

FIRST TRUST BANK BUSINESS START-UP PACKAGE



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Helping you from the start.

When starting your own business, your greatest asset is the sheer drive, belief and positivity that you bring to your new business venture. At First Trust Bank we share that positivity and believe in Start-ups. So whether you're at the very first step, or already have your business off the ground, we want to help.

There's no doubt that starting your own business is exciting. But it can be quite daunting too, with so many important choices to make and so many decisions to take. The good news is you don't have to face them all on your own.

With First Trust Bank you will have access to a Business Team with the knowledge and expertise to help steer and advise you at every stage as your business grows.

You will benefit from all of the products and services you would expect from your business bank, along with an efficiency and flexibility that will allow you to bank in a way that suits you – in your branch, online, or by phone.

However at First Trust Bank, we also understand that when you are starting a business, you require support and guidance on matters other than banking.



To find out more about the benefits of being in business with First Trust Bank, ask at your local branch or click on www.firsttrustbank.co.uk/startup

Business Start-up Package.

We've designed a package that will give your business a real head start.

How a First Trust Bank Business Start-up Package supports your new business

Over the years, we have partnered with small and medium sized businesses from start-up to expansion. By listening to our business customers we understand what you need to make your business a success. We have built up a wealth of experience and expertise to help businesses like yours grow from the start.

We have developed a range of services because we understand every business is different and has different requirements. However all businesses need to get the essentials right, like having the right business banking facilities in place, including current accounts for payments and access to finance and cash management services.

At First Trust Bank we offer more

You'll receive guidance and support on a whole range of business topics. We have online guides on writing a business plan, starting your business and forecasting cashflow - just some of the challenges we help our business customers with every day.

In addition, our Online Services (Online, Mobile and Phonenumber Banking) and iBusiness Banking services enable you to do your banking online from your office or home.

First Trust Bank Business Start-up Package Benefits:

- ✓ First Trust Bank Business Current Account 2 year fee offer for Business Start-ups
 - ✓ Online Services:
 1. First Trust Bank Online, Mobile and Phonenumber Banking.
- OR**
- 2. First Trust Bank iBusiness Banking Fee Offer
- ✓ First Trust Merchant Services offer
 - ✓ Asset Finance (subject to normal credit underwriting criteria)
 - ✓ First Trust Bank Visa Business Card (subject to normal credit underwriting criteria)
 - ✓ Deposit account solutions
 - ✓ Support and guidance.



Business Current Account – Start-Up Offer.

An efficient way to successfully manage the day-to-day operation of your business.

Whether you manage your account online or through your branch, you can use your First Trust Bank Business Current Account to receive payments and to pay your suppliers and expenses.

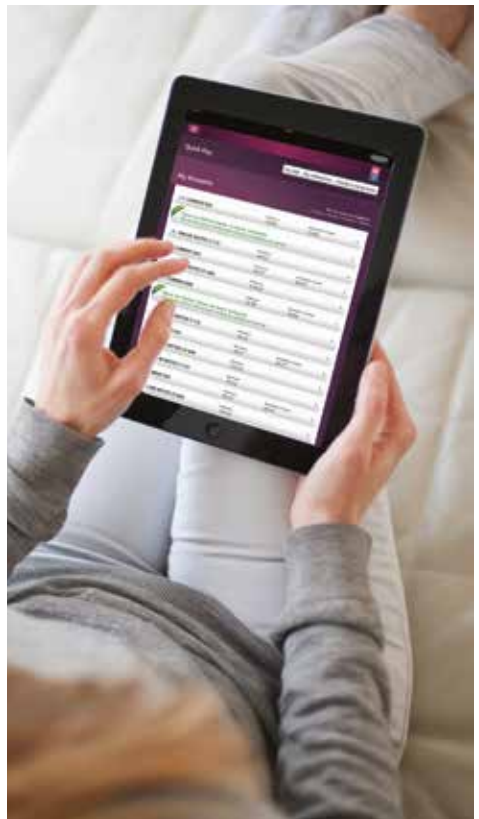
With a First Trust Bank Business Current Account you can:

- ✓ Set up Direct Debits or Standing Orders to pay your business bills automatically or make regular payments
- ✓ Pay your suppliers electronically through iBusiness Banking or First Trust Bank Online Services (Online, Mobile and Phonenumber Banking)
- ✓ Make international payments
- ✓ Save time and money by paying your employees' salary electronically
- ✓ Receive bank statements at intervals to meet your business needs.

