



Bank of
Ireland
UK



Student account

Get more with a student
account (11-19 years)

Why do we offer students more?

It's simple. In ten years' time, we want you to still be one of our customers. That's why the Bank of Ireland UK Student Account is full of great features. We have described them here. The features you get with the account 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 should be involved in opening and supporting you to use 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. 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.

Using your card to pay for something or take out cash in foreign currencies

Are you going on holiday? You do have to pay a charge when you use your card to pay for something in a foreign currency (not pounds) or to take out cash in a foreign currency. But we won't charge you for taking euros out from one of our cash machines in Ireland. We explain all this in our brochure '**Student account charges explained**'. You can find it on our website, **bankofirelanduk.com/student-account**, or get a copy at any of our branches.

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.

Pay in your part-time job wages or parental allowance

If you have a part time job or a regular allowance from your parents, you can have it paid straight into your account.

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

Our mobile app, 365 online and 365 phone mean you can do your everyday banking on your smartphone, online or by phone 24 hours a day, 7 days a week. You can check your balance, send money to another account and much more.

You may also need Banking 365 if you buy something 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 for short. This is a small, handheld device that generates a passcode that you can use to confirm it's you.

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 display timely tips and advice while keeping track of your spending.

The insights will highlight things like how much of your spending is going on clothes shopping or going to the cinema, making it easy to see how you could manage things better.

Text Alerts

Our free text alerts can 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.

eStatements, available when you're 14

An eStatement is an electronic version of your account statement. We keep them for you for seven years and you can see them whenever you like in our mobile app or 365 online. eStatements are also kinder to the environment. To help us lower our carbon footprint, simply go into the app and choose not to receive paper statements. We'll keep sending them until you tell us to stop.



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?

If you're in Year 7, you can open your account right away. You can get the great features of this account now and in the future.

We can't say it any straighter than that - now it's over to you.

Opening an account couldn't be simpler. All you need is to go online to apply. We'll do the rest.

If, for any reason, you feel you don't fully understand this account or the charges you might pay, you should take time to discuss your choice with your family.

Talk to us today



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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