IBAN: IE48 BOFI 9015 3899 9430 18  
NB: Quote Credit Card Number as reference

VISA transactions				€
21 Oct	SHELIAS.IE	BRAY	60.95	
21 Oct	PAYPAL *GRADAMCOMMU	35314369001	7.90	
27 Oct	PAYPAL *GRADAMCOMMU	35314369001	15.80	
<b>Total transactions this period</b>				<b>€ 84.65</b>

	Previous Balance		3522.98
5 Oct	DIRECT DEBIT PAYMENT. THANK YOU.		- 3522.98

**Balance** € 84.65  
**Minimum Payment Due** € 84.65

Your bank account will be Debited by the Minimum Payment Due on or after 3 November 2009. Direct Debit will normally reflect other payments received.

PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

Bank of Ireland 

VISA

0 2811 1 RP95

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Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 20000  
Statement Date  
28 Nov 2009

### Transaction summary

Visa transactions 683.90  
Account Charges 31.00

IBAN: IE46 BOFI 9015 3999 9430 16  
NB: Quote Credit Card Number as reference

VISA transactions		€
29 Oct	RIBA RENT LTD 365.00 GBP @ 0.8799	INTERNET 414.78
18 Nov	CH MARINE LTD	CO. CORK 269.12
Other transactions		€
27 Nov	ANNUAL FEE	31.00
<b>Total transactions this period</b>		<b>€ 714.90</b>

	Previous Balance	84.65
3 Nov	DIRECT DEBIT PAYMENT. THANK YOU.	- 84.65
	<b>Balance</b>	<b>€ 714.90</b>
	<b>Minimum Payment Due</b>	<b>€ 714.90</b>

Your bank account will be Debited by the Minimum Payment Due on or after 4 December 2009. Direct Debit will normally reflect other payments received.

PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

RECEIVED - 3 JAN 2010

2 2812 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

We would like to wish you a Happy Christmas and New Year from the Bank of Ireland. If you have any queries during the holidays in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email [visabusinesscards@boimail.com](mailto:visabusinesscards@boimail.com)

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## Statement Visa Business Card Expenses

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Total transactions this period € 0.00

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Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 20000  
Statement Date  
23 Dec 2009

	Previous Balance	714.90
4 Dec	DIRECT DEBIT PAYMENT. THANK YOU.	- 714.90
	<b>Balance</b>	<b>€ 0.00</b>
	<b>Minimum Payment Due</b>	<b>€ 0.00</b>
	No payment is required on your account this month as your balance is presently ZERO.	

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference





1 2802 3 RP95

DAVID HIGGINS-TRAVEL  
 DUBLIN DOCKLANDS DEVELOPMENT A  
 52-55 SIR JOHN ROGERSON'S QUAY  
 DOCKLANDS  
 DUBLIN 2

Please note that Government Stamp Duty of €30 will be charged to your card on the 1st April each year for the preceding year. If you close your card at any time during the year this tax will still apply.

## Statement Visa Business Card Expenses

### VISA transactions

Customer Services  
**1890 251 251**  
 Outside Republic Of Ireland  
**00353-56-7757747**  
 Account Holder  
**DUBLIN DOCKLANDS  
 DEVELOPMENT A**  
 Credit Limit  
**€ 20000**  
 Statement Date  
**28 Feb 2009**

**Transaction summary**

Visa transactions 3687.35

IBAN: IE48 BOFI 9015 3899 9430 16  
 NB: Quote Credit Card Number as reference

*Ref 1.*

Date	Description	Location	Amount (€)
4 Feb	AER LINGUS.C27AURN HILL M Customer: HILL/MATTHEW MR Ticket No: 27AURN HILL M Carrier: EI Routing: NCL DUB Reference: - Depart Date:	DUBLIN	286.53
4 Feb	RYANAIR INT 000000A91C6D Customer: HILL/MATTHEW Ticket No: 000000A91C6D Carrier: FR Routing: NCL DUB Reference: - Depart Date:	DUBLIN	86.86
4 Feb	RYANAIR INT 000000B1JD7L Customer: MCLEAN/KATY Ticket No: 000000B1JD7L Carrier: FR Routing: NCL DUB Reference: - Depart Date:	DUBLIN	50.93
4 Feb	RYANAIR INT 000000F7F3JZ Customer: HILL/MATTHEW Ticket No: 000000F7F3JZ Carrier: FR Routing: NCL DUB Reference: - Depart Date:	DUBLIN	130.03
4 Feb	RYANAIR INT 000000KD1FPK Customer: HILL/MATTHEW Ticket No: 000000KD1FPK Carrier: FR Routing: NCL DUB Reference: - Depart Date:	DUBLIN	268.42
4 Feb	RYANAIR INT 000000QELCSH Customer: HILL/MATTHEW Ticket No: 000000QELCSH Carrier: FR Routing: NCL DUB Reference: - Depart Date:	DUBLIN	281.38
4 Feb	RYANAIR INT 000000W21CHB Customer: HILL/MATTHEW Ticket No: 000000W21CHB Carrier: FR Routing: DUB NCL Reference: - Depart Date:	DUBLIN	83.26
4 Feb	RYANAIR INT 000000P8FPSZ Customer: MCLEAN/KATY Ticket No: 000000P8FPSZ Carrier: FR Routing: DUB STN Reference: - Depart Date:	DUBLIN	93.26

Account Holder  
DAVID HIGGINS-TRAVEL

Statement date  
28 Feb 2009

VISA transactions continued

ref 2.

3.

