

Bank of Ireland



Business Banking

Business Start-Up Package

Effective 1st January 2008

There's so much to think about when you're starting a business, the last thing you want to worry about is your banking arrangements.

A Bank of Ireland Business Start-Up Package takes the stress out of banking. Here are just some of the things you can avail of while you're getting on with your business.

Our Start-Up Package includes:

Business Current Account

A range of current account banking services free of charge for two years.*

Online Banking

Free monthly subscription fee for two years to Levels 1 and 2 of Business On Line, our award winning online business banking service.†

Business Loan

A competitive small business loan of up to €200,000.

Visa Business Card

A Visa Business Card with the annual fee waived for the first year.**

Leasing/Hire Purchase

Flexible Leasing/Hire Purchase repayment schedule in which the annual set-up fee on your first Leasing/Hire Purchase facility is waived.**

Invoice Finance

Reduced administration fees on Invoice Finance facilities for companies with a projected turnover in excess of €500,000.

Insurance & Investments

Free financial review with one of our qualified Insurance & Investments Managers.

Trading Overseas

Free one hour consultation with one of our Treasury specialists to discuss currency risks to which your business may be exposed.

Guides

Free copies of Bank of Ireland's '*Guide to Starting your Business in Ireland*' and '*Franchising Guide*'.

Advice

Free advice and support from a range of Bank of Ireland Business teams including Bank of Ireland Life and Bank of Ireland Finance.

Training

Access to our free Business Start-Up Online Training Course - www.bankofirelandstartupcourse.com

Plus....

Exclusive offers from a range of companies.

Business Current Account

When you sign up for a new Business Start-Up Current Account, you will benefit from the following for two years:

- No quarterly account maintenance fees
- No account transaction fees
- No cash handling fees on the first €13,000 cash lodged or withdrawn through the account each quarter***
- No cheque card charges (customers remain liable for Government Duties)
- Free set-up of new standing orders and direct debits
- Free standing order amendments
- Free stop payment facilities
- Free unpaid cheques/direct debits inwards
- Free carbonised "businesscheck" cheque books (customers remain liable for Government Duties)

All other fees and charges will apply at standard tariffs including non-euro Cirrus & Maestro transactions undertaken in countries outside the EU, Iceland, Liechtenstein or Norway. Please see the 'Schedule of Fees & Charges for Business Customers' and the "Schedule of International Charges" for full details.

Online Banking

Enjoy the convenience and cost savings of online banking, with our dedicated online banking service for business customers, Business On Line.

As a Business Start-Up customer you will not have to pay monthly subscription fees for two years on Levels 1 and 2, which allow you to:

- View your account balances
- View your transactions
- Make domestic account transfers
- Make domestic third party payments
- Make cross border account transfers
- Make cross border third party account transfers
- Search for or stop cheques
- View standing orders and direct debits
- View credit card balances
- View foreign exchange and interest rates
- View treasury deposit accounts
- View balances and transactions on accounts held with other banks

Register for Business On Line by calling 1850 264 265 or email electronic.banking@boimail.com

Small Business Loan

Developed specifically for the small business customer, you can borrow up to €200,000 with our Small Business Loan and be confident you'll get a competitive rate. With our Developing Business Loan, you can borrow up to €25,000 without any security.

Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating.

Warning: You may have to pay charges if you pay off a fixed rate loan early.

Leasing and Hire Purchase

Leasing and Hire Purchase are among the best ways to acquire new and upgraded equipment, plant, vehicles and technology without tying up working capital.

As a new Business Start-Up customer on your first Leasing/Hire Purchase deal, you will be able to obtain a flexible repayment schedule to suit your cashflow together with a waiver of the Leasing or Hire Purchase set-up fee on your first deal at any time over the two year period.

Hire Purchase

Warning: You will not own these goods until the final payment is made.

Visa Business Card

For any business, the task of managing day-to-day business expenses can be tedious, time consuming and costly. That's why a Visa Business Card makes perfect sense for a business of any size. For new Business Start-Up customers, we will waive the first year's annual fee of €25 for you and any additional cardholders.

Invoice Finance

Ideal for growing companies selling on credit, Invoice Finance allows a company access to working capital by converting its debtors into cash. A reduction in administration fees is available to companies with projected turnover in excess of €500,000.

Insurance & Investments

Whether you are taking the first steps in setting up your business or have your business up and running and are looking to the future - protection, pensions and savings & investments are key areas that you will have to consider for your business' success.

In each of our 270 Bank of Ireland branches, you can benefit from free financial advice from one of our qualified Insurance & Investments managers, who are committed to providing quality advice and specialist expertise to help you find the best solution to your needs.

Global Markets

Businesses are often exposed to currency risk without realising it. Whether your business imports or exports, or is simply sourcing materials or equipment abroad, it is important to protect against currency risk.

