

Graduate current account

**Get an  
account  
that works  
for you**

Bank of Ireland  UK

Student life – been there, done that. Now it's time to get out there and make your mark. Whatever your plans for the future, you'll need an account that fits your new life.

At Bank of Ireland UK, we have a range of products and services to help you make the most of your money after graduation. In fact, Bank of Ireland UK has preferential products for graduates so speak to us about how we can help you keep your finances on track.

To qualify for the Bank of Ireland UK graduate account, you must have graduated within the last three years from full-time third level education.

If you have our 3rd Level Student current account we will automatically upgrade you to our graduate current account. However, if you are not a Bank of Ireland UK customer but have graduated in the last three years, apply online at [www.bankofireland.co.uk](http://www.bankofireland.co.uk) or call into any branch to open or switch to our graduate account.

As a graduate current account holder you can avail of our range of products and services in our graduate banking package for two years from the date you open your account.

## Graduate current account

Get a graduate current account from us that offers the same good-value banking that you enjoyed as a student, as well as all the benefits of a normal current account that will take care of all your banking needs.

- ▶ No fees for day-to-day transactions into or out of the account (but there are charges for extra services if you request them)
- ▶ Arranged overdraft of up to £3,000, interest-free for two years, subject to lending conditions (you will have to pay interest if you go overdrawn without our permission or if you go over your arranged overdraft limit).

Years of full time 3rd level education (excluding post-graduation years)	Interest free arranged overdraft limit available
3 years	£1,500
4 years	£2,000
5 years	£3,000

A special rate will apply to arranged overdrafts over the limits above subject to the bank's lending conditions.

- ▶ Contactless card which you can use to make cash withdrawals in pounds in the UK and in a foreign currency outside the UK. You can also pay for goods or services at home or abroad with a debit card payment in pounds or a foreign currency
- ▶ Commission-free foreign currency

- ▶ Same current account number as your existing student account (if you have one).

## Switching your account to Bank of Ireland UK



You can now switch your account to us using the Current Account Switch Service which is an industry-wide account standardised switch service created by the UK Payments Council. It is a free service designed to be simple, reliable and stress-free and is backed by the Current Account Switch Guarantee.

The Current Account Switch Guarantee ensures your current account will switch on a day of your choice; your payments will be automatically transferred and redirected to your new account. In the unlikely event anything goes wrong with your switch; we will refund any interest and charges (incurred on your old or new current account(s)) as a result of this failure as soon as it is brought to our attention.

Full details about the Current Account Switch Service are available in our Current Account Switching Services booklet, which you can get from any of our branches. You will find the Current Account Switch Guarantee on page 8 and answers to frequently asked questions on page 6 of this booklet.

## Banking the way you want

### 365 Phone and Digital Banking

We know that you like to be able to manage your money on the go. Online and Phone Banking offers you the convenience of checking your balance, transferring funds, paying bills and accessing other useful services wherever and whenever suits you. And our simple and hassle free Mobile and Tablet Banking Apps give you access to the most popular online banking services - securely and directly from your own smart phone or tablet computer. Getting started is easy - simply download the app and log in using your 365 online log-in information.

### Branches and Post Office Banking

Our branches in Northern Ireland are open for when you need to call in person. You can also use cash machines or access your money through Post Office branches throughout the UK.

Bank of Ireland UK offers you the flexibility to do your banking at any time or in any place that suits you, 24 hours a day, 365 days a year.

Terms and conditions apply to 365 phone and Digital banking.

As a graduate current account holder you can avail of a range of products in our graduate banking package for 2 years from when you open your account.

### **Graduate loans with a reduced interest rate**

Whether you need a new car to get to work, or take a well-deserved holiday, we can provide a reduced-rate<sup>1</sup> graduate loan to help you with the cost.

- ▶ The interest rate and monthly repayments will stay the same throughout the term of the loan
- ▶ You will know how much you have to pay every month, and can build that into your monthly budget along with your other commitments such as rent and so on.

