

customer testimonial



"Bank of Ireland has supported us all the way through - at the initial difficult stages through to our expansion and growth. The support and advice given to us through the Bank of Ireland Enterprise Start-up Unit and our branch in Cork has been invaluable. And it went far beyond the funding of our business. Bank of Ireland's Business Start-Up package has allowed us to save on bank fees and avail of further supports for our business. The service we get on a daily basis helps us to focus on what we're good at - delivering quality food to our customers. Bank of Ireland is not just our bank; it's our partner in business." Colum O'Sullivan, Cully & Sully

Bank of Ireland

Business Banking



Meeting your payment needs with our Business On Line package

Key benefits	Standard features	Optional features*
1. See balances and transactions on all accounts: Local bank accounts Credit card accounts International/currency accounts Accounts with other banks/in other countries See direct debits and standing orders See payment history and all account activity	<ul style="list-style-type: none"> • • • • • • 	<ul style="list-style-type: none"> •
2. Make and receive payments: In Ireland (Euro) To/from other countries (multi currency) Pay employees Pay services and supplier invoices Originate direct debits Make a future dated payment Single and multiple payment options	<ul style="list-style-type: none"> • • • • • • • 	<ul style="list-style-type: none"> •
3. Tools to optimise and manage cashflow: Control who can make payments and for how much Move funds between accounts Stop cheque payments electronically Electronic notification of unpaid direct debits Download and analyse banking information	<ul style="list-style-type: none"> • • • 	<ul style="list-style-type: none"> • •

Important information

Free subscription charge for levels 1/2 to Start-Up's for first 2 years, when you register at account opening stage. Free training at your premises. View our demo at www.bankofireland.ie/business. In addition retailers may find it helpful having a Bank of Ireland ATM in store as this increases traffic and recycling notes will also save on bank charges.

Call our team at **1850 264 265** for more information.

*Charges may apply.

useful contacts

Business

Chambers of Commerce of Ireland
 Novara House, 3 North Earl Street,
 Dublin 1, Ireland
 Tel: 1850 668272 Fax: 1890 923 105
 Website: <http://www.chambersireland.ie/>

Irish Small and Medium Enterprises Association (ISME)
 17 Kildare Street, Dublin 2, Ireland
 Tel: +353 1 662 2755 Fax: +353 1 661 2157
 Website: <http://www.isme.ie>

Small Firms Association (SFA)
 Confederation House,
 84/86 Lower Baggot Street, Dublin 2, Ireland
 Tel: +353 1 605 1500 Fax: +353 1 638 1500
 Website: <http://www.sfa.ie/>

Companies Registration Office (CRO)
 Parnell House
 14 Parnell Square, Dublin 1
 Tel: +353 1 804 5200 Fax: +353 1 804 5222
 Website: <http://www.cro.ie/>

