

# Small Business Package



**Growing your  
ambition**

**Bank of Ireland  UK**  
**Begin**

## **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

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

## 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.

\* 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.

## 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).

\* 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.

# 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](http://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](http://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](mailto: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

[northridgetelesales@boi.com](mailto:northridgetelesales@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.**

\* 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.

# 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.

# Independent service quality survey result

## Business current accounts

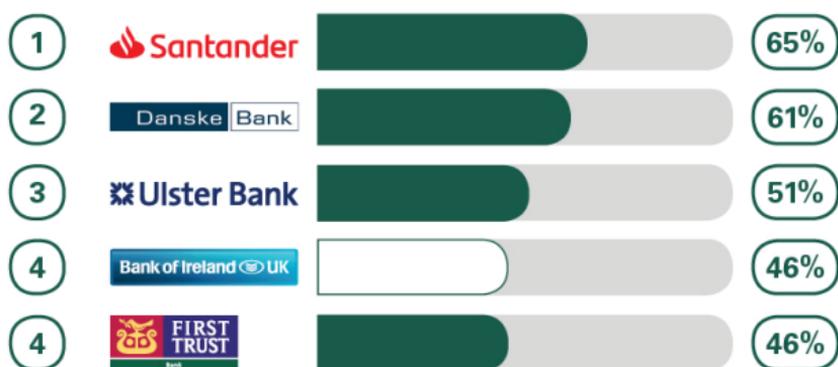
Published August 2019

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 July 2018 and June 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: Bank of Ireland UK, Danske Bank, First Trust Bank, Santander UK, 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.

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

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



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](https://bankofirelanduk.com/business)

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