



Graduate current account

Get an account that
works for you

The current account for graduates

Student life – been there, done that. Now you've graduated, it's time to get out there and make your mark.

Whatever your plans for the future, you'll need an account that fits your new life. We have a range of products and services to help you make the most of your money after graduation. Talk to us about how we can help you keep your finances on track.

Got our 3rd Level Student current account? We'll automatically upgrade it to our Graduate current account.

Not a Bank of Ireland UK customer? If you graduated in the past three years, you can apply and switch to a Graduate account at bankofirelanduk.com or by phoning us.

As a Graduate current account holder, you can enjoy the range of products and services in our Graduate banking package for two years.

You don't have to pay anything to keep a current account with us. There are no transaction or monthly account fees. You'll pay charges if you try to make a payment from your account when there is not enough money in the account, or enough of an arranged overdraft limit available. These charges can be found in the "Current account charges explained" brochure.

Interest-free and fee-free overdrafts for up to £3,000 for 2 years*

Need a little extra money to tide you over? Apply online for an overdraft on your Graduate account. You won't have to pay interest or fees. You can find out more about overdrafts in our Overdraft brochure.

After two years your Graduate account will be updated to a Clear current account and standard overdraft charges will apply.

*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. Charges apply if you try to go over your limit.

Number of years spent in full time 3rd level education (excluding post-grad years)?	Interest-free overdraft available to you
3 years	£1,500
4 years	£2,000
5 years	£3,000

Contactless debit card

A debit card is an easy way to shop worldwide wherever you see the Visa symbol. You can also make cash withdrawals in the UK or abroad. 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 "Current account charges explained" brochure for details.

Digital Wallets

Add your debit card to your digital wallet to make quick, easy, contactless payments using your phone. 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 "Current account charges explained" brochure.

Money Insights 365, or Mi 365

This is a tool, accessed through our mobile app, designed to help you take control of your money. Mi 365 will help you manage your money by letting you see how you're spending.

Switching your account to Bank of Ireland UK

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

Using Banking 365 you can do your banking at any time and in a place that suits you. You can check your balance, transfer funds, pay bills and access other useful services.

You can withdraw and deposit cash and check your account balance at any Post Office in Northern Ireland and Great Britain. You just need your Debit card.

Commission-free foreign currency

Handy for that trip abroad or working holiday.

Graduate account customers - check out our other great products

The Institute Loan for Trainee Solicitors

If you are a Bank of Ireland UK customer attending the Institute of Professional Legal Studies, you can borrow to pay for these fees plus extra for general expenses.

Savings

Now that you have a regular salary coming in you can start saving. We have a range of savings accounts, including limited edition fixed term accounts to make the most of your salary.

You may have to pay for extra services

Other charges may apply for extra services you may request. These are charged at the time we provide the service. Visit bankofirelanduk.com/graduate-account for details about interest, fees and charges applied to this account.

How to apply

Whether you're currently a Bank of Ireland UK customer or not, talk to us about our Graduate account.



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.



bankofirelanduk.com

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

Please ask any member of staff for details.



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