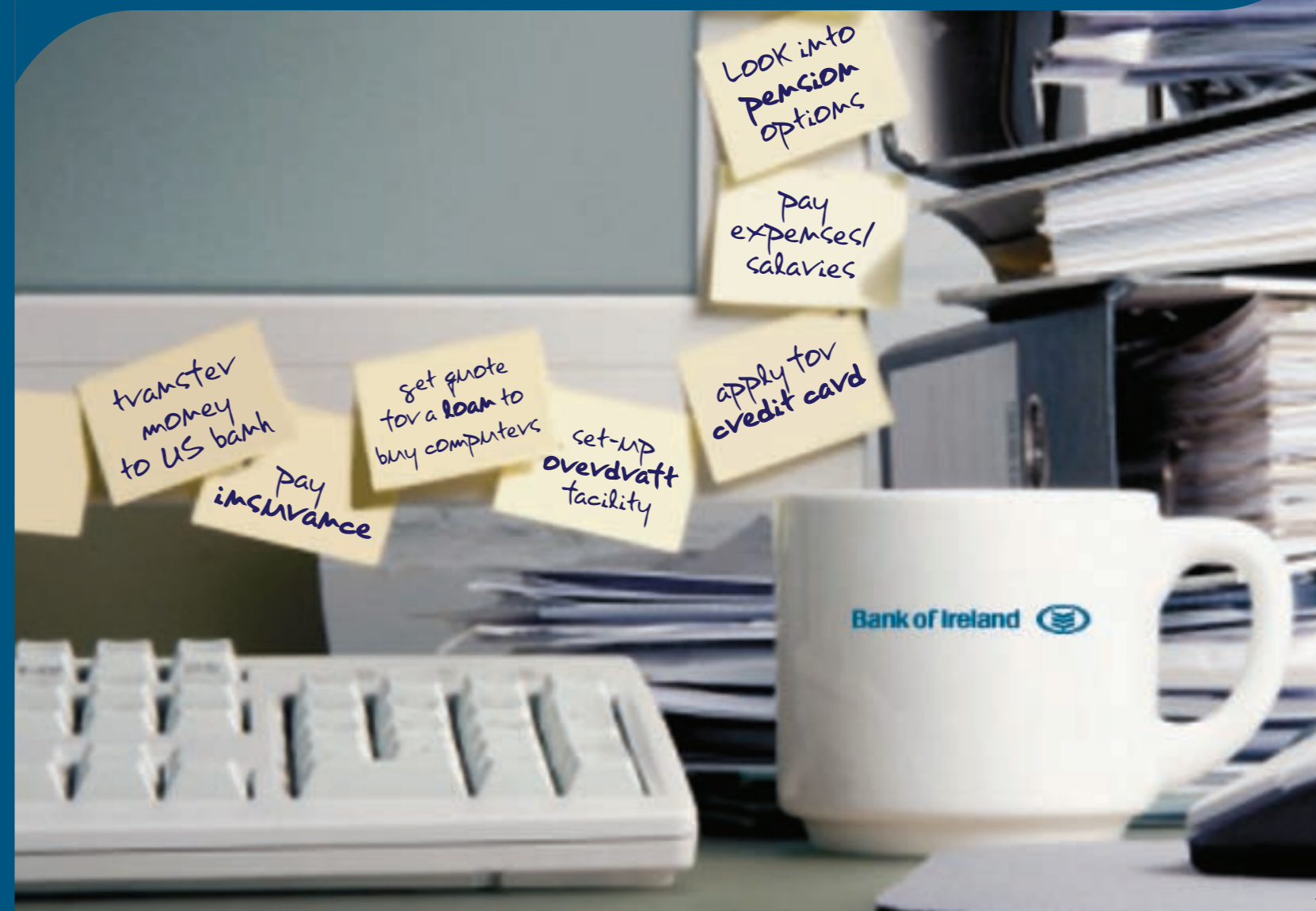
contact

For more information, advice and support talk to a **Business Adviser** today.

 www.bankofireland.ie/business

small business big plans?

we've got everything you need



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

Lending Criteria and Terms and Conditions apply. Some services are subject to fees and charges, details available on request at any Bank of Ireland branch. Bank of Ireland Finance is a registered business name of Bank of Ireland. Bank of Ireland and Bank of Ireland Insurance and Investments Limited are tied agents of New Ireland Assurance Company plc. trading as Bank of Ireland Life. Bank of Ireland, Bank of Ireland Life and Bank of Ireland Mortgages are regulated by the Financial Regulator.

whatever your business, whatever your needs

we offer a full range of products and services for you to effectively manage all of your business banking requirements.



Thinking of starting my own business – how can you help?

Our **Business Start-Up Package** offers a range of current account banking services free of charge for start-up businesses for 2 years, plus exclusive offers from Bank of Ireland and other leading businesses to help get your business off the ground.

How best should I manage my day-to-day finances?

A **Business Current Account** is essential to the smooth running of your day-to-day business, helping you make and receive payments, track your transactions and closely monitor your business cash flow.

