

**Current Accounts**



**Basic Cash  
Account**



**Bank of  
Ireland  
UK**

The Basic Cash Account is an account with no monthly fees. It's available to customers who don't hold another UK current account. Or customers who have been turned down for our other current accounts.

<p><b>What you get with the Basic Cash Account</b></p>	<p>No monthly fees.</p> <p>Manage your account online, in our app, on the phone or at our branches.</p> <p>Pay in and take out cash using Post Office branches.</p> <p>Set up direct debits for regular payments.</p> <p>Send and receive money within the UK and abroad.</p> <p>Have a Cash Card to make free cash withdrawals.</p>
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If you want an account with a debit card to pay for purchases online or at shops, or would like a chequebook or an overdraft, then take a look at our Clear Account.

Visit [bankofirelanduk.com/personal/current-account/comparison-table/](https://bankofirelanduk.com/personal/current-account/comparison-table/) to compare our current accounts on offer to make sure it's the right one for you.

## Who can open a Basic Cash Account?

To have this account you:

- ▶ Need to be over 16 years of age.
- ▶ Either not already have another UK current account, or
- ▶ Do not meet the criteria for any other Bank of Ireland UK's current accounts.

If you already hold an account in the UK, you can switch to us instead in just seven working days.

## Cash Card

You can make cash withdrawals at:

- ▶ Any cash machine displaying the LINK symbol (subject to having funds in your account) in the UK or abroad.
- ▶ Any of our cash machines in Ireland.
- ▶ Post Office branches throughout Northern Ireland and Great Britain

More details about cash card transactions including daily limits and cut off times can be found at the Transaction Information Box area of our Guide to Personal Banking brochure. You can get this brochure from our branches or our website [bankofirelanduk.com](http://bankofirelanduk.com).

## What charges will I pay?

Charges apply for extra services you may need. For example, if you need a banker's draft or want to send a payment to another country. You can check the full list and prices in our Schedule of Service Charges brochure. You can get this brochure from our branches or our website [bankofirelanduk.com](http://bankofirelanduk.com).

## Managing your day-to-day banking

Manage your account anytime and anywhere it suits you.

<p><b>With the Basic Cash Account, you can:</b></p>	<p>Use <a href="https://www.365online.com">365online.com</a> or our banking app.</p> <p>Use cash machines in the UK and abroad. Charges will apply if you make cash withdrawals in a foreign currency.</p> <p>Call in person to any of our branches in Northern Ireland. Locations and opening hours are available at <a href="https://www.bankofirelanduk.com">bankofirelanduk.com</a>.</p> <p>Call 365 phone on <b>03457 365 555</b>.</p> <p>Access to your money through Post Office branches.</p>
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# Switching your account to Bank of Ireland UK

You can switch your account to us using the Current Account Switch Service. It's a free service designed to be simple, reliable, and hassle-free. It's backed by the Current Account Switch Guarantee.

We'll take care of everything and automatically transfer all your payments, your online banking payees, and your old account balance to your new account. Full details about the Current Account Switch Service are available in our Current Account Switching Services booklet. You will find the Current Account Switch Guarantee on page 8 and answers to frequently asked questions on page 6 of this booklet.



## How to apply.

- ▶ Go online at [bankofirelanduk.com](https://bankofirelanduk.com).
- ▶ Call us on **0800 0850 444**.

You will receive a welcome pack that contains details on how to get the best from your account.

Before we open an account for you, we must confirm your identity and permanent address. We'll try to do this electronically. If we're unable to, you'll have to give us the correct documents. For example, your passport for personal identity and a Utility bill or Bank statement to confirm your address. All documents must be originals.

**This document can be made available in Braille, large print or audio upon request.**

Please ask any member of staff for details.

**0800 0850 444**

**[bankofirelanduk.com](https://www.bankofirelanduk.com)**

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