

The Big Move Guide

for business



**Bank of
Ireland**



Whether you're moving business banks because you have to or because you want to, you'll get a big welcome here at Bank of Ireland.

But that's not all, you'll also benefit from 200 years of experience, a comprehensive range of business accounts and services, multi-channel banking – including a network of over 1,000 locations where you can do your everyday banking – relationship support and advice from our team of sector experts. In other words, everything you'll ever need to help your business thrive.

- ▶ Access to business advisors
- ▶ Expert sector support
- ▶ Business bank accounts
- ▶ Business debit cards
- ▶ Term debt¹
- ▶ Payments servicing
- ▶ Domestic and international payments
- ▶ Currency transfers

1. Lending criteria, terms and conditions apply.

How to apply for a Business Current Account

If you're a Sole Trader, you can...

Option 1
Apply online [here](#)

Option 2
Scan the QR Code



For Limited Company, Partnership and other types of business current accounts, you'll need to arrange a meeting with one of our business advisers. You can quickly and easily book a meeting by clicking on the "Arrange a meeting" button via the link, or by using the QR Code above.

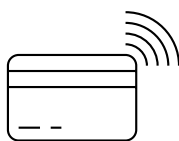
Alternatively, you can text 'Appointment' to 50365 and we'll send you a link to the appointment form.

Your Business Current Account – Designed for easy everyday banking



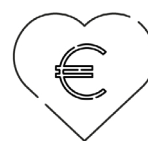
Mobile payments

Quick and easy contactless payments using your phone or devices



Debit card

Contactless card for everyday purchases and easy cash access at home and abroad



Simple pricing plan

Control how much you spend on transaction fees



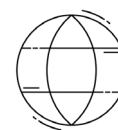
Easy access

To your account balance, transaction history and statements through 365-online or Business on Line¹



Overdraft

Manage your cashflow with an agreed overdraft amount²



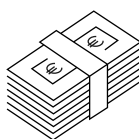
Massive network

Of over 1,000 locations (including branches and An Post offices) where you can complete your everyday banking.



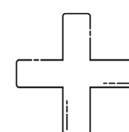
Easy payments

Quick and simple ways to make payments and pay bills



Cash handling services

With a simple price plan



Additional business account

The option to set up additional business current accounts

1. Terms & Conditions apply.

2. Lending criteria, terms and conditions apply.

Start your move

Once you have your Business Current Account, you can choose how to move your everyday banking over to us. There are two ways to do so:

Option 1
Move by yourself

Option 2
Use our switching service

How to move to Bank of Ireland by yourself

- ▶ **Transfer some money into your new account**
Remember to leave enough money in your old account to cover any outgoings or payments that are due.
- ▶ **Give your new bank details to anyone who pays you**
This includes your customers and anyone else who pays you regularly.
- ▶ **List all of your regular payments**
Grab a recent statement and make a list of all regular payments from your old bank account. For example, rent, rates and lease payments.
- ▶ **Set up Standing Orders and payees**
Set up standing orders and payees on your new account – it's easy through the Bank of Ireland Mobile App or Business Online.
- ▶ **Change any outgoing payments made by Direct Debit or debit card**
Update your details for any outgoing payments made by Direct Debit or debit card, like memberships and subscriptions.
- ▶ **Bring your balance to zero and close your old account (if you want).**

Use our Switching Service

Lots of people moving to Bank of Ireland let us do the work, using the formal bank-to-bank moving process. To do this, simply fill out the account transfer form (which you'll find in our Switching Pack) and drop it to us at any branch.

This form will let us contact your old bank and request the move. We'll set up your standing orders and your old bank will notify your Direct Debit Originators of your new bank details. However, we do recommend also contacting your Direct Debit Originators to let them know that your bank details will be changing.

The moving process takes 10 working days, during which time you won't be able to use your old bank account.

For more information, search Bank of Ireland Business Switching Pack at www.bankofireland.com.

Important Information for Limited Companies

Companies incorporated in Ireland are required to have their beneficial ownership details on the Register of Beneficial Owners ("RBO") before proceeding to a Business Current Account ("BCA") application.

Individuals who own 25% + 1 share are classified as beneficial owners with RBO. It is important that your company details match the RBO and CRO in advance of commencing your Business Current Account application, to avoid unnecessary delays in opening your account.

The RBO was established under Anti-Money Laundering legislation (4AMLD), not company law, and is an additional requirement to the Companies Registration Office ("CRO").