Accessing your Money

With over **270 branches** and **2000 ATMs** nationwide, accessing your money is always easy. But what if you don't have time to go to your branch? We also provide online banking services and 24 hour telephone access to your accounts, through **365business** and **Business On Line**. See overleaf for Business On Line details.

Managing Cashflow

Why not manage your business expenses using our commercial card facilities? Our solutions simplify the expense reconciliation process and can help you achieve significant cost savings. Choose from our **Visa Business Card** or our **Gold Visa Business Card** and enjoy a wide range of benefits. Alternatively, our **Business Laser Card** allows you to pay for goods and services and withdraw cash directly from your Business Current Account, at home and abroad.

Managing your cash

We offer a range of cash handling facilities, to ensure your business can lodge and withdraw cash as conveniently as possible. *All* of our branches offer a **Secure Cash** service for business customers in addition to **Night Safes** and **Express Lodgement** facilities.

How can I finance my business?

We offer a variety of short, medium & long-term finance options to help you manage your day-to-day cashflow needs.

Business Overdraft

A flexible and convenient form of short-term working capital, used in conjunction with your current account. Variable interest rates apply.

Invoice Financing

Our **Invoice Finance** facility allows you to convert your debtors to cash before the invoice payment date, giving you fast access to working capital.

Insurance Premium Finance

Why not spread the cost of your business insurance premium over the year? **Insurance Premium Finance** helps to avoid large one-off payments.

Business Loans

Our **Small Business Loan** is suitable for investment and working capital requirements and offers competitive rates and flexible repayment options. Our **Developing Business Loan** provides finance of up to €25,000 to businesses in the first five years of growth. No security is required, finance is available from your first day of trading and flexible repayment options are available.

Leasing and Hire Purchase

Your business can benefit from up to 100% finance by way of leasing or hire purchase to fund fixed assets or premises fit-outs. Repayments can be tailored to match income and cash flow and aid the seasonality of your business.

What saving and investment options are available?

We provide a range of business deposit and investment solutions designed to meet your short, medium and long term business needs.

If your business requires a good return on surplus cash over a short term period with easy access to your funds, choose from our range of cash based savings accounts, including our **Business Demand Deposit Account**, **Business Surplus Deposit Account**, **Business Xtra Account** or short-term **Business Term Deposit Accounts**.

If you require medium to long term solutions we offer **Business Fixed Rate Bonds**. These are ideal if you have surplus funds to put away for fixed periods (from 3 months to 60 months). Your business gets an attractive return in a no risk investment, so both your capital and interest are secure.

A wide range of equity base and investment funds are also available which are suitable for longer time periods.

How will I protect my business?

Whether setting up, running or growing your business, you have more than your fair share of things to worry about. Protecting your business against risk should not be one of them. We offer a full range of **Insurance products**, and **Assurance and Business Protection** options, as well as protection against Foreign Exchange and Interest Rate risks. These all help you and your business prepare for the future.

A lot of my business is overseas... how can you help?

Whether you're considering expanding your business internationally, or you are already trading overseas, we offer expert advice to ensure you get the most out of the opportunities abroad. Our **Overseas Trading Package** offers foreign currency accounts with a range of services provided free of charge, competitive rates for buying and selling world currencies, plus discounted offers from leading companies.

How can I cater for my employees needs?

Pensions and retirement planning are vital, for both you and your employees. A range of pension options, including **Personal Retirements Savings Accounts (PRSAs)**, which are extremely tax effective and ensure you comply with legislation, and also a wide range of saving and investment options, catering for many types of investors are available.

What about my needs as a personal customer?

In addition to catering for all of your business banking needs, we offer a complete suite of personal banking services, including **Current Accounts**, **Loans**, **Mortgages**, **Credit Cards**, **Insurance**, **Assurance**, **Pensions**, **Savings** and **Investment Products**.

For more information, advice and support talk to a **Business Adviser** today.

 www.bankofireland.ie/business