

Begin



# 3rd Level Student Account

Get more with a 3rd level  
student account



**Bank of  
Ireland  
UK**

# Get more with our 3rd level student account

Our 3rd level student account is available to undergraduate students and is full of great features to help you to get exactly what you want from life.

## **Interest-free and fee-free arranged overdrafts up to £3,000**

Just need a little something to tide you over? Apply online for an arranged overdraft on your 3rd level student account while you wait for your next student loan payment to come through. If this is approved, you won't have to pay interest or fees. You can find out more about overdrafts in our Overdraft brochure. You must be aged over 18 to apply for an overdraft. Whether we can offer you credit depends on your circumstances and our lending conditions.

## **Interest while your account is in credit**

To make sure that the money in your account is working for you, we will pay interest on it when you're in credit. You can get up-to-date information on interest rates from any branch or our website.

## **Contactless debit card**

Using a debit card is an easy and cashless way to shop in retailers worldwide wherever you see the Visa symbol. You can also make cash withdrawals in or outside the UK. Most retailers offer cashback when you use your debit card. There are no charges if you use your card for payments or cash withdrawals in pounds in the UK, or for withdrawing Euros at Bank of Ireland cash machines in Ireland. Charges will apply if you use your card for payments or cash withdrawals in foreign currency. Please see our "Student account charges explained" brochure for details.

## Digital Wallets

Add your Bank of Ireland UK debit card to your digital wallet and you can make quick, easy and contactless payments using your phone/ devices. You can also pay for goods and services in apps or online using Apple Pay and Google Pay.

## Text Alerts

We send you free text alerts to help you stay in control of your money and prevent fraud. You can find out all about our text alerts in the Student Charges Explained brochure.



## Switching your account to Bank of Ireland UK

Switch your account to us using the Current Account Switch Service (CASS). It is a free service designed to be simple, reliable and stress-free and is backed by the Current Account Switch Guarantee.

You can find details about the Current Account Switch Guarantee on page 8 of our Current Account Switching Services booklet. For frequently asked questions refer to page 6 in the booklet.

## Ways to Bank

Banking 365 offers you the convenience and flexibility to do your banking at any time or in any place that suits you.

Our banking app gives you access to banking services securely and directly from your own smart phone. You can check your balance, transfer funds, pay bills and access other useful services wherever and whenever suits you.

You can also check your balance, lodge or withdraw your money through Post Office® branches in Northern Ireland and the rest of the UK.

## Open your 3rd level student account now

If you are in upper sixth, or year 14, and hoping to go to university, you can open your account now. You will benefit from the features of the 3rd level student account, and you can use the account number on your student loan form. You may be able to get an overdraft, if you need it, when you are 18.

## **Check out the other great products you can apply for if you are a 3rd level student.**

### **Medical and Dental Elective and Intercalated Borrowing**

If you are Bank of Ireland UK student customer in your fourth year studying Medicine or Dentistry, you can apply to borrow up to £15,000 to pay for your Elective. Customers completing an intercalated course can apply to borrow up to £5,000. You must be aged over 18 to apply for a loan. Whether we can offer you credit depends on your circumstances and our lending conditions.

If you are not a Bank of Ireland UK customer but wish to avail of this borrowing, simply switch to Bank of Ireland UK.

### **IPLS borrowing for trainee solicitors**

If you are a Bank of Ireland UK customer attending the Institute of Professional Legal Studies, you could borrow from us to pay for your postgraduate fees plus some living expenses up to £500. You must be aged over 18 to apply for a loan. Whether we can offer you credit depends on your circumstances and our lending conditions.

If you are not a Bank of Ireland UK customer but wish to avail of this borrowing, simply switch to Bank of Ireland UK.

### **Graduate Medical School Borrowing**

If you are a Bank of Ireland UK customer attending the Ulster University Graduate Entry Medicine course, or a Graduate entry student to the Queen's University Belfast School of Medicine, you could borrow from us to help pay for your course fees plus up to £500 per year towards living expenses. You must be aged over 18 to apply for a loan. Whether we can offer you credit depends on your circumstances and our lending conditions.

**Preferential graduate** package allows the benefits of your 3rd level student account to continue for two years with the following added benefits.

- ▶ A current account with a full range of services
- ▶ Interest-free and fee-free arranged overdrafts. You must be aged over 18 to apply for an overdraft. Whether we can offer you credit depends on your circumstances and our lending conditions.

These benefits show our commitment to supporting you and meeting your financial needs – leaving you free of financial stress to build your chosen career. You can ask us for terms and conditions for our graduate package.

### **Commission-free foreign currency**

Handy for that trip abroad or working holiday.

### **What to do now?**

**Phone**

**0800 0850 444\***

\*Calls are free of charge from all consumer landlines and mobile phones. Lines are open Monday to Friday between 9am and 5pm and are closed on Saturday and Sunday.

**Log on to**

**[bankofirelanduk.com](https://www.bankofirelanduk.com)**

As with all other banks, we will ask you to give us proof of your identity. For example, you can provide a passport, a driving licence or student ID or registration card. We will also ask for proof of your address. For example, a bank or building society statement or a gas or electricity bill.

We can provide this document in Braille, in large print and on CD or audio tape.

Please ask any member of staff for details.

Branch details are given on our website



Bank of Ireland UK adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: [lendingstandardsboard.org.uk](http://lendingstandardsboard.org.uk)



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