

# Smarter everyday business banking



Bank of Ireland  UK

# Five easy ways to reduce your everyday banking fees

## 1 Use online services to save you money

Get instant access to your account, reduce your transactional charges, save time and benefit from extended payments cut-off times. To find out more, speak to your branch or account manager.

## 2 BOI UK Payment Acceptance<sup>1</sup>

Accepting debit or credit card payments with BOI UK Payment Acceptance makes it easier and faster for customers to pay you. It saves you time and money too with clear and transparent pricing. We can help in getting you set up quickly to take payments this way - whether you're a sole trader, small to medium enterprise or operating 'on the go'.

To find out more, please visit [www.boipa.co.uk](http://www.boipa.co.uk) or speak to your branch or account manager.

## 3 Card Payments

Use a debit or credit card<sup>2</sup> to make payments in person, over the phone or online. Card payments enable you to have better control of your spend and save on the costs of cash and cheque payments.

## 4 Stop writing cheques

Cheques are a slow and expensive way to pay for goods or services. You can save time and money by setting up a direct debit, standing order or transferring money online for free.





## 5 Reduce the levels of cash you lodge

The more you use online payment options, debit card and contactless payments, the more you'll cut your costs.

## Ways to make your banking more convenient and better value

Free	<b>Automated Transactions</b>	<ul style="list-style-type: none"> <li>Visa Debit Card Transactions</li> <li>Direct Debits/Automated Credits</li> <li>ATM Withdrawals</li> <li>Standing Orders</li> <li>BACS payments / transfers online</li> </ul>
80p	<b>Manual Transactions</b>	<ul style="list-style-type: none"> <li>Branch Debits/Credits</li> <li>Credit Transfers</li> <li>Cash Debits</li> </ul>
90p	<b>Lodgements &amp; Withdrawals</b>	<ul style="list-style-type: none"> <li>Notes Lodged (per £100)</li> <li>Remittance Items (incl. cheques)</li> <li>Notes withdrawn (per £100)</li> </ul>
95p	<b>Cheques Issued</b>	Cheques drawn on your account
£1.40	<b>Note exchange &amp; coin handling</b>	<ul style="list-style-type: none"> <li>Notes Exchanged (per £100)</li> <li>Coin Handling (per £100)</li> </ul>

## Smart ways to make daily savings

	 <b>Pay Supplier</b>	 <b>Accept Payment</b>	 <b>Pay Monthly Utility Bills</b>	 <b>Accept Monthly Payment</b>	
<b>Don't</b>	Pay by cheque	£1,000 cash which you lodge	Pay by cheque	Pay over the counter in branch	Lodgement of cheque
<b>X</b>	95p per cheque issued + 67p postage <sup>3</sup>	90p per £100 lodged + 80p manual transaction	95p per cheque issued + 67p postage <sup>3</sup>	80p manual transaction	90p per lodgement + 80p manual transaction
	£1.62	£9.80	£1.62	80p	£1.70
<b>Do</b>	Make an online or debit card payment	Customer pays you online	Pay by direct debit	Make an online payment	Customer pays by direct debit
<b>✓</b>	Free	Free	Free	Free	Free
	<b>Save £1.62</b>	<b>Save £9.80</b>	<b>Save £1.62</b>	<b>Save 80p</b>	<b>Save £1.70</b>

<sup>3</sup> Cost based on UK 1st Class post as at March 2018

# online banking at a glance

		Business On Line	365 Digital & Phone Banking
<b>Eligibility</b>	Sole Traders, Partnerships, Limited Companies and Unincorporated Organisations	✓	✓
	Trusts and Insolvency Practitioners	✓	
	Multiple Administrators/Users	✓	
<b>Balance and Transactions</b>	Check your account balance and transaction history online	✓	✓
	Search and export your transaction history	90 days	✓
	View eStatements		✓
<b>Mobile banking</b>	Check your account balances and transaction history on tablet or smartphone	✓	✓
	Complete banking transactions on tablet or smartphone		✓
<b>Money Transfers</b>	Daily Payment Limit*	Configurable	£20k
	Daily Payment Limit (authorisation via SMS*)		£10k
	Make a domestic / bill payment	✓	✓
	Make bulk domestic / bill payments e.g. salary or creditor (BACS)	✓	
	Make future-dated payments	✓	✓**
	Make International payments	✓	✓
	Make urgent same day payments (CHAPS)	✓	
	Set up, amend or cancel standing orders		✓
	Add and delete payees	✓	✓
View your direct debits	✓		
<b>Commercial Cards</b>	Check your card balance and transactions	✓	✓
	View payment due date and pay your bill	✓	✓
<b>Currency accounts</b>	View currency balances and transactions	✓	
	Create inter account transfers and 3rd party currency payments	✓	
	Draw on FX currency contracts either on a same day or future dated basis	✓	
<b>Other Services</b>	View debit and credit interest accrued on branch banking accounts	✓	
	Data Import (Creditor/Salary files from outside software)	✓	

\*365 has an overall payment limit of £20,000 per Business Day. Payments up to the full £20,000 Business Day limit can be made if payees have been authenticated via a security code sent in the post. For extra security, the sum of any payments to payees authenticated by SMS are limited to £10,000 per Business Day. \*\*Future Dated Payments are only available on Bill and UK Domestic Transfers, they are not available for International Transfers.

Terms and Conditions apply to Business On Line and 365 Digital & Phone Banking. See our Schedule of Charges for Business Customers brochure for full detail of the transaction and electronic banking charges that may apply.

## Business On Line

To register your interest  
call **03456 045 552** or  
email [electronic.banking@boi.com](mailto:electronic.banking@boi.com)

## Not an active user of 365 online?

Call into your **local branch** or  
speak to your account manager to  
find out more..

<sup>1</sup>Payment Acceptance is provided by EVO Payments International GmbH trading as BOI UK Payment Acceptance. Underwriting Criteria, Terms and Conditions apply. EVO Payments International GmbH, trading as BOI UK Payment Acceptance is licenced by the Federal Financial Supervisory Authority BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht) in Germany and is regulated by the Central Bank of Ireland and the Financial Conduct Authority for conduct of business rules. EVO Payments International GmbH (trading as BOI UK Payment Acceptance) is not a member of the Bank of Ireland Group. BOI UK Payment Acceptance has entered into a marketing alliance with Bank of Ireland (UK) plc. BOI and the Tree of Life logo are trademarks of The Governor and Company of the Bank of Ireland and are being used under licence by EVO Payments International GmbH, trading as BOI UK Payment Acceptance. <sup>2</sup> Lending criteria, terms and conditions apply to credit cards.

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