2 Year Fee Offer for Business Start-ups

We want to do all that we can to help you when starting out in business and that's why when you open your Business Current Account for the first time as a new business start-up, we'll waive:

Account Maintenance and Daily Banking Transaction Fees for the first two years, (see Price List for Business Customers).



To avail of the 2 Year Fee Offer

The offer is available to Business Start-ups who apply for the first time for our Business Current Account Fee Offer at account opening stage.

At the end of the offer period, the Bank's standard fees and charges will apply to the account.

Who can apply for the First Trust Bank Business Current Account?

Our Business Start-up package is available to:

Sole Trader, Partnership, Limited Liability Partnership and Limited Companies, who are new businesses or have been in operation for less than three years.

You must be opening a First Trust Bank Business Current Account for the first time for that business to qualify and this package extends to one account per customer.

This package is not available to clubs, societies, associations, trustees, charities or other groups - a person or body providing a service for the benefit of others.

You won't be charged daily banking transaction fees (including quarterly account maintenance fee) on a Business Current Account for the first two years*

At the end of the package period, the Bank's standard fees and charges will apply to the account.

*This offer excludes 'support fees', 'security fees', 'unarranged borrowing fees' and 'international transactions/foreign exchange fees' as detailed in our Price List for Business customers.

How do you apply?

To open a new Business Current Account and avail of the Business Start-up package, simply call into your local First Trust Bank branch or call us on **0345 6005 925**[†] to make an appointment.

At account opening stage, indicate you wish to avail of the Business Start-up package by ticking the relevant box on the account opening form. You will also need to provide confirmation that you are a Business Start-up in the form of a certificate of incorporation for limited companies or a letter from your accountant confirming the date you commenced trading.

The package will be withdrawn immediately on closure of the account by the business start-up customer or the Bank, or on conversion of the account by the business start-up customer to another product/account during the two year period from the date the account is opened. On closure or conversion of the account any remaining fee benefits for the whole of the last quarter will be lost. The benefits of the Business Start-up package can not be carried over on to any new product.

The Bank reserves the right to amend, withdraw or terminate the package at anytime, but without affecting the entitlement of business start-up customers who have already availed of it.

See the Business Current Account Terms and Conditions for more details.



Check out our Practical Guide To Starting Your Own Business on www.firsttrustbank.co.uk/startup

Online Banking Services.

Our online banking services make it much easier for you to manage and control your business accounts, whenever you need to, from wherever you are. We offer Online Banking Services designed to meet the needs of our small, medium and large business customers. Choose from either Online, Mobile or Phonline Banking or iBusiness Banking, depending on the size of your business and your daily transaction requirements.

First Trust Bank Online Services (Online, Mobile and Phonline Banking)

For a sole trader or partnership with one authorised signatory, you may find our Online Services (Online, Mobile and Phonline Banking) suitable for securely carrying out the basic transactions you need to get your business moving. With Online Banking you can do the following:

- ✓ Check your account balances
- ✓ View recent transactions on your account
- ✓ View your available funds
- ✓ Transfer money to your own accounts and to any UK bank or building society
- ✓ Pay bills
- ✓ Set up and manage regular payments (standing orders)
- ✓ View and cancel direct debits
- ✓ View and print eStatements
- ✓ Manage your credit card
- ✓ Search for a cheque.

There is no module charge for using our Online Services and daily banking transaction fees will be waived, however other transactions may be subject to standard fees and charges.

First Trust Bank iBusiness Banking (iBB)

If you are a Limited Liability Partnership, Limited Company, or as your banking needs expand along with your business, you may benefit significantly from our iBusiness Banking (iBB), which enables you to carry out more advanced online transactions.

iBB is an Online Banking Service specifically designed for the needs of our business customers. iBB enables you and other authorised users to complete transactions online securely and quickly, including:

- ✓ Transferring money between accounts
- ✓ Making domestic and international payments (urgent and non-urgent), within limits tailored for your business
- ✓ Making bulk payments
- ✓ Dual authorisation of payments
- ✓ Transaction history for the past six months.

As part of the Business Start-Up Package we are offering the following for 2 years:

- ✓ iBB module fee free (normally £25 per module, per quarter)
- ✓ Domestic single faster payment transaction fee free
- ✓ Domestic bulk debit and credit payments – 50% discount on transaction fee. A £2 file charge remains.

Other charges apply including Outgoing International Payment charges for using iBB. Please see 'iBB fees and charges' brochure for

details. You can get a copy online at www.firsttrustbank.co.uk or at any of our branches.



