

WARNING: HIRE PURCHASE – YOU WILL NOT OWN THESE GOODS UNTIL THE FINAL PAYMENT IS MADE.

WARNING: THE VALUE OF YOUR INVESTMENT MAY GO DOWN AS WELL AS UP.

¹Offer is for a two-year period from the date of opening a business start-up current account with Bank of Ireland. Certain charges may apply, please refer to the BSUP Customer Brochure which is available on request in any Bank of Ireland branch. Standard charges will apply at end of two-year period. Please refer to the Schedule of Fees & Charges for Business Customers brochure, which is available on request at any Bank of Ireland branch.

²This offer is available any time over a two-year period from the date of opening a business start-up current account with Bank of Ireland. The two-year Business On Line free period starts from the day the business start-up current account is opened. It does not apply to pre-existing Business On Line profiles. Additional e-banking services are not covered by this package. For further information, including details of other charges that may apply, please contact 1850 264 265. Terms and conditions apply to Business On Line Levels 1&2

³Lending terms and conditions apply to small business loans, visa business cards and invoice finance facilities. Further information including details of other charges that may apply are available from the branch

⁴Terms and conditions apply. It is important to note that tax relief is not automatically guaranteed; you must apply to and satisfy the Revenue requirements. Revenue limits, terms and conditions apply. Your benefits at retirement may be subject to tax.

Offer available until 31.12.08. This offer applies to regular premium pension policies (Executive Pension and Personal Pension) contracts only. If the regular contributions are made at a frequency other than monthly (e.g. quarterly) the amount of the free contribution will be equal to the monthly equivalent of the regular contribution. The value of the free contribution will be added at the end of the month after the 3rd anniversary of the pension policy. All regular contributions must continue to be paid into the pension policy up to the 3rd anniversary and these contributions must be equal to, or greater than, the amount of the first regular contribution paid. To qualify for the offer, the policy cannot be transferred or surrendered before the 3rd anniversary.

⁵New Ireland Assurance Company plc, trading as Bank of Ireland Life, is regulated by the Financial Regulator. Bank of Ireland and Bank of Ireland Insurance & Investments Limited are regulated by the Financial Regulator and are tied agents of New Ireland Assurance Company plc. A member of Bank of Ireland Group.

⁶Offer is available anytime over the two-year period from the date of opening a business start-up current account with Bank of Ireland.

⁷Terms and conditions apply to the Business Surplus Deposit Account.

⁸Terms and conditions apply to Global Markets' products.

⁹ Lending terms and conditions apply. The credit provider is Ford Credit. Ford Credit is a registered trading name of Bank of Ireland Leasing Ltd. Bank of Ireland Leasing Ltd is regulated by the Financial Regulator.

¹⁰ A €5 activation fee or equivalent credit deduction depending on your chosen billing options, will apply to the Google offer. The exclusive offers are available anytime within a twelve month period from the date of opening a business start-up current account with Bank of Ireland except Google offer which must be availed of before 31/12/2008. 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.

¹¹Offer applies to Business Unlimited plan, fair use policy applies.

The business start-up offer (excluding the Business On Line offer) is available to new business start-up customers who have opened their business current account with Bank of Ireland between the period 1st September 2008 and 31st December 2008.

Bank of Ireland is regulated by the Financial Regulator.

Bank of Ireland
Business Banking



Our business start-up package has it all

**Bank of Ireland,
supporting
business
start-ups**



www.bankofireland.ie/business

September 2008

Help when you need it

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:

