



Get more with a
**3rd Level
Student
Account**



Get more with our 3rd level student account

Our 3rd level student account is available to undergraduate students and is full of great features to help you to get exactly what you want from life.

Interest-free and fee-free arranged overdrafts up to £3,000*

Just need a little something to tide you over? Apply online for an arranged overdraft on your 3rd level student account while you wait for your next student loan payment to come through. If this is approved, you won't have to pay interest or fees. You can find out more about overdrafts in our Overdraft brochure.

When you graduate your account will be updated to a Graduate current account – see page 4 for more information.

*You must be aged over 18 to apply for an overdraft. Whether we can offer you credit depends on your circumstances and our lending conditions. An overdraft is a form of borrowing and should only be used if you need it.

Interest while your account is in credit

To make sure that the money in your account is working for you, we will pay interest on it when you're in credit. You can get up-to-date information on interest rates from any branch or our website.

Contactless debit card

Using a debit card is an easy and cashless way to shop in retailers worldwide wherever you see the Visa symbol. You can also make cash withdrawals in or outside the UK. Most retailers offer cashback when you use your debit card. There are no charges if you use your card for payments or cash withdrawals in pounds in the UK, or for withdrawing Euros at Bank of



Ireland cash machines in Ireland. Charges will apply if you use your card for payments or cash withdrawals in foreign currency. Please see our “Student account charges explained” brochure for details.

Digital Wallets

Add your Bank of Ireland UK debit card to your digital wallet and you can make quick, easy and contactless payments using your phone/ devices. You can also pay for goods and services in apps or online using Apple Pay and Google Pay.

Text Alerts

We send you free text alerts to help you stay in control of your money and prevent fraud. You can find out all about our text alerts in the Student Charges Explained brochure.



Switching your account to Bank of Ireland UK

Switch your account to us using the Current Account Switch Service (CASS). It is a free service designed to be simple, reliable and stress-free and is backed by the Current Account Switch Guarantee.

You can find full details about the Current Account Switch Service in our Switching Services booklet. The Current Account Switch Guarantee is on page 8. This booklet is available at any of our branches or on our website.

Ways to Bank

365 offers you the convenience and flexibility to do your banking at any time or in any place that suits you. Our banking app gives you access to banking services securely and directly from your own smart phone. You can check your balance, transfer funds, pay bills and access other useful services wherever and whenever suits you.

You can also check your balance, lodge or withdraw your money through Post Office® branches in Northern Ireland and the rest of the UK.



Open your 3rd level student account now

If you are in upper sixth, or year 14, and hoping to go to university, you can open your account now. You will benefit from the features of the 3rd level student account, and you can use the account number on your student loan form. You may be able to get an overdraft, if you need it, when you are 18.

Check out the other great products you can apply for if you're a 3rd level student.

You need to bank with us and be over 18 to apply. Whether you're approved depends on your situation and our lending rules.

Not with us yet? No problem - just switch to Bank of Ireland UK to apply.

Medical and Dental Elective and Intercalated Borrowing

If you're in your fourth year studying Medicine or Dentistry, you can apply to borrow up to £15,000 to pay for your Elective. Doing an intercalated course instead? You could borrow up to £5,000.

IPLS borrowing for trainee solicitors

Studying at the Institute of Professional Legal Studies? You could get a loan to help cover your postgrad fees—and even up to £500 for living costs.

Graduate Medical School Borrowing

Are you studying Graduate Entry Medicine at Ulster University or Queen's University Belfast? You could get a loan to help with course fees and up to £500 a year for living costs.

Commission-free foreign currency

Handy for that trip abroad or working holiday.

What happens when I graduate?

When you graduate we will automatically upgrade your account to our Graduate Current Account. This means you can keep the benefits of your student account for two more years, including an interest-free and fee-free arranged overdraft. You must be aged over 18 to apply for an overdraft. Whether we can offer you credit depends on your circumstances and our lending conditions.



These benefits show our commitment to supporting you and meeting your financial needs to build your chosen career. You can ask us for terms and conditions for our graduate account.

What to do now?

Phone



0800 0850 444*

*Calls are free of charge from all consumer landlines and mobile phones. Lines are open Monday to Friday between 9am and 5pm and are closed on Saturday and Sunday.

Log on to



bankofirelanduk.com

As with all other banks, we will ask you to give us proof of your identity. For example, you can provide a passport or driving licence. We will also ask for proof of your address. For example, a bank or building society statement, an electricity bill or a UCAS letter confirming course acceptance.

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

Please ask any member of staff for details.

Branch details are given on our website



Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc. Registered in England and Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH.

15146260602

UK37-966N.23 (05/26)