

Business Startup Account

Let's get you started



Bank of Ireland 

For small steps, for big steps, for life

Business Startup Package

Get your business off the ground

Starting a new business is a big step but maintaining it is an even greater one. You need to decide how to build your brand, who are the right people to hire, and where to get advice. At Bank of Ireland, we have designed a new Business Startup Package that will give you everything you need to help you start, run and grow your business. As you work hard to get your business off the ground, we'll be there to help you every step of the way.

Talk to us today:

Started a new business in the last 3 years?

Why not talk to us today about our Business Startup Package?



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Get your business off to a great start with our new Business Startup Package

1. Our startup Business Current Account comes with transaction and maintenance fees waived for 24 months*
2. Sole Traders can now apply in minutes with our new online current account form. No branch visit required
3. New business startup phone support line. Call **0818 200413** today to find out more about our Business Startup Package and how to apply
4. A digital marketing offer with FCR Media www.launchonline.ie
5. Extended Enterprise Programme, aimed at supporting your business
6. www.ThinkBusiness.ie – online support to help your business start, run and grow
7. Small business and agri customers can apply online for loans by visiting www.bankofireland.com/onlineloans or over the phone by calling 1890 365 222. (Monday to Friday 8 a.m. to 8 p.m. and Saturday from 10 a.m. to 2 p.m.)
8. Workbench – free hot-desking workspace with WiFi, where startups can network, hold meetings with clients and attend relevant events

*Other charges including charges for lodging and/ or withdrawing cash and coin may apply. See our schedule of fees and charges for further information.

Transaction and Maintenance fees

waived for

24*

months

*Other charges including charges for lodging and/ or withdrawing cash and coin may apply. See our schedule of fees and charges for further information.

Your everyday banking needs

A Business Startup Current Account

Our startup Current Account helps make everyday banking easy.

- ▶ Transaction and maintenance fees waived for 24 months*
- ▶ Business Debit Card - all Business Debit Cards are contactless enabled so you can pay for items up to €30. There is no additional charge for replacement of ATM/ debit cards for business startup customers.
- ▶ 365 online, mobile and tablet banking – bank whenever and wherever you want. With access to 365 online, customers can make online payments of up to €20,000 a day (suitable for those who require single user authorisation to online banking)
- ▶ Subscription fees to Business On Line will be waived for two years (suitable for businesses who need to make higher value payments, or who require dual authorisation transactions*)
- ▶ No overdraft facility fee (€50 a year). This fee is waived for two years.
- ▶ No fee to set up standing orders or direct debits (€3.43 each). This fee is waived for two years.
- ▶ A range of business deposit options, including instant access to business notice accounts and fixed term deposits over a variety of terms

How to apply for your new startup current account

Apply online today if you are a Sole Trader starting up a new business.

Otherwise, visit www.boi.com/arrangeameeting to request a callback from one of our Business Advisers.

*Other charges may apply, see our schedule of fees and charges for further information.

Business Credit Card

A Bank of Ireland Business Credit Card is an essential tool for your business. Our Business Credit Card is a tailor-made expense management solution offering you control, certainty and security.

- ▶ Business Credit Card annual fee of €31 waived for one year. After year one, the annual €31 fee will apply
- ▶ A great cash-flow management tool for your business
- ▶ An easy way to track your business spend
- ▶ No transaction fees for Euro payments
- ▶ Contactless payments up to €30
- ▶ Bank of Ireland CardController is a new service allowing business owners to track and control employee Business Credit Card spending
- ▶ Comprehensive business travel insurance
- ▶ Credit Cards are subject to annual Government Stamp Duty of €30 per card

If you would like to know more about our Business Credit Card, please talk to your Business Adviser in your local branch.

Lending criteria terms and conditions apply to Business Credit Cards.

Travel Insurance is provided by Bank of Ireland. The Travel Insurance cover is underwritten by AIG Europe Limited. AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

Terms and conditions apply to CardController.

Finance to help your business grow

Small Business & Agri loan

We understand that the right investment at the right time will drive every business forward.

So, if you think it's time for your business to borrow, why not talk to us about our small business and agri loan?

To apply for a loan*, you can apply online at www.bankofireland.com/online loans or call **1890 365 222** to find out more.

Alternatively, you can arrange a meeting with one of our Business Advisers on www.boi.com/arrangeameeting

Warning: The cost of your repayments may increase

Warning: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility

Warning: The entire amount that you have borrowed will still be outstanding at the end of the interest-only period

Warning: The new credit facility may take longer to repay than your previous credit facilities. You may pay more than if you paid over a shorter term

*Apply online for a business loan of up to €100,000



Asset Finance

Leasing and Hire Purchase

Leasing and Hire Purchase are great ways to acquire new and upgraded equipment, plant, vehicles and technology without tying up working capital. Leasing and Hire Purchase can help business startup customers to obtain a flexible repayment schedule to suit cashflow. We will also waive the Leasing or Hire Purchase set-up fee on any new agreement over a one year period.