4

5  
6

Date	Description	Customer	Ticket No	Carrier	Routing	Reference	Depart Date	Location	Amount
11 Feb	AER LINGUS.C25UE26 QUINN	QUINN CLARE MS	25UE26 QUINN	EI	DUB NCL	-		DUBLIN	134.
11 Feb	AER LINGUSF25UE26							DUBLIN	15.
11 Feb	AER LINGUS.C2EX8IS BROWNE	BROWNE ANDREA MS	2EX8IS BROWNE	EI	DUB NCL	-		DUBLIN	134.
11 Feb	AER LINGUSF2EX8IS							DUBLIN	15.
11 Feb	AER LINGUS.C242YXS LANE I	LANE IAN PATRICK MR	242YXS LANE I	EI	DUB NCL	-		DUBLIN	134.
11 Feb	AER LINGUSF242YXS							DUBLIN	15.
11 Feb	AER LINGUS.C2EMSAJ MCKENN	MCKENNA OLIVE MS	2EMSAJ MCKENN	EI	DUB NCL	-		DUBLIN	26.
11 Feb	AER LINGUSF2EMSAJ							DUBLIN	10.
11 Feb	RYANAIR INT 000000K35RWL	LANE/IAN PATRICK	000000K35RWL	FR	NCL DUB	-		DUBLIN	527.
11 Feb	RYANAIR INT 000000KFZSME	MCKENNA/OLIVE	000000KFZSME	FR	NCL DUB	-		DUBLIN	35.
16 Feb	COMPANIES REGISTRATION OF							DUBLIN 2	7.
17 Feb	AER LINGUS.C2AW7BF COLLIN	COLLINS UNA PETERINA	2AW7BF COLLIN	EI	DUB NCL	-		DUBLIN	157.
17 Feb	AER LINGUSF2AW7BF							DUBLIN	15.
17 Feb	RYANAIR INT 000000R2MP7L	COLLINS/UNA PETERINA	000000R2MP7L	FR	NCL DUB	-		DUBLIN	202.
20 Feb	WWW.THOMANN.DE							BURGEBRACH	213.
25 Feb	AER LINGUS.C254JAW MUNNEL							DUBLIN	155.

Account Holder  
DAVID HIGGINS-TRAVEL

Statement date  
28 Feb 2009

VISA transactions continued

€

Customer: MUNNELLY KEVIN MR  
Ticket No: 254JAW MUNNEL  
Carrier: EI  
Routing: DUB NCL  
Reference: -

Depart Date:

⑥ 25 Feb AER LINGUSF254JAW DUBLIN 15.00  
25 Feb AER LINGUS.C2FGN3B LEAHY DUBLIN 226.30

Customer: LEAHY FIONA MS  
Ticket No: 2FGN3B LEAHY  
Carrier: EI  
Routing: DUB NCL  
Reference: -

Depart Date:

⑦ 25 Feb AER LINGUSF2FGN3B ⑦ DUBLIN 15.00  
25 Feb RYANAIR INT 0000000B2ZY3Y DUBLIN 175.51

Customer: MUNNELLY/KEVIN  
Ticket No: 0000000B2ZY3Y  
Carrier: FR  
Routing: NCL DUB  
Reference: -

Depart Date:

⑥ 25 Feb RYANAIR INT 0000000HFBSKR DUBLIN 175.51

Customer: LEAHY/FIONA  
Ticket No: 0000000HFBSKR  
Carrier: FR  
Routing: NCL DUB  
Reference: -

Depart Date:

**Total transactions this period € 3687.35**

3 Feb Previous Balance 1235.01  
DIRECT DEBIT PAYMENT. THANK YOU. - 1235.01

**Balance € 3687.35**  
**Minimum Payment Due € 3687.35**

Your bank account will be Debited by the Minimum Payment  
Due on or after **6 March 2009**. Direct Debit will normally reflect  
other payments received.



PO Box No. 1102  
 33-35 Nassau Street,  
 Dublin 2  
 Fax Dublin 488 5130

0 2803 2 RP95

DAVID HIGGINS-TRAVEL  
 DUBLIN DOCKLANDS DEVELOPMENT A  
 52-55 SIR JOHN ROGERSON'S QUAY  
 DOCKLANDS  
 DUBLIN 2

Please note that Government Stamp Duty of €30 will be charged to your card on the 1st April each year for the preceding year. If you close your card at any time during the year this tax will still apply.

## Statement Visa Business Card Expenses

### ISA transactions

Customer Services  
**1890 251 251**  
 Outside Republic Of Ireland  
**00353-56-7757747**  
 Account Holder  
 DUBLIN DOCKLANDS  
 DEVELOPMENT A  
 Credit Limit  
 € 20000  
 Statement Date  
 28 Mar 2009

### Transaction summary

Visa transactions 1559.32

IBAN: IE46 BOFI 9015 3899 9430 16  
 NB: Quote Credit Card Number as reference

26 Feb	COMPANIES REGISTRATION OF	DUBLIN 2	3.5
2 Mar	DRI Infix PDF Edito	cardquery.com	100.3
5 Mar	AIRSAVINGS	BOULOGNE BILL	3.5
5 Mar	AER ARANN (DDI2JBW BARRON	SANTRY	81.9
	Customer: BARRON DONAL		
	Ticket No: D12JBW BARRON		
	Carrier: RE		
	Routing: SXL DUB		
	Reference: -	Depart Date:	
9 Mar	AER LINGUS.C2F5XFN BYRNE	DUBLIN	85.2
	Customer: BYRNE CONOR MR		
	Ticket No: 2F5XFN BYRNE		
	Carrier: EI		
	Routing: DUB NCL		
	Reference: -	Depart Date:	
9 Mar	AER LINGUSF2F5XFN	DUBLIN	3.0
9 Mar	RYANAIR INT 000000016D3MP	DUBLIN	57.7
	Customer: BYRNE/CONOR		
	Ticket No: 000000016D3MP		
	Carrier: FR		
	Routing: NCL DUB		
	Reference:	Depart Date:	
18 Mar	RYANAIR INT 0000000H37CXL	DUBLIN	508.0
	Customer: MCLEAN/KATY		
	Ticket No: 0000000H37CXL		
	Carrier: FR		
	Routing: NCL DUB		
	Reference:	Depart Date:	
18 Mar	RYANAIR INT 0000000R9UMYW	DUBLIN	669.9
	Customer: HILL/MATTHEW		
	Ticket No: 0000000R9UMYW		
	Carrier: FR		
	Routing: NCL DUB		
	Reference:	Depart Date:	
20 Mar	IARNROD EIREANN IRISH RAI	DUBLIN CO. DU	46.0
<b>Total transactions this period</b>			<b>€ 1559.32</b>
	Previous Balance		3687.35
6 Mar	DIRECT DEBIT PAYMENT. THANK YOU.		- 3687.35

0 2804 3 RPe5

DAVID HIGGINS-TRAVEL  
 DUBLIN DOCKLANDS DEVELOPMENT A  
 52-55 SIR JOHN ROGERSON'S QUAY  
 DOCKLANDS  
 DUBLIN 2

Please note that Government Stamp Duty of €30 is applied to your card on the 1st of April each year for the preceding year and upon account closure. Remember your Visa Business Card is a convenient payment method offering you security and control when managing day to day business expenses.

