

Business Banking



Business Agri Package

A complete package to
support your agri business



**Bank of
Ireland
UK**

A complete package to support your agri business

At Bank of Ireland UK, we're committed to supporting farmers and agri businesses throughout Northern Ireland. We place our business at the heart of yours – going the extra mile to help gain a deeper understanding of how we can best support you into the future.

We understand that running a farm comes with unique challenges and opportunities both in the short and longer term. That's why our competitive Business Agri Package is tailored specifically to meet your needs - designed and supported by people who know your business. No matter what you have planned, we could help.

We believe in building a lasting relationship with you. Our one-to-one approach helps us truly understand your business needs and makes it easier for us to recommend our products and services that aim to benefit your business.

Competitive solutions designed around you

Below you'll find details about our complete Business Agri Package – from day-to-day banking designed to help free up your time, to flexible borrowing solutions that put you in control. So talk to us today.

At Bank of Ireland UK, our comprehensive Business Agri package is available to new customers only, who are operating an agri business with an annual turnover of up to £2m and borrowings of no more than £250k at the time of opening the account.

Day-to-Day Banking

Our range of products, services and online channels have been designed to make banking more convenient – giving you more time to focus on managing your business. As a Bank of Ireland UK customer you could benefit from a range of practical financial solutions for your business.

Business Current Account

Our Business Current Account is all about making your life easier. It provides you with a competitive, hassle-free way to make and receive payments, manage cash flow and keep control of your business' finances. As a Bank of Ireland UK agri customer you will benefit from:

- ▶ 3 year fee package
 - ▶ Year 1: 100% discount on Transaction Fees*
 - ▶ Year 2: 100% discount on Transaction Fees*
 - ▶ Year 3: 50% discount on Transaction Fees*
- ▶ 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.
- ▶ Access to lodgement and withdrawal facilities through any Post Office®

*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 this 3 year deal, if you lodge over £10,000 in notes per quarter, the standard fee for notes lodged is charged on the excess amount over £10,000 per quarter.

Flexible Borrowing solutions for today and tomorrow

Our flexible range of borrowing solutions have been designed to deliver funding at the times of year when you need it most.

Our convenient and competitive range of Overdrafts, Loans and Asset Finance products could help you take advantage of new opportunities. So whether you want to grow your business or simply gain more control, we can help make it happen.

Overdrafts

Like many businesses, from time to time you will experience peaks and troughs in your cash flow.

Whether it's the seasonality of your business – or you simply need to make a purchase or pay a bill – our Business Overdraft, with competitive rates[^], gives you the flexibility you need.

Loans

At Bank of Ireland UK, we understand that the right investment in your farm today will help you reap the rewards in the future. Our Business Loan is a flexible solution combining a competitive interest rate[^] with tailored repayment options designed to suit your cash flow.

Commercial Credit Card

The Bank of Ireland UK Commercial Credit Card is a business expense management solution – helping to speed up the process of paying bills.

Agri customers can use it for costs like livestock feed, insurance premiums or other occasional farm purchases.

[^]A lending set-up fee will be charged.

Please refer to our Schedule of Charges for Business Customers.

Note: Commercial Credit Card is solely for business transactions. Terms & Conditions apply.

Bank of Ireland UK adheres to the Standards of Lending Practice which are monitored and enforced by the Lending Standards Board. A copy of the Statement of Lender and Borrower Responsibilities for Business Customers leaflet is available from our website bankofirelanduk.com/business

Asset Finance*

If you're looking for an efficient way to expand your business while optimising your cash flow, Asset Finance could be the answer.

Our Asset Finance solutions are a tax-effective way to secure vital equipment without the financial burden of an outright purchase. So if you need a new vehicle or a new piece of machinery, but are unsure of how to fund it, talk to us today.

Our Asset Finance is provided by Northridge Finance*, a leading lending business in Northern Ireland. With over 60 years' experience, their Agri Managers have the right products to help finance your purchase of essential equipment.

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

*Bank of Ireland UK personal loans are provided by NIIB Group Limited trading as Northridge Finance. NIIB Group Limited is authorised and regulated by the Financial Conduct Authority. Bank of Ireland (UK) plc and NIIB Group Limited are Bank of Ireland Group companies.