Your Business Banking needs

- **Current Account Banking** – including a range of services free of charge for two years¹
- **Business On Line** – free monthly subscription fee for two years to Levels 1 and 2²
- **Competitive Small Business Loan** – up to €300,000³
- **Pensions** – first month's contribution matched by Bank of Ireland Life^{4,5}
- **Visa Business Card** – with your annual fee waived for the first year^{6,3}
- **Business Surplus Deposit Account** – offers a premium rate on surplus cash⁷
- **Flexible Leasing/Hire Purchase** – flexible repayment schedule with the set-up fee on your first leasing/hire purchase facility waived⁶
- **Invoice Finance Facilities** – reduced administration fees for companies with a projected turnover in excess of €500,000³
- **Insurance & Investments** – free financial review with a qualified Insurance and Investment manager⁵
- **Trading Overseas** – free one hour consultation with one of our treasury specialists to discuss the currency risks which may affect your business⁸
- **Guides** – free copies of Bank of Ireland's 'Guide to Starting your Business in Ireland' and 'Franchising Guide'⁷
- **Advice and Support** from a range of specialist Bank of Ireland teams including Bank of Ireland Life and Bank of Ireland Finance

Please ensure the branch adviser is aware that you are a business start-up customer when you are availing of any of the above offers.

Exclusive Offers when you need more

Financial Offers

- **Institute of Chartered Accountants in Ireland (ICAI)** – free one hour business consultation
- **Association of Chartered Certified Accountants (ACCA)** – free one hour business consultation
- **Big Red Book** – free 'Payroll Lite' and 'Accounts Lite 500' software, or 30% off all software

Day to Day Offers

- **Ford Ireland / Ford Credit** – €500 discount on the price of any new Ford commercial vehicle financed through Ford Credit, plus your documentation fee of €63.49 (plus VAT, if applicable) will also be waived.⁹
- **Golden Pages** – 10% discount on Golden Pages Directory Advertising and/or on adverts placed on Goldenpages.ie
- **Topaz Fuel** – Competitive fixed fuel price plus discounts on car washes from Topaz Garages (formerly Statoil and Shell)
- **Global Tax Reclaim** – 33% discount on first years fees on Global Tax Reclaim's foreign VAT service

Company Offers

- **Elavon Merchant Services** – reduced fees & charges on various card services including 50% off the registration fee
- **Irish Small & Medium Enterprises Association (ISME)** – 50% off first year membership fee
- **Small Firms Association (SFA)** – 50% off first year membership fee
- **Palo Alto** – €30 off business planning software
- **Company Formations International Ltd** – up to 30% off a range of services
- **Sky Business Centres** – Free 1 month trial of the Sky Business Centres Virtual Office and discounted meeting rooms for hire at a variety of locations

Web/Telecommunications Offers

- **BT** – Free Ipac when BT One Package is bought
- **Google** – €100 free online advertising with Google AdWords. A €5 activation fee or equivalent credit deduction depending on your chosen billing options, will apply¹⁰
- **Chooboo** – Up to 85% off a professionally designed website, logo and business stationery
- **O2** – call up to 1.5 million people for just €20 per month¹¹
- **Shopcreator** – Free shopping website with Shopcreator Transact
- **Irish Internet Association** – 32% off first year standard membership fee

Training/HR Offers

- **Graphite HRM** – free consultation on setting up employment contracts and policies plus a complimentary place on Graphite HRM Employment Law Briefing for New Employers
- **Oak Tree Press** – 50% off 'Starting a Business in Ireland' book by Brian O'Kane plus 50% off the cost of Oak Tree Start-Up Boot Camps, presented by Brian O'Kane (subject to availability)
- **ActionCOACH** – Complimentary Business Coaching Session with Gold Level ActionCOACH including a Personal Profile Analysis (PPA)

Full details of these exclusive offers¹⁰ and how to avail of them will be made available once you open a business start-up current account.

Training when you want it

Setting up your own business can be a daunting task, so to give you the perfect start we've developed a new **FREE online training course** for start-up businesses.

This course is designed to provide you with the relevant information and expertise you need to start and successfully run your business. And, because it's online, you can study wherever and whenever you like, day or night.

To register today, simply log on to www.bankofirelandstartuptime.com and follow the directions.

For more information about our **business start-up package** visit your **local branch** and talk to a **business adviser** today about making your new business a success.

Or visit www.bankofireland.ie/business for further details.

