

Bank of Ireland



# Bank at work

Banking when it suits you



## Bank at work offers...

### ➤ Discounted Loans

2% discount on standard variable rate loans<sup>1</sup>

### ➤ Great value Home Insurance

20% – 55% discount on home insurance<sup>2</sup>





## Other products & services available

- Personal current account  
with free day-to-day banking transactions<sup>3</sup>
- Dualsaver deposit account<sup>4</sup>
- 2 in 1 credit card<sup>5</sup>
- Expert Financial Advice at your workplace
  - Managing your money
  - Borrowing sensibly
  - Debts and how to deal with them
  - Planning for your future



**For more information**

**Contact Brendan Meagher your Bank At Work  
representative on 016634210 or  
[brendan.meagher@boimail.com](mailto:brendan.meagher@boimail.com)**

**Or contact 1890 365 777**





## Terms and Conditions

1. Lending criteria terms and conditions apply. Applicants must be aged 18 or over. The repayments on a loan of €20,000 over a period of 5 years are €411.66 per month based on a fixed rate of 9.0% APR. Total cost of credit is €4,699.60. **Rate** quoted, **which includes** the 2% discount on variable rates, **is** correct as at 16th December 2008 and are subject to change. The 2% discount rate is not available for applicants who wish to restructure an existing Bank of Ireland loan or clear a Bank of Ireland credit card / overdraft debt, as such applications can only be processed through your account-holding branch and cannot be completed via our Bank at Work channel.
2. Home Insurance is arranged through Bank of Ireland Insurance Services Limited. Bank of Ireland Insurance Services Limited is a member of the Bank of Ireland Group. Bank of Ireland Insurance Services Limited is regulated by the Financial Regulator. The insurer who will issue your insurance are RSA Insurance Ireland Limited. RSA Insurance Ireland Limited is regulated by the Financial Regulator.
3. The free current account day-to-day banking transactions offer applies to all personal current accounts on our standard "Pay as you Go" and "Flat Fee" options and applies to quarterly account transaction fees. Other charges may apply. Includes ATM, (Cirrus) withdrawals and Maestro payments in Euro within the EU, Iceland, Liechtenstein and Norway. There is an additional charge for all other Cirrus/Maestro transactions. Full details are available in the "Schedule of Fees and Charges for Personal Customers" brochure available at any Bank of Ireland branch. Government Stamp Duty (currently 50 cent) applies on each cheque. Government stamp duty is charged annually on cards. Account transaction fees are currently calculated quarterly, with each new fee quarter starting with the weekend closest to 21st February, 21st May, 21st August and 21st November. Account balances are measured based on the overnight balance in the account (per postal statement). There may be a difference in balance between the postal statement and other sources of balance information available such as online and ATM. The balance used to apply free day-to-day banking transactions is that as per your postal statement. Transactions undertaken after 5pm on a working day, or at anytime during a non-working day (i.e. Saturdays, Sundays and bank and public holidays), may not be reflected in the account until the following working day. These dates and times are subject to change. Payments made by standing order or direct debit do not qualify as Bank of Ireland 365 online transactions for the purpose of the free day-to-day banking offer.
4. Terms and conditions apply to all savings accounts. Interest is subject to DIRT. The current DIRT rate is 25% but is subject to change.
5. Lending criteria and terms and conditions apply to all credit card applications. Government Stamp Duty of €30 is charged annually.