## Statement Visa Business Card Expenses

### VISA transactions

				€
30 Mar	RYANAIR INT 0000000EEMJHE	DUBLIN		175.00
✓	Customer: BURKE/ORLAITH MAIRE Ticket No: 0000000EEMJHE Carrier: FR Routing: DUB MME Reference: Depart Date:			
30 Mar	RYANAIR INT 0000000P7V9JM	DUBLIN		175.00
✓	Customer: RYANA/AILEEN Ticket No: 0000000P7V9JM Carrier: FR Routing: DUB MME Reference: Depart Date:			
2 Apr	COLLEGE OF ESTATE MANA 987.50 GBP @ 0.8981 Includes Cross Border Handling Fee of 1.75%	READING		1099.45
7 Apr	COLLEGE OF ESTATE MANA 987.50 GBP @ 0.8867 Includes Cross Border Handling Fee of 1.75%	READING		1113.57
8 Apr	RYANAIR INT 0000000U74LHP	DUBLIN		187.81
	Customer: MCKENNA/OLIVE Ticket No: 0000000U74LHP Carrier: FR Routing: EDI DUB Reference: Depart Date:			
8 Apr	RYANAIR INT 0000000PBMRQQ	DUBLIN		156.51
	Customer: RYANA/AILEEN Ticket No: 0000000PBMRQQ Carrier: FR Routing: EDI DUB Reference: Depart Date:			
9 Apr	IARNROD EIREANN IRISH RAI	DUBLIN CO. DU		35.20 cc
21 Apr	AIRSAVINGS	BOULOGNE BILL		5.00
21 Apr	IARNROD EIREANN IRISH RAI	DUBLIN CO. DU		46.00
21 Apr	MIDDLESBROUGH FC 545.00 GBP @ 0.8704 Includes Cross Border Handling Fee of 1.75%	MIDDLESBROUGH		626.12
21 Apr	RYANAIR INT 0000000LFKVGR	DUBLIN		236.72
	Customer: MCLOUGHLIN/ROBERT BR Ticket No: 0000000LFKVGR Carrier: FR Routing: DUB NCL Reference: Depart Date:			
21 Apr	RYANAIR INT 0000000W6YM3C	DUBLIN		100.00
	Customer: MCLOUGHLIN/GARRY Ticket No: 0000000W6YM3C Carrier: FR Routing: DUB MME Reference: Depart Date:			

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS  
 DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Apr 2009

Transaction summary

Visa transactions 6988.17  
 Refunds 35.20  
 Government Tax 30.00

IBAN: IE49 9011 0015 3999 9430 16  
 NB: Quote Credit Card Number as reference



Account Holder  
DAVID HIGGINS-TRAVEL

Statement date  
28 Apr 2009

VISA transactions continued

Date	Description	Location	Amount
21 Apr	RYANAIR INT 000000W6YM3C Customer: MCLOUGHLIN/GARRY Ticket No: 000000W6YM3C Carrier: FR Routing: DUB NCL Reference: Depart Date: ✓	DUBLIN	118.36
21 Apr	RYANAIR INT 000000F4USNF Customer: WEEKES/SIOBHAN Ticket No: 000000F4USNF Carrier: FR Routing: DUB MME Reference: Depart Date: ✓	DUBLIN	341.80
21 Apr	RYANAIR INT 000000XBHS7Q Customer: MCKENNA/OLIVE Ticket No: 000000XBHS7Q Carrier: FR Routing: DUB MME Reference: Depart Date: ✓	DUBLIN	68.36
21 Apr	RYANAIR INT 000000PBMRQQ Customer: MCLOUGHIN/GARRY Ticket No: 000000PBMRQQ Carrier: FR Routing: EDI DUB Reference: Depart Date: ✓	DUBLIN	119.58
21 Apr	RYANAIR INT 000000LD5U5X Customer: WEEKES/SIOBHAN Ticket No: 000000LD5U5X Carrier: FR Routing: EDI DUB Reference: Depart Date: ✓	DUBLIN	197.31
21 Apr	RYANAIR INT 000000T689YF Customer: HILLMATTHEW Ticket No: 000000T689YF Carrier: FR Routing: NCL DUB Reference: Depart Date: ✓	DUBLIN	618.90
21 Apr	RYANAIR INT 000000VYPFSG Customer: HILLMATTHEW Ticket No: 000000VYPFSG Carrier: FR Routing: NCL DUB Reference: Depart Date: ✓	DUBLIN	298.78
21 Apr	RYANAIR INT 000000X2YYSR Customer: HILLMATTHEW Ticket No: 000000X2YYSR Carrier: FR Routing: NCL DUB Reference: Depart Date: ✓	DUBLIN	193.55
21 Apr	AER ARANN (DPIQLAR BARRON Customer: BARRON DONAL Ticket No: PIQLAR BARRON Carrier: RE Routing: SXL DUB Reference: - Depart Date: ✓	SANTRY	101.98
22 Apr	RYANAIR INT 000000H364SL Reference: - Depart Date: ✓	DUBLIN	410.16



Account Holder  
DAVID HIGGINS-TRAVEL

Statement date  
28 Apr 2009

VISA transactions continued

€

	Customer:	KELLY/NIAMH		
	Ticket No:	000000H364SL	✓	
	Carrier:	FR		
	Routing:	DUB MME		
	Reference:			Depart Date:
22 Apr	RYANAIR INT	000000R2Z3GB		DUBLIN 216.28
	Customer:	KELLY/NIAMH		
	Ticket No:	000000R2Z3GB	✓	
	Carrier:	FR		
	Routing:	EDI DUB		
	Reference:			Depart Date:
23 Apr	RYANAIR INT	000000K64Q7P		DUBLIN 191.85
	Customer:	SMYTHLYNN LOUISE		
	Ticket No:	000000K64Q7P	✓	
	Carrier:	FR		
	Routing:	EDI DUB		
	Reference:			Depart Date:
23 Apr	RYANAIR INT	000000GYV8JQ		DUBLIN 190.08
	Customer:	SMYTHLYNN LOUISE		
	Ticket No:	000000GYV8JQ	✓	
	Carrier:	FR		
	Routing:	DUB MME		
	Reference:			Depart Date:

Other transactions

€

1 Apr	GOVERNMENT STAMP DUTY	30.00
<b>Total transactions this period</b>		<b>€ 6982.97</b>

	Previous Balance	1559.32
3 Apr	DIRECT DEBIT PAYMENT. THANK YOU.	- 1559.32

**Balance** € 6982.97

**Minimum Payment Due** € 6982.97

Your bank account will be Debited by the Minimum Payment Due on or after 5 May 2009. Direct Debit will normally reflect other payments received.