Online Banking

At Bank of Ireland UK we offer you the choice of two online banking channels – whether you need access on the go, or more advanced features and control over who does what.

365 Digital & Phone Banking (365)

Simple and straightforward; Bank anytime, anywhere

365 is a flexible, easy-to-use digital and phone banking service for smaller businesses requiring one-person access to their accounts online.

There are no subscription charges, and it gives you the choice to bank in the way that suits your business; either via Phone Banking – our dedicated Telephone Banking Service, or Digital Banking – via a web browser, or dedicated apps for Smartphone and Tablet.

It is the ideal solution for customers who:

- ▶ Require single user access to online banking
- ▶ Need to make low value payments online*
- ▶ Want flexible online banking – with dedicated mobile and tablet apps

* 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.

Business On Line

Our dedicated online banking solution

Business On Line is the perfect choice for customers with advanced electronic payment needs, requiring more functionality and greater control.

It is the ideal solution for customers who:

- ▶ Wish to set up more than one person to use online banking and control exactly what each user is authorised to do
- ▶ Make higher value payments with no upper limit
- ▶ Require a second person to authorise payments
- ▶ Make domestic and international payments for receipt the same day
- ▶ Require access to currency accounts
- ▶ Pay numerous payees from one debit transaction e.g. bulk salary payments

Further information on each channel is available within our dedicated online banking brochure, available in branch or on our website.

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 Deposit Accounts

We have a wide range of deposit products that have been designed to meet your business' needs with features including:

- ▶ A range of fixed terms
- ▶ Multi-currency
- ▶ Instant access

Experience and expertise you can trust

Relationships really matter to us at Bank of Ireland UK. We understand that in the agri marketplace there is no such thing as a one-size-fits-all solution. Our Business Managers will work with our agri specialists and together they have the agricultural expertise and understanding to give you the support you need.

Get your complete Business Agri Package today!

At Bank of Ireland UK, our comprehensive Business Agri Package is available to new customers only. We have the experience to smoothly transfer your accounts, regardless of the size and complexity of your business.

To find out more about how our Agri Package can benefit your business – or to enquire about making the easy switch to Bank of Ireland UK. Call into your local branch.

Talk to a Business Manager today

bankofirelanduk.com/business

Independent service quality survey result

Business current accounts

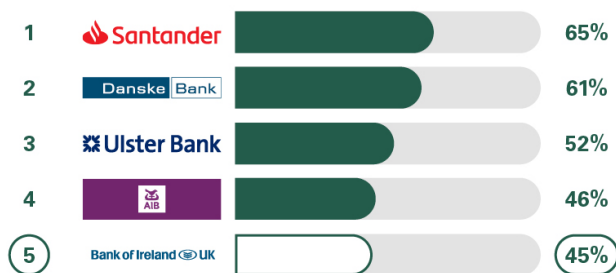
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As part of a regulatory requirement, an independent survey was conducted to ask approximately 600 customers of each of the **5 largest business current account providers** if they would recommend their provider to other small and medium-sized enterprises (SMEs*). The results represent the view of customers who took part in the survey.

Overall service quality

We asked customers how likely they would be to recommend their business current account provider to other SMEs.

Ranking



These results are from an independent survey carried out between January 2019 and December 2019 by BVA BDRC as part of a regulatory requirement.

Bank of Ireland UK has published this information at the request of the Competition and Markets Authority so you can compare the quality of service from business current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

SME customers with business current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and business centres, SME overdraft and loan services and relationship/account management services to other SMEs.

The results show the proportion of customers of each provider, among those who took part in the survey, who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: AIB**, Bank of Ireland UK, Danske Bank, Santander, Ulster Bank.

Approximately 600 customers a year are surveyed across Northern Ireland and the Republic of Ireland for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

3000 people were surveyed in total. Results are updated every six months, in August and February.

To find out more visit [BVA-BDRC.com/business-banking-service-quality](https://www.bva-bdrc.com/business-banking-service-quality)

* SMEs include businesses, clubs, charities and societies with an annual turnover/income of up to £25m (exclusive of VAT and other turnover-related taxes).

**Interviews with customers of First Trust Bank are now reported as AIB.

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

Please ask any member of staff for details.

bankofirelanduk.com/business

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