

Bank of Ireland



Business Banking

New Business Start-Up Package

Effective 1st January 2007

Starting your own business involves a lot of thought, work, planning and excitement. But the experience becomes far more manageable with advice and practical support from real Business Banking specialists.

If you're thinking about starting your own business, Bank of Ireland offers one of the most comprehensive banking packages for business start-ups. We can offer help and expertise in more areas than you think, with a range of banking and practical business start-up solutions.

Our Start-Up Package includes:

- A range of current account banking services free of charge for two years*
- Free monthly subscription fee for two years to Levels 1 and 2 of Business On Line, our award winning online business banking service*
- A competitive small business loan of up to €200,000
- A Visa Business Card with the annual fee waived for the first year**
- Flexible Leasing/Hire Purchase repayment schedule in which the annual set-up fee on your first Leasing/Hire Purchase facility is waived**
- Reduced administration fees on Invoice Finance facilities for companies with a projected turnover in excess of €500,000
- Free financial review with one of our qualified Insurance & Investments Managers
- Free one hour consultation with one of our Treasury specialists to discuss currency risks to which your business may be exposed

- Free copies of Bank of Ireland's '*Guide to Starting your Business in Ireland*' and '*Franchising Guide*'
- Free advice and support from a range of Bank of Ireland Business Units including the Enterprise Support Unit and Bank of Ireland Finance
- Access to our free Business Start-Up Online Training Course - www.bankofirelandstartupcourse.com
- 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 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- No cash handling fees on the first €13,000 cash lodged or withdrawn through the account each quarter***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 business cheque books (customers remain liable for Government Duties)

All other fees and charges will continue to apply at standard tariffs. Standard current account fees and charges will apply once the two year period is over. Please see the 'Schedule of Fees & Charges for Business Customers' for full details.

Online Banking

If you would like to benefit from the convenience and cost savings of online banking, we offer two online services for business:

- Business On Line
- 365 business online

Business On Line

This service is suitable for limited companies, partnerships and sole traders with more complex online banking requirements. As a Business Start-Up customer you will not have to pay monthly subscription fees for two years to Business On Line Levels 1 and 2, which allows 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

Additional ebanking services are not covered by this package. For further information contact 1850 264 265.

365 business online

Alternatively, sole traders can register for our 365 business online service. This service allows you to view your account balances, set up standing orders, check your transaction history and make or receive domestic and international payments. There are no monthly service fees for this facility. Normal current account automated transaction fees apply. To register, please call 1890 365 223.

Small Business Loan

Developed specifically for the small business customer, you can borrow up to €200,000 and be confident you'll get a competitive rate. By establishing a fixed repayment each month you also have access to affordable working capital.

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 new 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 has been designed to help new start-up 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. It has been 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 above we have teamed up with a range of companies to provide the following exclusive offerings to support your wider Business Start-Up needs:

- Free one hour consultation with a participating ACCA Accountant 
- Free one hour consultation with a participating Chartered Accountant 
- Up to 30% off a range of services from Company Formations International Ltd. 
- €30 off Palo Alto business planning software 
- Range of discounts for existing and new business customers to O₂ 
- Up to 20% off selected Hewlett Packard products 
- Free 'Payroll Lite' and 'Accounts Lite 500' software plus 30% discount off all software and services 
- Free regular listing in your local Golden Pages directory and free graphic design when an advert is purchased 
- 50% reduction in Year 1 membership fee with the Irish Small & Medium Enterprises Association 
- 50% off first year Small Firms Association (SFA) membership fee 



- Range of reduced fees and charges on card services when setting up and operating a customer credit card/ Laser payment service with Elavon Merchant Services
- 32% off first year standard membership fee of the Irish Internet Association
- Free one hour consultation with a Graphite HR consultant on setting up employment contracts and HR policies
- Up to 40% discount on e-commerce software from Shopcreator
- 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)



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 Business Start-Up Loans, Commercial Cards and Invoice Finance Facilities.

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 in its entirety is available to new business start-up customers who open their Business Current Account with Bank of Ireland between the period 1st January 2007 to 31st December 2007.

* Offer is available for a two year period from the date of opening a Business Start-Up Current Account with Bank of Ireland.

** Offer is available anytime over the two year period from the date of opening a Business Start-Up Current Account with Bank of Ireland. Other charges may apply, refer to the 'Schedule of Fees and Charges for Business Customers' brochure, for full details.

*** 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.

Bank of Ireland is regulated by the Financial Regulator.

www.bankofireland.ie/business



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