33-35 Nassau Street,  
Dublin 2  
Fax Dublin 488 5130

3 2805 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

At Bank of Ireland Visa Business Cards we recognise the need to provide excellent day to day customer service. If you have any queries in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email visabusinesscards@boimail.com

## Statement Visa Business Card Expenses

**Customer Services**

**1890 251 251**

Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
**DUBLIN DOCKLANDS  
DEVELOPMENT A**

Credit Limit  
**€ 20000**

Statement Date  
**28 May 2009**

**Transaction summary**

Visa transactions

527 26

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

SA transactions			
28 Apr	CLARION HOTEL SLIGO	SLIGO	80.00
28 Apr	CLARION HOTEL SLIGO	SLIGO	160.00
28 Apr	COMPANIES REGISTRATION OF	DUBLIN 2	14.00
28 Apr	COMPANIES REGISTRATION OF	DUBLIN 2	17.50
29 Apr	COMPANIES REGISTRATION OF	DUBLIN 2	3.50
6 May	PYMMWENN PRINTING 215.90 GBP @ 0.8679 Includes Cross Border Handling Fee of 1.75%	MARCH	248.76
12 May	COMPANIES REGISTRATION OF	DUBLIN 2	3.50
<b>Total transactions this period</b>			<b>€ 527.26</b>

5 May	Previous Balance	6982.97
	DIRECT DEBIT PAYMENT. THANK YOU.	- 6982.97

**Balance € 527.26**

**Minimum Payment Due € 527.26**

Your bank account will be Debited by the Minimum Payment Due on or after **3 June 2009**. Direct Debit will normally reflect other payments received.



33-35 Nassau Street,  
Dublin 2  
Fax Dublin 488 5130

0 2806 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

At Bank of Ireland Visa Business Cards we recognise the need to provide excellent day to day customer service. If you have any queries in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email visabusinesscards@boimail.com

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
**€ 20000**  
Statement Date  
**28 Jun 2009**

Transaction summary  
Visa transactions 193.75

IBAN: IE48 BOFI 9015 3999 9430 16  
NB: Quote Credit Card Number as reference

VISA transactions			€
27 May	DRI Infix PDF Edito	cardquery.com	91.25
17 Jun	WWW.PARTYSHOP.IE	DONNYBROOK D4	102.50
<b>Total transactions this period</b>			<b>€ 193.75</b>

	Previous Balance	527.26
3 Jun	DIRECT DEBIT PAYMENT. THANK YOU.	- 527.26
	<b>Balance</b>	<b>€ 193.75</b>
	<b>Minimum Payment Due</b>	<b>€ 193.75</b>

Your bank account will be Debited by the Minimum Payment Due on or after **6 July 2009**. Direct Debit will normally reflect other payments received.



PO BOX NO. 10120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

0 2807 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

At Bank of Ireland Visa Business Cards we recognise the need to provide excellent day to day customer service. If you have any queries in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email [visabusinesscards@boimail.com](mailto:visabusinesscards@boimail.com)

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
**€ 20000**  
Statement Date  
28 Jul 2009

Transaction summary  
Visa transactions

316.65

IBAN: IE48 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

VISA transactions			€
1 Jul	JURYS CUSTOM HOUSE INN	DUBLIN 1	89.00
1 Jul	JURYS CUSTOM HOUSE INN	DUBLIN 1	106.15
17 Jul	PROMETRIC *EXAM FEE	18-9060-6106	121.50
<b>Total transactions this period</b>			<b>€ 316.65</b>
Previous Balance			193.75
6 Jul	DIRECT DEBIT PAYMENT. THANK YOU.		- 193.75
<b>Balance</b>			<b>€ 316.65</b>
<b>Minimum Payment Due</b>			<b>€ 316.65</b>
Your bank account will be Debited by the Minimum Payment Due on or after <b>4 August 2009</b> . Direct Debit will normally reflect other payments received.			



DAVID HIGGINS- TRAVEL  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

Bank Of Ireland  
Credit Card Copy Statements  
Ground Floor  
Operations Centre  
Cabinteely  
Dublin 18

07 December 2010

RECEIVED 07 DEC 2010

Dear Mr Higgins

I am writing to you in relation to your request for statements.

The February and March 2010 statements that you requested are not present in our system due to there being a zero balance on the account and no transactions for those months.

Thank you for your request.

If you should have any further queries please do not hesitate to contact us on 1850 251 251.

Kind Regards  
Bank Of Ireland Credit Cards

DUPLICATE STATEMENTS  
07 DEC 2010  
RECEIVED



PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

RECEIVED - 4 MAY 2010

1 2804 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

Please note that Government Stamp Duty of €30 is applied to your card on the 1st of April each year for the preceding year or upon account closure. Remember your Visa Business Card is a convenient payment method offering you security and control when managing day to day business expenses.

## Statement Visa Business Card Expenses

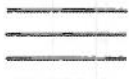
Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 20000  
Statement Date  
28 Apr 2010

Transaction summary  
Government Tax 30.00

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

Other transactions		€
1 Apr	GOVERNMENT STAMP DUTY	30.00
<b>Total transactions this period</b>		<b>€ 30.00</b>

Previous Balance	0.00
<b>Balance</b>	<b>€ 30.00</b>
<b>Minimum Payment Due</b>	<b>€ 30.00</b>
Your bank account will be Debited by the Minimum Payment Due on or after 4 May 2010. Direct Debit will normally reflect other payments received.	





PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

BANK OF IRELAND

VISA

RECEIVED - 2 JUN 2010

2 2805 1 AP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

At Bank of Ireland Visa Business Cards we recognise the need to provide excellent day to day customer service. If you have any queries in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email [visabusinesscards@boimail.com](mailto:visabusinesscards@boimail.com)

## Statement Visa Business Card Expenses

Total transactions this period € 0.00

Customer Services

1890 251 251  
Outside Republic Of Ireland  
00353-56-7757747

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit  
€ 20000

Statement Date  
28 May 2010

Previous Balance 30.00  
4 May DIRECT DEBIT PAYMENT. THANK YOU. - 30.00

**Balance** € 0.00

**Minimum Payment Due** € 0.00

No payment is required on your account this month as your balance is presently ZERO.

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

1 2806 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

As a Visa Business Card Customer you can upgrade to a Gold Visa Business Card and enjoy access to Aer Lingus Gold Circle Lounges\* every time you fly with Aer Lingus. For more details on the Gold Visa Business Card log on to [www.bankofireland.ie/goldvbc](http://www.bankofireland.ie/goldvbc). Terms and conditions apply.

\*Bank of Ireland do not accept responsibility for services rendered to third parties

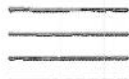
RECEIVED - 6 JUL 2010

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 20000  
Statement Date  
28 Jun 2010

<b>Total transactions this period</b>		<b>€ 0.00</b>
2 Jun	Previous Balance	0.00
	TRANSFER FROM	- 1.00
	<b>Balance</b>	<b>€ 1.00</b>
	<b>Minimum Payment Due</b>	<b>€ 0.00</b>
Balance to reach us by 5 July 2010.		

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference



PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

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0 2807 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

As a Visa Business Card customer you can upgrade to a Gold Visa Business Card and enjoy access to Aer Lingus Gold Circle Lounges\* every time you fly with Aer Lingus. For more details on the Gold Visa Business Card log on to [www.bankofireland.ie/goldvbc](http://www.bankofireland.ie/goldvbc). Terms and conditions apply.

\*Bank of Ireland do not accept responsibility for services rendered to third parties

## Statement Visa Business Card Expenses

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Jul 2010

Total transactions this period	€ 0.00
--------------------------------	--------

Previous Balance	-1.00
------------------	-------

<b>Balance</b>	<b>€ 1.00 ci</b>
----------------	------------------

<b>Minimum Payment Due</b>	<b>€ 0.00</b>
----------------------------	---------------

Balance to reach us by 3 August 2010.



PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

2808 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

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\*Bank of Ireland do not accept responsibility for services rendered to third parties

Statement	Visa Business Card Expenses
Customer Services 1890 251 251 Outside Republic Of Ireland 00353-56-7757747 Account Holder DUBLIN DOCKLANDS DEVELOPMENT A Credit Limit - 20000 Statement Date 28 Aug 2010	Total transactions this period - 0.00 <hr/> Previous Balance -1.00 Balance - 1.00 cr Minimum Payment Due - 0.00 Balance to reach us by 3 September 2010

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

DUPLICATE STATEMENT  
07 DEC 2010  
P22222

PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 61 13093

2809 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

As a Visa Business Card customer you can upgrade to a Gold Visa Business Card and enjoy access to Aer Lingus Gold Circle Lounges\* every time you fly with Aer Lingus. For more details on the Gold Visa Business Card log on to [www.bankofireland.ie/goldvbc](http://www.bankofireland.ie/goldvbc). Terms and conditions apply.

\*Bank of Ireland do not accept responsibility for services rendered to third parties

Statement	Visa Business Card Expenses		
Customer Services 1890 251 251 Outside Republic Of Ireland 00353-56-7757747 Account Holder DUBLIN DOCKLANDS DEVELOPMENT A Credit Limit • 20000 Statement Date 28 Sep 2010	VISA transactions		•
	15 Sep BLOOMING AMAZING FLOWE	DUBLIN 6	60.00
	Total transactions this period		• 60.00
	Previous Balance		-1.00
	Balance		• 59.00
	Minimum Payment Due		• 59.00
	Your bank account will be Debited by the Minimum Payment		
	Due on or after	4 October 2010	Direct Debit will normally
	reflect other payments received.		
Transaction summary Visa transactions	60.00		

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

DUPLICATE STATEMENTS  
07 DEC 2010  
RECEIVED

PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

Bank of Ireland

VISA

RECEIVED - 3 NOV 2010

0 2810 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

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\*Bank of Ireland do not accept responsibility for services rendered to third parties.

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 20000  
Statement Date  
28 Oct 2010

<b>Total transactions this period</b>		<b>€ 0.00</b>
	Previous Balance	59.00
4 Oct	DIRECT DEBIT PAYMENT. THANK YOU.	- 59.00
	<b>Balance</b>	<b>€ 0.00</b>
	<b>Minimum Payment Due</b>	<b>€ 0.00</b>
	No payment is required on your account this month as your balance is presently ZERO.	

IBAN: IE46 BOFI 9015 3999 9430 16  
NB: Quote Credit Card Number as reference



PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 5113093

BANK OF IRELAND



VISA

3 2811 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

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\*Bank of Ireland do not accept responsibility for services rendered by third parties.

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit  
€ 20000

Statement Date  
28 Nov 2010

### Transaction summary

Account Charges 31.00

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

Other transactions	€
26 Nov ANNUAL FEE	31.00
<b>Total transactions this period</b>	<b>€ 31.00</b>

Previous Balance	0.00
<b>Balance</b>	<b>€ 31.00</b>
<b>Minimum Payment Due</b>	<b>€ 31.00</b>

Your bank account will be Debited by the Minimum Payment Due on or after **6 December 2010**. Direct Debit will normally reflect other payments received.

PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

3 2812 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

We would like to wish you a Happy Christmas and New Year from the Bank of Ireland. If you have any queries during the holidays in regard to your Visa Business Card please contact our customer service team by calling 1890 251 251 or email visabusinesscards@boimail.com

RECEIVED - 5 JAN 2011

## Statement Visa Business Card Expenses

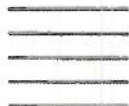
Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
**€ 20000**  
Statement Date  
**28 Dec 2010**

Transaction summary

Visa transactions 7.60

IBAN: IE45 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

<b>VISA transactions</b>		€
7 Dec	COPY STATEMENT FEE	7.60
<b>Total transactions this period</b>		<b>€ 7.60</b>
Previous Balance		31.00
6 Dec	DIRECT DEBIT PAYMENT. THANK YOU.	- 31.00
<b>Balance</b>		<b>€ 7.60</b>
<b>Minimum Payment Due</b>		<b>€ 7.60</b>
Your bank account will be Debited by the Minimum Payment Due on or after 4 January 2011. Direct Debit will normally reflect other payments received.		