### **Bank of Ireland (UK) plc acts as a credit broker and not the lender for this product.**

## **Representative 5.7% APR**

<sup>1</sup>Reduced rate compared to the Bank of Ireland UK standard loan APR. You can only get a graduate loan if you meet our usual lending conditions. A graduate loan is only available for up to two years after you register as one of our graduate customers. The rate of interest that applies to the loan will apply for the initial agreed term. Our standard lending rates will apply to any extra borrowing or new loans taken out after the two-year period.

### **The Institute Loan for Trainee Solicitors**

If you are a Bank of Ireland UK customer attending the Institute of Professional Legal Studies, you can borrow to pay for these fees plus have some extra for general expenses. Ask at any of our branches for more details.

### **Credit cards**

Now that you have graduated, why not take advantage of our credit cards? With a range of different options available you will easily find a credit card that meets your needs.

#### ▶ **MasterCard Matched**

People have different needs and use credit cards in different ways. The Bank of Ireland UK MasterCard Matched Credit Card offers you introductory offers for purchases and balance transfers alongside the convenience and flexibility you would expect.

And our new card offers contactless technology so you can pay in a wave for goods up to £30.

## **Representative 19.9% APR variable.**

## Queens Affinity Card

Queen's University will receive a one-off payment for every approved Queens Affinity card and further contributions for every retail purchase.

## Representative 17.9% APR variable.

## Savings and investments

Now that you have a regular salary coming in you can start saving. We have a wide range of investment and deposit accounts to make the most of your salary, and our range of limited edition fixed term accounts are a great place to start.

## Graduate mortgages

For most people, there comes a time when they decide they need a place of their own. Stepping onto the property ladder is not always easy. With Bank of Ireland UK you'll get the right advice from people who know the mortgage business inside out. We have a comprehensive range of mortgage options to help you buy your first home. With this in mind, we developed our First Start mortgage package to give first-time buyers and their parents an alternative solution.

### ► [First Start mortgage package](#)

The First Start mortgage package offers a joint mortgage so we can use the income of a parent to give you extra purchasing power to buy a property. By taking the sponsor's income into account as well as yours, it boosts the amount you could borrow. The First Start mortgage allows you to borrow up to 95% of the purchase price of your new home.

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

## How to apply

Whether you are currently a Bank of Ireland UK customer or not, call into your local branch and talk to us about our Graduate Package.

## Drop in to your local branch

Call us on **0800 0850 444**

Or log on to **[bankofirelanduk.com](http://bankofirelanduk.com)**

## GRADUATE PACKAGE SPECIFIC TERMS & CONDITIONS

These terms and conditions are specific to the Graduate Package. They should be used in conjunction with the Terms and Conditions for our Personal Current Account range and any other product provided as part of the package.

1. These Terms and Conditions (referred to as the “Terms and Conditions”) apply to a personal customer (referred to as “you” and “your”) and Bank of Ireland UK (referred to as “we”, “us” and “our”).
2. Some words in the Terms and Conditions have certain meanings.  
“Graduate Package” means the product and facility related features and preferential benefits as detailed in this Graduate brochure. “Graduate Current Account” means the preferential current account as detailed in this Graduate brochure.

### Availability

3. The Graduate Current Account is only available to you if you have graduated from full time 3rd level education within the last 3 years.
4. The preferential features of the Graduate Current Account are available for up to two years.
5. All credit facilities, including overdrafts are available to you subject to you meeting our usual lending conditions.

### How to avail of the Graduate Current Account

6. If you are an existing student customer you should contact us when you graduate, we will update your details and transfer your current account to a graduate current account. Any interest accrued on your existing current account with us will be applied to your graduate current account at the end of the interest charging period applicable to your existing account.
7. If you are a new customer, you will be required to produce a closing statement of account from your current bankers or complete a “Current Account Transfer Service” form before you can avail of the graduate current account.
8. After two years on the Graduate Current Account we reserve the right to upgrade the account to one of our standard Personal Current Accounts available at the time. Separate Terms and Conditions will apply.

### General Conditions

9. Each of our graduate products and facilities making up the Graduate Package will be subject to separate terms and conditions. Where those terms and conditions conflict with these Terms and Conditions, those terms and conditions shall take precedence.

We can provide this document in Braille, in large print and on audio tape or CD.

Please ask any member of staff for details.

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