Leasing

Leasing allows your business to obtain the use of selected plant, equipment or vehicles over an agreed term in exchange for a fixed rental.

- ▶ Payment schedules can be tailored to match income and cash flow
- ▶ In the case of VAT registered customers, the VAT charged on leased rentals may be recoverable. Where motor car leases are involved, full or partial VAT recovery is only available in very restricted circumstances.

Hire Purchase

Hire Purchase can help you business to acquire assets whilst preserving working capital. It's among the best ways to acquire new and upgraded equipment, plant, vehicles and technology without tying up working capital.

- ▶ From the Hirer's perspective assets financed by way of hire purchase for the purposes of tax and accounting are treated as though the assets "belonged" to the hirer (subject to compliance with applicable rules)
- ▶ It's a simple, straightforward finance facility
- ▶ Rental payments are fixed, allowing you to budget accurately

Find out more at www.bankofireland.com/assetfinance or through Bank of Ireland Finance Direct at **1850 291 929**.

Warning: Ownership remains with Bank of Ireland until the final payment is made.

Warning: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility.

Ways to bank

365 Online

At Bank of Ireland we want to make your banking experience as easy and enjoyable as possible. 365 online banking offers you a quick and easy way to transfer funds, pay bills and set up payments 24 hours a day.

For Sole Traders and Agri customers, simply call **1890 365500** and our dedicated activation team will have you set up in minutes.

365 online is also suitable for small companies. Please contact your Business Adviser to get activated.

Business On Line

Our Business On Line service may be suitable for larger business customers who require enhanced online payments functionality:

- ▶ Multiple user access
- ▶ Higher payment limits*
- ▶ Dual payment authorisation to ensure security of payments
- ▶ The ability to make bulk payments

To find out more, call our Business On Line helpdesk on **1890 818265** or email **www.business.online@boi.com**

*See our Business Online brochure for further information



BOI Payment Acceptance (BOIPA)

Everyone in business understands the growing importance of being able to accept card payments. Whatever business you're in, with BOI Payment Acceptance, you can:

- ▶ Grow your business by accepting card payments
- ▶ Provide an added payment choice for your customers
- ▶ Have the facility to enable Internet and telephone sales
- ▶ Improve cash flow management with next banking day settlement to your Bank of Ireland account
- ▶ Avail of transparent pricing (simple fixed pricing plans and no hidden fees)
- ▶ Get help from BOIPA engineers who will install your terminal and provide training

BOI Payment Acceptance packages start from as little as €40 per month for your point-of-sale terminal, which can facilitate card transactions worth €2,000. As your business grows, you can easily move to a higher payment plan, giving you flexibility and peace of mind. To apply for a BOI Payment Acceptance terminal, simply call in to your local Bank of Ireland branch. Alternatively, you can contact BOI Payment Acceptance directly on **1800 806770** or by email at sales@boipa.com

Payment Acceptance is provided by EVO Payments International GmbH trading as BOI Payment Acceptance. Underwriting Criteria, Terms and Conditions apply. EVO Payments International GmbH, trading as BOI Payment Acceptance is licenced by the Federal Financial Supervisory Authority BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht) in Germany and is regulated by the Central Bank of Ireland for conduct of business rules. EVO Payments International GmbH (trading as BOI Payment Acceptance) is not a member of the Bank of Ireland Group. BOI Payment Acceptance has entered into a marketing alliance with the Bank of Ireland.

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Bank of Ireland



Debit Card



4319 4042 9718 0000

4319

EXPIRES
END

VISA

DEBIT

CODE NUMBER

CARD NUMBER

HWL220

International payments

Protecting you against foreign exchange risk

Our team of experienced professionals, based throughout the country, will work with you to ensure swift and safe execution of your international payments and receipts. Your payments and transactions can be executed swiftly and securely with our dealing team by phone or through our new online foreign exchange platform – FXPAY.

Supporting you to trade overseas

We have a full service Trade Finance team available to support you when you are trading on overseas markets via an extensive range of products and a team of documentary specialists. Our global network of correspondent banking relationships can be especially valuable to your business if you are trading in new markets.

Talk to our Global Markets Team today, to learn how we can support you to grow internationally while managing your risks appropriately.

