

Small Business Package

**Growing
your
ambition**

Bank of Ireland  **UK**

Northern Ireland's Enterprise Bank

**Growing or starting
a new business?**

**We can help your
ambition become
a reality.**

You could save on transaction fees and get the practical support you need to take that next step with your business.

Ways we can help you. Day to day.

Small Business Current Account

UK switching service

Business lodgements

Online banking

Business Commercial Credit Card

BOI UK Payment Acceptance



Small Business Current Account

Choose the Business Current Account, with two options. Designed to help you manage your cash flow. Straight-forward, simple to understand and easy to use.

Whether you are growing or starting up we just ask that you're new to us, have a turnover less than £2m and need to borrow less than £250,000.

The account that's packed with benefits

- ▶ Visa Business Debit card providing you with 24/7 access to your cash and the ability to make purchases in-store, online and over the phone
- ▶ Deposit or withdraw money through any Post Office (may be subject to prior arrangement)
- ▶ Local business experts on hand for you

Growing and have been trading for more than 24 months?

Here's what you could save:

- ▶ Year 1: 100% discount on Transaction Fees*
- ▶ Year 2: 100% discount on Transaction Fees*
- ▶ Year 3: 50% discount on Transaction Fees*



Starting up and been trading less than 24 months?

Here's what you could save:

- ▶ Year 1: 100% discount on Transaction Fees*
- ▶ Year 2: 50% discount on Transaction Fees*

*All other standard charges apply, including Electronic Banking, Foreign Exchange and Service Charges. Refer to the Schedule of Charges for Business Customers Northern Ireland for detail. During these 2 and 3 year deals, if you lodge over £10,000 in notes per quarter, 50% of the standard fee for notes lodged is charged on the excess amount over £10,000 per quarter.

UK switching service

We have two switching services. And we'll look after everything for you, like dealing with your current bank. So you're free to get on with the important business of growing your business.

Current Account Switching Service

It's free and backed by the Current Account Switch Guarantee.



Bank of Ireland UK Switch Service

You might like to move to us but keep your old current bank account. Talk to your local business adviser to find out more.

Further information on both our switching services can be found in our Current Account Switching Services Brochure.

Business lodgements made faster with Quick Lodge

Save valuable time. Lodge cash and cheques to your business current account in moments.

You'll get a free Business Quick Lodge Card so you can lodge using our in-branch machines.

Simple to use

- ▶ You get a receipt for the amount lodged
- ▶ No access to balances, transactions or account information so it's ideal for your staff to use
- ▶ You can use your Quick Lodge Card to make lodgements at your local Post Office.

Online banking

365 Online (Sole Trader only)

Do your day-to-day banking at a time and place that suits you – 24 hours a day, 365 days a year. It's easy to use, quick and very convenient. And there's phone banking in case you need extra support.

Do it all. Online.

- ▶ Pay a bill or transfer funds
- ▶ Check your account balances and latest transactions
- ▶ Report and search up to 12 months of transactions
- ▶ View, print and download eStatements
- ▶ Set up, view, amend and delete standing orders
- ▶ Register your other Bank of Ireland UK accounts to view online
- ▶ Assign nicknames to your accounts so it's even easier to manage
- ▶ Analyse your spending with our Money Manager Tool

Business On Line

Control your cash flow and access up-to-date information about your accounts at all times. With Business On Line, you can do your banking at a time that suits you – even when you're on the move.

Do it all. Wherever.

- ▶ View balances on accounts and credit cards
- ▶ Transfer funds between accounts and accept payments
- ▶ Make several payments at once, like salary or creditor payments
- ▶ Make forward-dated and international payments
- ▶ Print statements
- ▶ Report to or gather data from your accounting systems
- ▶ CHAPS Payments (same day money transfers)

6 Months Free Business On Line

When signing up to Business On Line for the first time we'll waive your subscription charge for 6 months from the date you first log-on. Standard transaction and electronic banking fees will still apply. Please refer to our Schedule of Charges for Business Customers brochure for detail.

Business Commercial Credit Card

Simplify and streamline your business expenses with a card that does it all. Pay for one-offs such as stationery or make regular payments, like insurance premiums. Either way, it's easy.

BOI UK Payment Acceptance*

Take card payments in your workplace or on the move with the latest handheld technology.

- ▶ An added, hassle-free payment choice for your customers
- ▶ Accept card payments on the move anywhere in the UK or Ireland
- ▶ Clear, simple and affordable pricing for businesses of all sizes

Funds settlement to Bank of Ireland UK business current accounts in 2 days (3 working days for accounts held with other banks).

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**We can help
you get the
finance to
grow your
business**



**Funding
your ambition.**

- ▶ Business credit in 3 easy steps
- ▶ Enterprise finance guarantee
- ▶ Commercial finance
- ▶ Asset finance

Business credit in 3 easy steps

We want to make the whole process of getting a loan with us as painless as possible and quick too.

