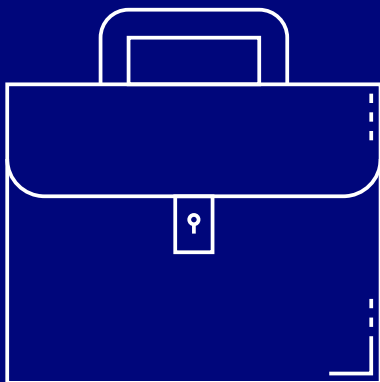


Business



**Smarter banking
for business
customers**



**Bank of
Ireland
UK**

Five easy ways to reduce your everyday banking fees

1 Get started with online banking

We have two online banking channels designed to make it easy to do business with us. Online payments are more convenient, saving you time and money.

2 BOI UK Payment Acceptance¹

Accepting debit or credit card payments with BOI UK Payment Acceptance make it cheaper, faster and easier for customers to pay you. 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 boipa.co.uk or call 0800 032 5654.

3 Card Payments

Use a debit or credit card² 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.

Smart ways to make daily savings

Ways to make your banking more convenient and better value

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 cheques) Notes withdrawn (per £100)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

	 Pay Supplier	 Accept Payment	 Pay Monthly Utility Bills	 Accept Monthly Payment	
Don't	Pay by cheque	£1,000 cash which you lodge	Pay by cheque	Pay over the counter in branch	Lodgement of cheque
X	95p per cheque issued + 70p postage ³	90p per £100 lodged + 80p manual transaction	95p per cheque issued + 70p postage ³	80p manual transaction	90p per lodgement + 80p manual transaction
	£1.65	£9.80	£1.65	80p	£1.70
Do	Make an online or debit card payment	Customer pays you online	Pay by direct debit	Make an online payment	Customer pays by direct debit
✓	Free	Free	Free	Free	Free
	Save £1.65	Save £9.80	Save £1.65	Save 80p	Save £1.70

³ Cost based on UK 1st Class post as at March 2019

online banking at a glance

		Business On Line	365 digital & phone banking
Eligibility	Sole Traders, Partnerships, Limited Companies and Unincorporated Organisations	✓	✓
	Trusts and Insolvency Practitioners	✓	
	Multiple Administrators/Users	✓	
Balance and Transactions	Check your account balance and transaction history online	✓	✓
	Search and export your transaction history	90 days	✓
	View eStatements		✓
Mobile banking	Check your account balances and transaction history on tablet or smartphone	✓	✓
	Complete banking transactions on tablet or smartphone via Bank of Ireland banking app		✓
Money Transfers	Daily Payment Limit	Configurable	✓
	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	✓	✓
Commercial Cards	View your direct debits	✓	
	Check your card balance and transactions	✓	✓
Currency accounts	View payment due date and pay your bill	✓	✓
	View currency balances and transactions	✓	
	Create inter account transfers and 3rd party currency payments	✓	
Other Services	Draw on FX currency contracts either on a same day or future dated basis	✓	
	View debit and credit interest accrued on branch banking accounts	✓	
	Data Import (Creditor/Salary files from outside software)	✓	

* Daily and/or transaction amount limits apply. Refer to tobankofirelanduk.com/business/online-banking/365-digital-and-phone-banking/ for details on payment limits that apply.

** 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

Not an active user of 365 online?

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

bankofirelanduk.com/business

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- ² Lending criteria, terms and conditions apply to credit cards.