DAVID HIGGINS- TRAVEL  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

Bank Of Ireland  
Credit Card Copy Statements  
Ground Floor  
Operations Centre  
Cabinteely  
Dublin 18

07 December 2010

RECEIVED 07 DEC 2010

Dear Mr Higgins

I am writing to you in relation to your request for statements.

The February and March 2010 statements that you requested are not present in our system due to there being a zero balance on the account and no transactions for those months.

Thank you for your request.

If you should have any further queries please do not hesitate to contact us on 1850 251 251.

Kind Regards  
Bank Of Ireland Credit Cards

DUPLICATE STATEMENTS  
07 DEC 2010  
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10-12.2 (LH)0101





PO Box No. 16120  
New Century House,  
Dublin 1  
Fax Dublin 6113093

RECEIVED - 5 MAY 2011

0 2804 1 RP95

DAVID HIGGINS-TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

Please note that Government Stamp Duty of €30 is applied to your card on the 1st of April each year for the preceding year or upon account closure. Remember your Visa Business Card is a convenient payment method offering you security and control when managing day to day business expenses.

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit  
€ 20000

Statement Date  
28 Apr 2011

### Transaction summary

Government Tax 30.00

IBAN: IE48 BOFI 9015 3899 9430 18  
NB: Quote Credit Card Number as reference

Other transactions	€
1 Apr GOVERNMENT STAMP DUTY	30.00
<b>Total transactions this period</b>	<b>€ 30.00</b>

Previous Balance	0.00
<b>Balance</b>	<b>€ 30.00</b>
<b>Minimum Payment Due</b>	<b>€ 30.00</b>

Your bank account will be Debited by the Minimum Payment Due on or after **4 May 2011**. Direct Debit will normally reflect other payments received.

Bank of Ireland  
PO Box No 16120  
Dublin 1

2807 RP95

DAVID HIGGINS- TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

3D Secure is now live! You may be asked to  
activate 3D Secure and create a 3D Secure  
Password when you shop with a participating  
online retailer. Full details available on  
[www.bankofireland.com/creditcards](http://www.bankofireland.com/creditcards). This free,  
automatic online security service will help make  
spending online safer than ever!

Customer Services  
1890 251 251  
Outside Republic Of Ireland  
00353-56-7757747  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
- 0  
Statement Date  
28 Jul 2011

Statement	Visa Business Card Expenses		
VISA transactions			
4 Jul	GODADDY.COM EUROPE 146.98 USD @ 1.4553	02079792661	100.99 cr
4 Jul	CROSSBORDER HANDLING FEE		1.77 cr
Other transactions			
28 Jul	GOVERNMENT FEE		30.00
28 Jul	MEMBERSHIP FEE CREDIT		10.19 cr
Total transactions this period			- 82.95
Previous Balance			0.00
Balance			- 82.95 cr
Minimum Payment Due			0.00
Balance to reach us by			3 August 2011

IBAN: IE46 9015 3899 9430 16  
NB: Quote Credit Card Number as reference



PAC-R-1282

Correspondence 3A.2  
(E) Meeting 118 –  
6/2/2014



0 2812 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Happy Christmas and New Year from Bank of Ireland. If you have any queries during the holidays regarding your Visa Business Card, please contact our Customer Service Team on 1890 251 251 or from abroad on +353 56 775 7747, or if you would like to make any amendments to your account, please email [visabusinesscard@boi.com](mailto:visabusinesscard@boi.com)

## Statement Visa Business Card Expenses

VISA transactions			€
7 Dec	SAGE IRELAND M/O	DUBLIN	719.95
<b>Total transactions this period</b>			<b>€ 719.95</b>

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 2000  
Statement Date  
28 Dec 2011

Previous Balance	0.00
<b>Balance</b>	<b>€ 719.95</b>
<b>Minimum Payment Due</b>	<b>€ 719.95</b>

Your bank account will be Debited by the Minimum Payment Due on or after **3 January 2012**. Direct Debit will normally reflect other payments received.

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

DOCKLANDS

03 JAN 2012

RECEIVED



RECEIVED 12 DEC 2011

KAY O SULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT AUTH  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Credit Cards  
Customer Services  
2nd Fl, Operations  
Centre  
Cabinteely  
Dublin 18

12 December 2011

Visa Business Card: JOE OSULLIVAN

Dear Ms O'Sullivan

I can confirm that there are no Statements from the above Visa Business Credit Card from the months of October 2011 and November 2011.

The system does not produce statements for the months that no transactions have been made after the previous month's balance was zero.

If you require any further assistance, please do not hesitate to contact us.

Yours sincerely,

**Fiona Fleming**  
Customer Service

Bank of Ireland  
PO Box No 16120  
Dublin 1

2809 RP95

JOE O SULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

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\*Bank of Ireland do not accept responsibility for services rendered to third parties.

Statement	Visa Business Card Expenses
Customer Services 1890 251 251 Outside Republic Of Ireland 003 53-56-7757747 Account Holder DUBLIN DOCKLANDS DEVELOPMENT A Credit Limit • 2000 Statement Date 26 Sep 2011	<hr/> <b>Total transactions this period</b> • 0.00 <hr/> <b>Previous Balance</b> 55.11 <b>5 Sep DIRECT DEBIT PAYMENT. THANK YOU.</b> - 55.11 <hr/> <b>Balance</b> • 0.00 <b>Minimum Payment Due</b> • 0.00 No payment is required on your account this month as your balance is presently ZERO.

IBAN: IE46 2091 9015 3899 9430 16  
NB: Quote Credit Card Number as reference



Bank of Ireland  
PO Box No 16120  
Dublin 1

2808 RP95

JOE O SULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN RO GERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

With effect from 1st November 2011, Bank of Ireland will no longer offer over the counter credit card cash withdrawals in Bank of Ireland Branches. The service will continue to be available from ATM machines.

Where we notify you of any changes to the contract that you do not wish to accept, you may end your contract with us. However, before you can do this you must first pay us any money, interest, fees, charges or Government Duty that you owe in connection with your Account. If you do not ask us to end your contract, you are deemed to have accepted the changes on their effective date.

