



**Smarter everyday
personal banking**



**Bank of
Ireland
UK**

Eight easy ways to smarter banking

1 Use contactless payments)))

Contactless is a handy, safe and quick way to pay for everyday items, from a newspaper to your morning coffee, up to £100. Just tap your card on the reader – it's that simple. And it works at home and abroad.

2 Go for e-statements

Convenient, secure and kinder to the environment. Your e-statements are available in one place online, and you can access them whenever you like. So if you want to avoid having to file your paper statements, you're worried about having them stolen or want to help the environment, choose not to receive paper statements.

3 Use digital banking¹ or the Post Office

Finding time to visit the branch isn't the only way you can bank with us. There's a lot you can do on Banking 365 to stay on top of your finances. Bank whenever you want, wherever you want. And you can also access your money through Post Office[®] branches throughout Northern Ireland and the rest of the UK.

4 Receive free text alerts

Want to know when there isn't enough money in your account to pay a direct debit or standing order, a payment was refused due to lack of funds or your account has gone into overdraft? All we need is your up-to-date mobile number. If you need to update it just use Banking 365.

5 Use your Visa Debit card

Your card can be used in-store or online, within or outside the UK². It's safer than carrying cash and, if you pay for goods or services and they fail to arrive or are damaged, we can help you recover your payment.

6 Stop writing cheques

With Pay to Mobile you can send money to another Bank of Ireland UK account simply by using the mobile number of the account holder. Or you can go online or use our app and send money to anyone within or outside the UK³.

7 Get up to £100 cashback

Getting cashback in participating retailers when making a debit card payment in pounds with your Visa Debit card is free and will save you a trip to the cash machine.

8 Control your debit card without having to leave home or call the bank

View your PIN, freeze, unfreeze or order a replacement card using Banking 365.

9 Choose to receive spend alerts











Turn on spend alerts in the 'Cards' section of the mobile app and we will send a push notification to all your registered devices when you use your debit card.

¹ For customers aged 14 or over.

² There are no charges if you use your card for payments, or cash withdrawals, in pounds in the UK. You can also take out Euros at all Bank of Ireland cash machines in Ireland for free. Charges will apply when you make payments or take out money that is not in pounds in the UK.

³ Terms, conditions and limits apply. Charges apply if you send money outside the UK in Euros going outside the EU/EEA or in a currency other than Euros (no charges apply for sending money in Sterling to Bank of Ireland accounts in ROI).

Day to day banking the smart way

								
	Coffee	Pay a bill/ subscription	Lost your debit card?	Check a payment made last month	Pay a friend for lunch	Pay for holiday abroad	Groceries	Shopping abroad
Don't 	Pay with cash	Post a cheque	Phone the bank	Look over paper statements	Cash withdrawal at a cash machine	Fill in form in branch	Cash withdrawal at a cash machine	Cash withdrawal in foreign currency at cash machine
Do 	Use contactless payment	Pay by Direct Debit	Freeze your card, report as lost and order a replacement through Banking 365	Check your e-statements	Use Pay to Mobile	Send money outside the UK through the app	Use Visa Debit and ask for cashback	Debit card payment in a foreign currency

Bank smarter using digital options

At Bank of Ireland UK, we know that you like managing your money on the go, that's why we have created new and convenient ways for you to do your banking at a time and place that suits you, 24 hours per day, 365 days a year.

To comply with payment regulations, we need you to have a security device when using our digital banking services. The easiest way to do this is to download the Bank of Ireland app on a compatible Smartphone or tablet which will work as your security device. You'll

then use your phone or tablet to confirm your identity every time you bank online.

If you don't have a compatible smartphone or tablet, you can request a Physical Security Key (PSK) – a small device that generates unique security codes.

Bank of Ireland banking app

Download the Bank of Ireland banking app from the App Store (iPhone) or Play Store (Android) by searching for 'Bank of Ireland Mobile Banking'. Log in using your 365 Online User ID and PIN.

Online Banking

Simply log in to 365online.com from any computer with your User ID and PIN.



Text alerts

Text alerts help you stay in control of your money and help prevent fraud on your personal current account¹. They can also help you avoid or reduce overdraft charges. We will send you an alert about your account¹ when:

Unarranged overdraft alerts:

- ▶ There are not enough funds in your current account to pay a cheque, direct debit, standing order or future dated payment so your account is at risk of accruing unarranged overdraft charges.
- ▶ Your current account has gone into unarranged overdraft.
- ▶ A payment from your current account was refused due to lack of funds and unarranged overdraft charges may have accrued.

Arranged overdraft alert:

- ▶ Your current account has gone into arranged overdraft

We don't charge for sending you text alerts and we'll automatically register you to receive text alerts if you've provided us with a valid mobile phone number. Please make sure we have an up-to-date mobile number for you. You can update your mobile number by using the Service Desk option 'Manage Personal Current Account Alerts' on 365 Digital Banking or at one of our branches in Northern Ireland.

¹ Except Basic Cash Accounts

How to get up and running

365 Digital Banking

As a new customer once you open a new account with us (and if you are aged 14 or over) you need to follow the simple steps below to activate your 365 Digital Banking.

If you are an existing customer and would like to start using 365 Digital Banking you can also follow the simple steps below.

a. Get active

- ▶ Call us on +44 (0)3456 006 552. We're available 24 hours a day. Calls to 03 numbers cost the same as calls to 01 and 02 numbers. Call costs may vary depending on your service provider.
- ▶ Have your bank account number with you and answer three simple questions to verify your identity.
- ▶ We will then give you your Unique User ID and help you set up your PIN.
- ▶ If you have requested a Physical Security Key (PSK) when applying for the account, you should receive it within 5-7 working days of your account being opened.

b. Get online

With your User ID and 365 PIN in hand:

- ▶ either download the Bank of Ireland app and follow the instructions or go to 365online.com.

Pay to Mobile

Download the Bank of Ireland banking app to be ready to make Pay to Mobile payments. Register for this service through the “Services” section on either the Bank of Ireland app or 365online.com by nominating the account you wish to use:

- ▶ Click on the “Register/manage Pay to Mobile” option.
- ▶ Your registered mobile phone number will appear.
- ▶ Simply choose the account you would like to nominate for Pay to Mobile payments.

eStatements

Your eStatements will be automatically available online. **Go to the Manage Statements option on the Services section of the app to opt out of paper statements.** You can change your mind anytime – simply go back and opt in again.

Debit card

You will receive your debit card at your account address. For security reasons we’ll post your card and PIN separately – you should receive both within 5–7 working days.

Once your card arrives, you can set up Apple Pay or Google Pay on your preferred device to make quick and easy contactless payments.

Need to use your card sooner? Go to the “Cards” section of 365 digital banking to see your debit card and activate it for online transactions (only).

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

Please ask any member of staff for details.

03456 006 552

bankofirelanduk.com