As part of our Business Start-Up package, you can avail of a free one hour consultation with one of our Treasury specialists to discuss the currency risks to which your business may be exposed. These Treasury specialists are regionally based and can visit you at your business premises at a time that is convenient to you.

NEW! Business Start-Up Online Training Course

Our new online training course is designed to help new businesses to get off to the best possible start. It is a free email-based course, which covers the major topics you need to know about when starting a business. Because it's online, you can study wherever and whenever you like, day or night. It was developed in conjunction with Brian O'Kane, renowned entrepreneurship guru and author of 'Starting a Business in Ireland'.

Topics include:

- Guide for your chosen industry, including key information on market trends, customer profiles, training/experience required, legal and regulatory requirements
- Suitability, Strategy & Market Research
- Marketing
- Formalities
- Information and Communications Technology
- Finance
- Business Plans

You can register for the course at any time at www.bankofirelandstartupcourse.com

Other Exclusive Offers

In addition to all of the great offers from within Bank of Ireland, we have teamed up with a range of companies to provide the following exclusive offers to support your wider Business Start-Up needs:

- Free one hour consultation with a participating Chartered Accountant 
- Free one hour consultation with a participating ACCA Accountant 
- Up to 30% off a range of services from Company Formations International Ltd. 

- Free 'Payroll Lite' and 'Accounts Lite 500' software or 30% off all software from Big Red Book 
- 10% discount on your advertising in the Golden Pages Directory and/or on Goldenpages.ie 

- €30 off Palo Alto 'Business Plan Pro' business planning software 
- Free consultation on how to set up employment contracts and HR policies PLUS a complimentary place on Graphite HRM's Employment Law Briefing for New Employers 
- Competitive fixed prices on Diesel and Unleaded plus 10 car wash discount vouchers in Shell and Statoil garages 
- 50% reduction in Year One membership fee of the Irish Small & Medium Enterprises Association (ISME) 
- 50% off first year Small Firms Association (SFA) membership fee 
- Call up to 1.5 million people for just €20 per month with O2⁺ 

- Reduced fees and charges on various merchant card services including 50% off your registration fee (usually €199) with Elavon Merchant Services
- Free shopping website with Shopcreator Transact
- 50% off 'Starting a Business in Ireland' book by Brian O'Kane, published by Oak Tree Press
- 50% discount on the cost of Oak Tree Start-Up Boot Camps, presented by Brian O'Kane (subject to availability)
- Complimentary Business Coaching Session with a Gold Level ActionCOACH including a Personal Profile Analysis (PPA)
- Free 1 month trial of the Sky Business Centres Virtual Office and discounted meeting rooms for hire at a variety of locations
- 32% off first year standard membership fee of the Irish Internet Association
- 33.3% discount on first years fees if you choose to have Global Tax Reclaim Ltd handle your foreign VAT



These offers are available any time within a twelve month period from the date of opening a Business Start-Up Current Account.

Full details of these offers and how to avail of them will be made available once you open a Business Start-Up Current Account.

For more information about the Business Start-Up Package drop into your local branch and talk to a Business Adviser, visit www.bankofireland.ie/business or call 1890 365 222.

Lending criteria and terms and conditions apply to the Business Current Account.

Terms and conditions apply to Business On Line Levels 1 & 2.

Lending criteria and terms and conditions apply to Small Business Loans, Developing Business Loans, Visa Business Cards and Invoice Finance Facilities.

Terms and conditions apply to Global Markets products.

Bank of Ireland Life is a trading name of New Ireland Assurance Company plc. New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Financial Regulator. Bank of Ireland Insurance & Investments Limited and Bank of Ireland are regulated by the Financial Regulator and are tied agents of New Ireland Assurance Company plc, a member of Bank of Ireland Group.

Bank of Ireland does not give any representations or warranties about the firms used in the scheme and does not accept any liability in respect of the advice or service provided in any circumstances.

The Business Start-Up offer (excluding the Business On Line offer) is available to new business start-up customers who open their Business Current Account with Bank of Ireland between the period 1st January 2008 to 31st December 2008.

* Offer is available for a two-year period from the date of opening a Business Start-Up Current Account with Bank of Ireland. Other charges may apply; please refer to the 'Schedule of Fees & Charges for Business Customers' brochure, which is available on request at any Bank of Ireland branch.

** Offer is available any time over the two-year period from the date of opening a Business Start-Up Current Account with Bank of Ireland. Other charges may apply, details available on request.

*** Business Start-Up Current Accounts that are grouped for fee charging purposes will not be charged cash handling fees for the first €13,000 cash lodged or withdrawn across the combined accounts each quarter.

†The offer is valid for accounts opened between 1st January 2008 and 30th June 2008. Additional e-banking services are not covered by this package. For further information, contact 1850 264265.

‡Offer applies to Business Unlimited plan, fair use policy applies.

Bank of Ireland is regulated by the Financial Regulator.