1. Tell us about yourself and your business

We just need to ask a few things. Nothing too complicated

- ▶ Your details – your assets, any debts or commitments and your income
- ▶ Business and personal bank statements
- ▶ Financial accounts

Your local branch business manager will help you with all the paperwork. To make sure a loan is right for you, they will look at your credit history and ask how the loan will help your business.

2. Show us your business plan

What if things go well? What if they don't? Getting a plan together is vital to your success

- ▶ Opportunities and challenges
- ▶ Market for your business now looking forward
- ▶ Think about how you can deal with any future issues
- ▶ Think about what different levels of growth would mean for your business

We've put together a template to help you. It's on our website at bankofireland.co.uk/business

3. Forecasting your cash flow

What money have you got coming in? What money have you got going out?

- ▶ Sales and cost of sales
- ▶ Timing of sales and payments
- ▶ Who owes, or will owe, money to you?

Preparing a cash flow forecast is very useful. Not just to think about what cash you might need. But also for us to work out what's affordable for you to repay, over what timeframe.

Enterprise Finance Guarantee

We take part in the Enterprise Finance Guarantee scheme as a delivery partner of the government owned British Business Bank. So whether you need assistance with day-to-day banking or more specialised financial help, just talk to us.

Read about the scheme at boini.bankofireland.com/business/grow-your-business.

Commercial Finance

Looking to grow your business?

Our local business experts could give you the competitive edge. They have experience and in-depth local knowledge of the business environment. And they will work with you to deliver a range of working capital solutions to support your business's potential.

- ▶ Invoice Discounting: to improve your cash-flow by unlocking the working capital tied up in your trade debtors
- ▶ Full Service Factoring: all the cash-flow benefits of Invoice Discounting plus credit control and sales ledger management services
- ▶ Stockline: to enhance your buying power

And managing your commercial finance account is easy. Our online system gives you real-time information. It's easy to use and allows you to update data, transfer across currencies, request payments and reconcile your account.

Get in touch now

cfsales@boi.com

028 9043 4711

*Available to business customers only. All lending facilities are subject to the Bank's lending conditions. Terms and Conditions apply. Bank of Ireland Commercial Finance is a member of the ABFA and operates its business in compliance with the ABFA Code for members. Bank of Ireland UK and Commercial Finance are trading names of Bank of Ireland (UK) plc. Registered in England and Wales (No. 7022885), Bow Bells House, 1 Bread Street, London EC4M 9BE.

Asset finance*

Bank of Ireland UK Asset Finance is provided by NIIB Group Ltd, trading as Northridge Finance, who are also part of the Bank of Ireland Group.

With a dedicated team of Asset Finance specialists available to discuss a customer's individual requirements we can provide a packaged solution on Hire Purchase and Leasing to enable customers to acquire a range of assets.

Whether it is commercial vehicles, cars, production machinery or construction equipment, Asset Finance has a range of options to assist you in making the right decision at the right time.

Get in touch now

northridgetele-sales@boi.com

0800 917 0922

Expert help in every single branch

Pop into your local branch and speak with one of our business advisers. They have in-depth knowledge. And they're on hand to help you choose the option that's right for you.

BANK OF IRELAND (UK) PLC ACTS AS A CREDIT BROKER AND NOT THE LENDER FOR THIS PRODUCT.

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**Building your
business or
growing into
new markets?
We can help.**

**Helping you at home,
and abroad.**

Make more of your surplus cash
trading internationally.



Make more of your surplus cash

Get where you're going, quicker. We have savings accounts that'll help you make the most of any surplus cash your business has:

- ▶ Instant access
- ▶ Premium Business Reserve
- ▶ Call Account
- ▶ Fixed Term Deposits

Discover more

Speak with your local business expert in branch today.

Trading internationally

Importing or exporting can be very rewarding. But currency fluctuations and overseas banking can make life difficult. That's where Bank of Ireland Global Markets can help you manage the risks:

- ▶ Foreign exchange
- ▶ Trade finance services*
- ▶ Dealing and trade services

We have a full service dealing desk and trade finance team, based in Belfast, and offer a wide range of treasury products and services.

Get in touch now

028 9032 2778

*The Governor and Company of the Bank of Ireland is authorised and regulated by the Central Bank of Ireland. In the UK, The Governor and Company of the Bank of Ireland is authorised by the Central Bank of Ireland and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority and regulation by the Financial Conduct Authority are available from us on request. The Governor and Company of the Bank of Ireland is incorporated in Ireland with limited liability. Registered Office - 40 Mespil Road, Dublin 4, Ireland – Registered number – C-1.

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

Please ask any member of staff for details.

bankofireland.co.uk/business