

Student account

Our smart account for children and teens

Why do we offer students more?

It's simple. We want to help you build confidence with money and support you as your banking needs change. That's why the Bank of Ireland UK Student Account includes features designed for children and teenagers. We have described them here. The features available may vary depending on your age and how you use it. Some features might not be available to everyone, and terms and conditions apply. We'd encourage you to discuss this account with your parent or guardian before applying. If you're under 13, your parent or guardian must be involved when you open the account and should support you in using it.

Free for day-to-day banking

When you are a full-time student at school, you don't have to pay anything to keep a current account with us. Other charges may apply. See the 'What charges will I pay' section on page 3.

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. Interest is a simple way to earn a little extra on the money you keep in your account. You can get up-to-date information on interest rates from our branches or from our website, search **current account rates**.

You can choose how to pay

With a contactless debit card you can take money out at cash machines. You can also shop at stores and online. You don't pay anything to use your card in the UK, in pounds.

Apple Pay and Google Pay

You can also pay for things online and in stores with your mobile phone using Apple Pay or Google Pay. Just add your debit card to your smartphone's digital wallet.

What charges will I pay?

Charges apply for extra services you may need. For example, if you make a payment on your card in a foreign currency, take out cash at a cash machine abroad, ask for a banker's draft or send a payment to another country.

Visit **bankofirelanduk.com/student-account** for details about our charges applied to this account.

Built-in protection from age-restricted spending

Your card won't work in places intended only for adults such as casinos and gambling websites. We also restrict some retailers that sell age-restricted products, helping you spend safely and responsibly.

Managing your account together

If you're under 14 and your parent or guardian is set up to help you manage your account they can check your spending, add money, set spending limits and receive alerts when you use your card. If your card is lost or stolen, they can freeze it quickly, helping to keep your account safe.

Gimi App, available until you're 14

Gimi is a fun app that helps you learn about money through games and rewards for completing tasks. You can track your spending and build good money habits with support from your parent as you start managing your money.

To learn more about Gimi, visit **bankofirelanduk.com/gimi**

Mobile app, 365 online and 365 phone, available when you're 14

Our mobile app, 365 online and 365 phone let you manage your money anytime using your smartphone, online or by phone 24 hours a day, 7 days a week. You can check your balance, send money to another account, set spending limits and much more.

You may also need Banking 365 when shopping online. You may be asked to approve your purchase and the easiest way to do this is to use our app.

If you don't have a smartphone or you can't use our app, we can give you a Physical Security Key (PSK). This is a small, handheld device that generates a passcode that you can use to confirm it's you.

Spending alerts

Stay on top of your spending with alerts every time your debit card is used. If you are under 14, your parent or guardian will receive these alerts.

Tools to help you manage your money

Mi365 is available through our mobile app and helps you manage your money. It gives you helpful tips and advice and shows where you spend.

Our free text alerts can also help you stay in control of your money. You can find out how they work in the **'Student Account Charges Explained'** brochure

Banking at our branches and at Post Offices

When you need to talk to us face to face, pop into our branches in Northern Ireland. You can also use Post Office branches across the UK.



Switching your account to Bank of Ireland UK

You can switch your account to us using the Current Account Switch Service. It's free, simple and stress-free and it's backed by the Current Account Switch Guarantee.

You can find full details about the Current Account Switch Service in our **'Current Account 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.

Are you in Year 7 or full-time education?

You can open your account right away if you are between 10 and 19 years old.

Ready to apply?

Opening an account couldn't be simpler. Apply online and we'll do the rest.

If anything about the account or its charges is unclear, please talk to us. You may also want to discuss the account with a parent, guardian or someone you trust

Talk to us today

0800 0850 444

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

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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45 Gresham Street, London, EC2V 7EH.

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