Customer Services  
1890 251 251  
Outside Republic Of Ireland  
00353-56-7757747  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
• 2000  
Statement Date  
28 Aug 2011

Statement	Visa Business Card Expenses	
VISA transactions		
28 Jul	GODADDY.COM EUROPE	02079792661 107.06
Total transactions this period		• 107.06
Previous Balance 31.00		
29 Jul	TRANSFER FROM 4539258508477524	- 82.95
Balance		• 55.11
Minimum Payment Due		• 55.11

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

Your bank account will be Debited by the Minimum Payment  
Due on or after 5 September 2011. Direct Debit will normally  
reflect other payments received.

Bank of Ireland  
PO Box No 16120  
Dublin 1

2807 RP95

JOE O SULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

3D Secure is now live! You may be asked to activate 3D Secure and create a 3D Secure Password when you shop with a participating online retailer. Full details available on [www.bankofireland.com/credicards](http://www.bankofireland.com/credicards). This free, automatic online security service will help make spending online safer than ever!

Statement	Visa Business Card Expenses
Other transactions	•
28 Jul ANNUAL FEE	31.00
<b>Total transactions this period</b>	<b>• 31.00</b>
<b>Previous Balance</b>	<b>0.00</b>
Balance	• 31.00
Minimum Payment Due	• 31.00
Your bank account will be Debited by the Minimum Payment	
Due on or after 3 August 2011 . Direct Debit will normally reflect other payments received.	

IBAN: IE46 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

Bank of Ireland  
PO Box No 16120  
Dublin 1

2808 RF95

D DAVID HIGGINS TRAVEL  
DUBLIN DOCKLANDS DEVELOPMENT A  
52-55 SIR JOHN ROGERSON'S QUAY  
DOCKLANDS  
DUBLIN 2

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Where we notify you of any changes to the contract that you do not wish to accept, you may end your contract with us. However, before you can do this you must first pay us any money, interest, fees, charges or Government Duty that you owe in connection with your Account. If you do not ask us to end your contract, you are deemed to have accepted the changes on their effective date.

Customer Services  
1890 251 251  
Outside Republic Of Ireland  
00353-56-7757747  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
• 0  
Statement Date  
28 Aug 2011

Statement	Visa Business Card Expenses
VISA transactions	
29 Jul TFERTO	82.95
<hr/> Total transactions this period	
• 82.95	
<hr/>	
Previous Balance	-82.95
<hr/>	
Balance	• 0.00
Minimum Payment Due	• 0.00
No payment is required on your account this month as your balance is presently ZERO.	

IBAN: IE46 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

E102-76



Bank of Ireland  
PO Box No 16120  
Dublin 1

Bank of Ireland

VISA

3 2811 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Visa Business Cards offer you control, certainty & simplicity for your business payment needs, with flexible payment date options, liability waiver insurance & individual card limits. For more details check out [www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement Visa Business Card Expenses

---

Total transactions this period € 0.00

---

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit

€ 2000

Statement Date

28 Nov 2012

	Previous Balance	199.61
5 Nov	DIRECT DEBIT PAYMENT. THANK YOU.	- 199.61

---

**Balance** € 0.00

**Minimum Payment Due** € 0.00

No payment is required on your account this month as your balance is presently ZERO.

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

Bank of Ireland  
PO Box No 16120  
Dublin 1

BANK OF IRELAND



VISA

RECEIVED 2 NOV 2012

2 2810 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Visa Business Cards offer you control, certainty & simplicity for your business payment needs, with flexible payment date options, liability waiver insurance & individual card limits. For more details check out [www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement Visa Business Card Expenses

VISA transactions		€
2 Oct	AIRTRICITY LTD DUBLIN 1	199.61
<b>Total transactions this period</b>		<b>€ 199.61</b>

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit  
€ 2000

Statement Date  
28 Oct 2012

Previous Balance 0.00

**Balance € 199.61**

**Minimum Payment Due € 199.61**

Your bank account will be Debited by the Minimum Payment Due on or after **5 November 2012**. Direct Debit will normally reflect other payments received.

IBAN: IE46 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

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RECEIVED

0 2809 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Visa Business Cards offer you control, certainty & simplicity for your business payment needs, with flexible payment date options, liability waiver insurance & individual card limits. For more details check out [www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement Visa Business Card Expenses

Total transactions this period € 0.00

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit

€ 2000

Statement Date

28 Sep 2012

IBAN: IE46 BOFI 6015 3899 9430 15

NB: Quote Credit Card Number as reference

3 Sep Previous Balance 169.70  
DIRECT DEBIT PAYMENT. THANK YOU. - 169.70

**Balance € 0.00**

**Minimum Payment Due € 0.00**

No payment is required on your account this month as your balance is presently ZERO.

1323

01 OCT 2012

1323



Bank of Ireland  
PO Box No 16120  
Dublin 1

BANK OF IRELAND



VISA

2 2808 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Visa Business Cards offer you control, certainty & simplicity for your business payment needs, with flexible payment date options, liability waiver insurance & individual card limits. For more details check out [www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement *Stephen* Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 2000  
Statement Date  
28 Aug 2012

VISA transactions		€
26 Jul	HEWLETT PACKARD SERVICES BRACKNELL, BE	169.70
<b>Total transactions this period</b>		<b>€ 169.70</b>
Previous Balance		31.00
3 Aug	DIRECT DEBIT PAYMENT. THANK YOU.	- 31.00
<b>Balance</b>		<b>€ 169.70</b>
<b>Minimum Payment Due</b>		<b>€ 169.70</b>

Your bank account will be Debited by the Minimum Payment Due on or after **3 September 2012**. Direct Debit will normally reflect other payments received.

IBAN: IE46 B0FI 8015 3899 9430 16  
NB: Quote Credit Card Number as reference

*Til 67207  
Posted  
21/9/12*

0 2807 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Visa Business Cards offer you control, certainty & simplicity for your business payment needs, with flexible payment date options, liability waiver insurance & individual card limits. For more details check out [www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 2000  
Statement Date  
28 Jul 2012

Other transactions		€
27 Jul ANNUAL FEE		31.00
<b>Total transactions this period</b>		<b>€ 31.00</b>
4 Jul Previous Balance		30.88
DIRECT DEBIT PAYMENT. THANK YOU.	<i>Government Stamp duty</i>	- 30.88
<b>Balance</b>		<b>€ 31.00</b>
<b>Minimum Payment Due</b>		<b>€ 31.00</b>

Your bank account will be Debited by the Minimum Payment Due on or after **3 August 2012**. Direct Debit will normally reflect other payments received.