For more information, please contact:

- ▶ fxnewbusiness@boi.com
- ▶ **01 6094300**

Our support to you

We will give you the advice and support you need to grow your business.

With our Business Startup Package you get:

- ▶ A new business startup phone support team who will answer any queries you may have about our business banking products, services, events, offers and how to apply. Call **0818 200413** today to speak to one of our Advisers
- ▶ Access to over 100 Business Advisers, who can identify the right borrowing solutions for you
- ▶ A full financial review with a Bank of Ireland Insurance and Investments Manager
- ▶ A free consultation with a Bank of Ireland Treasury Specialist



ThinkBusiness.ie provides practical, actionable information and guidance on starting, growing and running a business. It offers guides, tools, templates, check lists and a wealth of other content tailored to meet the needs of Irish business owners and managers. It also showcases case studies, with insights, tips and advice from Irish entrepreneurs and business owners who have succeeded.

For more information visit www.thinkbusiness.ie

Before launching your business, check out our Top Tips for startups in Ireland and why not subscribe to the **ThinkBusiness** Newsletter for more tips and guides on starting and growing your business.

Enterprise Programme

We have a dedicated programme aimed at supporting your business.

Twice a year in May and November we hold National Enterprise Week which is designed to support the business community. This includes a broad range of free networking events as well as 'Show Your Business' which facilitates businesses to show their wares across our Branch network.

100 Enterprise Town events take place nationwide, offering you the opportunity to network and find new customers, suppliers and partners through the Business & Community Expos.

To learn more about our Enterprise Programme, visit www.bankofireland.com/enterprise

Workbenches

Located at 1 Grand Canal Square (Dublin) and Mainguard Street (Galway), with Cork and Limerick both opened in 2016, the Bank of Ireland Workbenches offer state-of-the-art facilities including hot desks, interactive screens, complimentary WiFi and events open to Startups and entrepreneurs.

For more information on Workbenches, please contact:

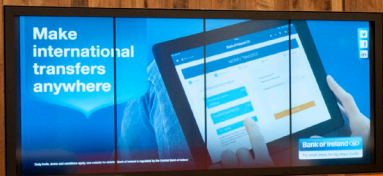
- ▶ 1 Grand Canal Square, Dublin
janet.cooke@boi.com
- ▶ Mainguard Street, Galway
tracey.keogh@boi.com
- ▶ 125 O'Connell Street, Limerick
pat.carroll@boi.com
- ▶ 70 Patrick Street, Cork
ita.osullivan@boi.com
- ▶ And for news and updates, follow us at:
[@BOIstartups](https://twitter.com/BOIstartups)

Startlab

Startlab, powered by Bank of Ireland, is an incubator programme built to educate, connect and scale tech startups. Each program runs for a six-month period where startups meet with key speakers, coaches and mentors to help grow and scale their company.

To find out more or apply for future Startlab programs, visit www.startlabhq.com

Our
actions yours



Business startup offers

We've teamed up with business and professional associations to offer you a range of services to help you to get your business off the ground.

Launch Online with FCR Media



Bank of Ireland in association with FCR Media, Ireland's leading Digital Marketing Agency, is pleased to offer new Business Startup customers a years' free online presence **worth €425**.

This offer includes:

- ▶ A free web page
- ▶ A free .com domain
- ▶ Free hosting with unlimited bandwidth, 24/7 security protection and 99.7% uptime guaranteed
- ▶ Free listing on goldenpages.ie
- ▶ Free access to FCR Media's Business Centre where you can manage your listing



Best of all:

Digital experts from FCR Media will set all of this up for you.

You will get a range of supports and advice throughout the year, including the option to increase your site's optimisation and drive traffic to your site.

If you already have a website and would like to enhance it, why not benefit from a free one-hour consultation with one of FCR Media's Digital Marketing Specialists. To take advantage, visit www.launchonline.ie.

To sign up to Launch Online, open a new business startup current account with Bank of Ireland. Once your account has been opened, you will receive your promotion code by email. Sign up at www.launchonline.ie

Terms and conditions apply. Bank of Ireland does not accept any responsibility for the fulfilment of the Launch Online offer and recommend that prior to availing of the Launch Online offer that users review the services offered and their associated terms and conditions.

Free one-hour consultation with a participating ACCA Accountant and/or Solicitor

We're offering a free one-hour consultation with a participating Accountant from the Association of Chartered Certified Accountants. We are also offering a free one-hour consultation with a participating Solicitor.

To find out more, call **0818 200413**.

How to apply for the Business Startup Package



bankofireland.com/startup



Call **0818 200413**



Visit your local Branch

@BOIstartups

bankofireland.com/startup

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37-822RU.22 (07/17)