

Personal



**Smarter everyday
personal banking**



**Bank of
Ireland
UK**

Eight easy ways to smarter banking

1 Use contactless payments))))

Contactless is a handy, safe and quick way to pay for everyday items, from a newspaper to your morning coffee, up to £45. Just tap your card on the reader – it's that simple. And it works at home and abroad.

2 Go for e-statements

Convenient, secure and kinder to the environment. Your e-statements are available in one place online, and you can access them whenever you like. So if you want to avoid having to file your paper statements, you're worried about having them stolen or want to help the environment, choose not to receive paper statements.

3 Use digital banking¹ or the Post Office

Finding time to visit the branch isn't the only way you can bank with us. There's a lot you can do on 365 Digital Banking to stay on top of your finances. Bank whenever you want, wherever you want. And you can also access your money through Post Office® branches throughout Northern Ireland and the rest of the UK.

4 Receive free text alerts

Want to know when there isn't enough money in your account to pay a direct debit or standing order, a payment was refused due to lack of funds or your account has gone into overdraft? All we need is your up-to-date mobile number. If you need to update it just use 365 Digital Banking.

5**Use your Visa Debit card**

Your card can be used in-store or online, within or outside the UK². It's safer than carrying cash and, if you pay for goods or services and they fail to arrive or are damaged, we can help you recover your payment.

6**Stop writing cheques**

With Pay to Mobile you can send money to another Bank of Ireland UK account simply by using the mobile number of the account holder. Or you can go online or use our app and send money to anyone within or outside the UK³.

7**Get up to £100 cashback**







Getting cashback in participating retailers when making a debit card payment in pounds with your Visa Debit card is free and will save you a trip to the cash machine.

¹ For customers over 16 years.

² There are no charges if you use your card for payments or cash withdrawals in pounds in the UK or for withdrawing Euros at all Bank of Ireland cash machines in Ireland. Charges will apply when you use your card for payments or cash withdrawals in foreign currency.

³ Terms, conditions and limits apply. Charges apply if you send money outside the UK in Euros going outside the EU/EEA or in a currency other than Euros (no charges apply for sending money in Sterling to Bank of Ireland accounts in ROI).

Day to day banking the smart way

				
	Coffee	Pay an annual bill/ subscription	Pay a utility bill	Check a payment made last month
Don't 	Pay with cash	Post a cheque	Pay in-branch	Look over paper statements
Do 	Use contactless payment	Pay by Direct Debit or online	Pay online instantly	Check your e-statements on the app





Bank smarter using digital options

At Bank of Ireland UK, we know that you like managing your money on the go, that's why we have created new and convenient ways for you to do your banking at a time and place that suits you, 24 hours per day, 365 days a year.

Online Banking

Simply log in to 365online.com from any computer with your User ID and PIN.



			
Pay a friend for lunch	Pay for holiday abroad	Groceries	Shopping abroad
Cash withdrawal at a cash machine	Fill in form in branch	Cash withdrawal at a cash machine	Cash withdrawal in foreign currency at cash machine
Use Pay to Mobile	Send money outside the UK through the app	Use Visa Debit and ask for cashback	Debit card payment in a foreign currency

365 Digital Banking app

Download our 365 Digital Banking app from the App Store (iPhone) or Play Store (Android) by searching for 'Bank of Ireland Mobile Banking'. Log in using your 365 Online User ID and PIN.



Text alerts

Text alerts help you stay in control of your money and help prevent fraud on your personal current account¹. They can also help you avoid or reduce overdraft charges. We will send you an alert about your account¹ when:

Unarranged overdraft alerts:

- ▶ There are not enough funds in your current account to pay a cheque, direct debit, standing order or future dated payment so your account is at risk of accruing unarranged overdraft charges
- ▶ Your current account has gone into unarranged overdraft
- ▶ A payment from your current account was refused due to lack of funds and unarranged overdraft charges may have accrued

Arranged overdraft alert:

- ▶ Your current account has gone into arranged overdraft

We don't charge for sending you text alerts and we'll automatically register you to receive text alerts if you've provided us with a valid mobile phone number. Please make sure we have an up-to-date mobile number for you. You can update your mobile number by using the Service Desk option 'Manage Personal Current Account Alerts' on 365 Digital Banking or at one of our branches in Northern Ireland.

¹ Except Basic Cash Accounts

How to get up and running

Debit Card

You will receive your Debit Card at your account address. For security reasons we'll post your card and PIN separately – you should receive both within 5–7 working days.

365 Digital Banking

As a new customer once you open a new account with us (and if you are over 16 years of age) you need to follow the simple steps below to activate your 365 Digital Banking.

If you are an existing customer and would like to start using 365 Digital Banking you can also follow the simple steps below.

a. Get active

- ▶ Call our dedicated activation team on 03456 006 552 (from Northern Ireland or Great Britain). Lines are open Monday to Friday, 8am to 8pm.
- ▶ Have your bank account number with you and answer three simple questions to verify your identity.
- ▶ Our agent will then give you your Unique User ID , help you set up your PIN and register your mobile phone number to receive security codes.

b. Get online

Go to 365online.com with your User ID and 365 PIN or download the 365 Digital Banking app and follow the instructions there.

Pay to Mobile

Download our 365 Digital Banking app to be ready to make Pay to Mobile payments. Register for this service on 365online.com by nominating the account you wish to use:

- ▶ Click “Money Transfer” on the left hand menu
- ▶ Click “Pay to Mobile Registration”. Your registered mobile phone number will appear
- ▶ Simply choose the account you would like to nominate for Pay to Mobile payments.

eStatements

Your eStatements will be automatically available online.

Go to the Manage Accounts/Manage Statements section on 365 online or choose the Manage Statements option on the Services menu of the app to opt out of paper statements. You can change your mind anytime – simply go back and opt in again.

To make payments and access 365 Digital and Phone banking you will need your account number.

Your account Number is

Sort Code	Account Number

Call our dedicated activation team on 03456 006 552 (Monday to Friday, 8am to 8pm) to activate your 365 registration and start using 365 Digital and Phone Banking.

Bank online at 365online.com

Download the 365 Digital Banking app.

Phone Banking: 0345 7 365 555 (NI or GB)
or 0044 345 7365 555 (overseas).

03456 006 552

bankofirelanduk.com

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