IBAN: IE46 B0FI 9015 3899 0430 16  
NB: Quote Credit Card Number as reference

*No statement for June as no activity on account*

201332P  
- 8 AUG 2012

Bank of Ireland  
PO Box No 16120  
Dublin 1

BANK OF IRELAND



VISA

2 2806 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Visa Business Cards offer you control, certainty & simplicity for your business payment needs, with flexible payment date options, liability waiver insurance & individual card limits. For more details check out [www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 2000  
Statement Date  
28 Jun 2012

VISA transactions	€
28 Jun PURCHASE INTEREST	0.45
<b>Total transactions this period</b>	<b>€ 0.45</b>

Previous Balance	30.43
Interest charged on purchases @ 1.449% per month	+ 0.45
<b>Balance</b>	<b>€ 30.88</b>
<b>Overdue Payment</b>	<b>€ 30.43</b>
<b>This Month's Min. Payment</b>	<b>€ 0.45</b>
<b>Total Minimum Payment Due</b>	<b>€ 30.88</b>

Please pay Overdue Amount immediately. Direct Debit will normally reflect other payments received, when applied on or after 4 July 2012.

IBAN: IE46 BCFI 9015 3999 9430 16  
NB: Quote Credit Card Number as reference

no 66813  
posted  
21/8/12

DOCKLANDS  
02 JUL 2012  
RECEIVED

DOCKLANDS  
02 JUL 2012  
RECEIVED



2 2805 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

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## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 2000  
Statement Date  
28 May 2012

VISA transactions			€
4 May	PAYMENT RTD- ACCOUNT TRAN	SFERRED	30.00
28 May	PURCHASE INTEREST		0.43
<b>Total transactions this period</b>			<b>€ 30.43</b>

	Previous Balance	30.00
4 May	DIRECT DEBIT PAYMENT. THANK YOU.	- 30.00
	Interest charged on purchases @ 1.449% per month	+ 0.43
	<b>Balance</b>	<b>€ 30.43</b>
	<b>Overdue Payment</b>	<b>€ 30.00</b>
	<b>This Month's Min. Payment</b>	<b>€ 0.43</b>
	<b>Total Minimum Payment Due</b>	<b>€ 30.43</b>

IBAN: IE46 BOFI 9015 3809 9430 16  
NB: Quote Credit Card Number as reference

Please pay Overdue Amount immediately. Direct Debit will normally reflect other payments received, when applied on or after 5 June 2012.

DOCKLANDS

31 MAY 2012

RECEIVED

Bank of Ireland  
PO Box No 16120  
Dublin 1

Bank of Ireland 

VISA

RECEIVED 14 MAY 2012

2 2804 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

Please note that Government Stamp Duty of €30 is applied to your card on the 1st of April each year for the previous year or upon account closure.

Remember Visa Business Cards offer you control, certainty & simplicity for your business payment needs.

RECEIVED 14 MAY 2012

JOE OSULLIVAN  
14th May 2012

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**  
Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A  
Credit Limit  
€ 2000  
Statement Date  
28 Apr 2012

Other transactions	€
1 Apr GOVERNMENT STAMP DUTY	30.00
<b>Total transactions this period</b>	<b>€ 30.00</b>

Previous Balance	0.00
<b>Balance</b>	<b>€ 30.00</b>
<b>Minimum Payment Due</b>	<b>€ 30.00</b>

Your bank account will be Debited by the Minimum Payment Due on or after **4 May 2012**. Direct Debit will normally reflect other payments received.

IBAN: IE48 BOFI 9015 3899 0430 16  
NB: Quote Credit Card Number as reference





Customer Service Section  
Ref: CSVB05 Tel No: 01 4885107

Credit Cards  
P.O. Box 1102  
Dublin 2

Joe Osullivan  
Dublin Docklands Development Auth.  
— Custom House Quay  
— Docklands  
— Dublin 1

04 February 2013

Re: Visa Business Card No:  
Permanent Credit Limit: € 2,000.00  
Balance: € 0.00

Dear Joe Osullivan,

Thank you for your recent correspondence requesting the closure of the above account.

I confirm that we have closed the above account and have now levied the Government stamp duty for this year. Statements will issue until the account is cleared in full. If you have not already done so, please cut up and discard your card.

Should you have given this credit card number for payment of any direct debit agreements e.g. Vodafone, O2, VHI, AA etc please cancel them in writing with the retailer. As a third party to such contracts we are not in a position to cancel same on your behalf. *(Please note failure to cancel any such agreement may result in future charges being applied to this account).*

I would like to take this opportunity to thank you for your custom. If I can be of any further assistance now or in the future please do not hesitate to contact us on (01) 4885107.

Yours sincerely,

Mary Byrne  
Customer Service Support Manager





Bank of Ireland  
PO Box No 16120  
Dublin 1

BANK OF IRELAND



VISA

3 2802 1 RP95

JOE OSULLIVAN  
DUBLIN DOCKLANDS DEVELOPMENT A  
CUSTOM HOUSE QUAY  
DOCKLANDS  
DUBLIN 1

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[www.bankofireland.com/business/creditcards](http://www.bankofireland.com/business/creditcards)

## Statement Visa Business Card Expenses

Customer Services  
**1890 251 251**  
Outside Republic Of Ireland  
**00353-56-7757747**

Account Holder  
DUBLIN DOCKLANDS  
DEVELOPMENT A

Credit Limit  
€ 0

Statement Date  
28 Feb 2013

Other transactions		€
4 Feb	GOVERNMENT FEE	30.00
4 Feb	MEMBERSHIP FEE CREDIT	14.60
<b>Total transactions this period</b>		<b>€ 15.40</b>

Previous Balance 0.00

**Balance € 15.40**

**Minimum Payment Due € 15.40**

Please pay Overlimit Amount immediately. Direct Debit will normally reflect other payments received, when applied on or after 6 March 2013.

IBAN: IE46 BOFI 9015 3899 9430 16  
NB: Quote Credit Card Number as reference

RECEIVED - 4 MAR 2013