Getting started couldn't be easier. For online banking simply call:

Online Services Team – 028 9034 6034

(Monday to Friday, 8:30am to 5pm)

For iBusiness Banking, drop into one of our branches and one of our experienced staff members will be on hand to help you with any queries you have.



Merchant Services.

First Trust Merchant Services £100 Credit Offer

As a new business you'll face many challenges but accepting card payments shouldn't be one of them. If your business is planning on accepting card payments face-to-face, over the phone or online, First Trust Merchant Services (FTMS) can offer your business the right solution. To help you get started, FTMS are offering new customers a credit to the value of £100 when you open a First Trust Bank Business Current Account.*

*Terms and conditions apply. Please see page 11.

Accepting cards can help your Start-up business by:

- ✓ Reducing cash handling fees
- ✓ Increasing security and peace of mind.

First Trust Merchant Services can provide your business with:

- ✓ A range of solutions for taking payments in-store, online or over the phone
- ✓ Seamless modern terminals for customer convenience
- ✓ Installation on new terminals
- ✓ Fast payment authorisations for fast transactions
- ✓ Experienced telephone Merchant Helpdesk to answer your queries
- ✓ Online report management tool for transaction data statements
- ✓ Pricing options to suit your business.

Card Services.

First Trust Bank Visa Business Card

Our Visa Business Card is the ideal payment tool for your day-to-day business expenses. This card is designed specifically for the SME market and offers a simple and efficient alternative to cash and cheque payments.

Visa is accepted in more than 240 countries worldwide and can be used online, at point of sale and also to withdraw cash (fees and charges apply).

- ✓ You decide which of your employees will hold a First Trust Bank Classic Visa Business Card and choose the appropriate credit limit for each card
- ✓ A single monthly direct debit payment for all the transactions means no interest and no transaction charges on your First Trust Bank Classic Visa Business Card
- ✓ A detailed monthly statement creates efficiency and less paperwork, therefore simplifying the reconciliation of expenses and reducing administration costs for your business.

There is an annual bank fee of £15.00 for each Classic Visa Business Card issued. Lending terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years.

First Trust Bank Business Debit Card

Using the Business Debit Card instead of a cheque not only saves time, but also gives you more flexibility as it allows you to purchase a wide range of goods and services over the phone, by post, online or by contactless.

Our Debit Card can be used anywhere you see the Visa debit logo, worldwide.

Who can apply?

Business Debit Cards are available to all parties on the First Trust Bank Business Current Account who are authorised signatories and where the account mandate allows any one to sign. Applicants must be aged 18 or over.

Fees and charges

There is no annual fee for the card. Other fees and charges may apply for certain transactions and services such as using your Card abroad. Charges apply, please refer to our Price list for Business customers brochure for further details.



If you wish to apply for a Business Debit Card or a Visa Business Card, please complete the application form at your local branch or phone **028 9024 1822**.

Managing surplus funds.

At First Trust Bank we offer a range of deposit accounts so that you can manage any surplus funds you might have, in the most appropriate way for you.

For the deposit account solution that suits your particular business needs, call into your nearest branch or go to business.firsttrustbank.co.uk/our-products/savings-and-deposits



First Trust Merchant Services Credit Offer Terms & Conditions

Terms & Conditions

Definitions in these conditions:

‘**Card Transaction**’ means a transaction processed through and settled into the Qualifying Customer’s First Trust Business Current Account.

‘**First Trust Bank**’ means AIB Group (UK) p.l.c. trading as First Trust Bank.

‘**First Trust Merchant Services**’ means First Merchant Processing (Ireland) Limited, trading as First Trust Merchant Services. First Merchant Processing (Ireland) Limited is a merchant acquiring joint venture between First Data Corporation and Allied Irish Banks p.l.c. (“**FTMS**”)

‘**First Trust Business Current Account**’ means a current account opened by a customer with First Trust Bank.

‘**FTMS Contract**’ means a contract (or series of contracts) for the supply of FTMS Services entered into between FTMS and a customer.

‘**FTMS Account**’ means an account opened by a Qualifying Customer with FTMS.

‘**FTMS Services**’ means the services provided by, or on behalf of, FTMS, together with any other services from time to time offered by, or on behalf of, FTMS.

‘**Credit Offer**’ means the offer made to Qualifying Customers by FTMS for £100 credit on the terms and conditions set out and incorporated into this document.

1. Data Protection. Use of Information Notice: Following your consent; your limited

personal information, (such as name, phone number, email and business address), may be provided to FTMS, to enable them to contact you regarding their services’.

2. Offer Period. The ‘Credit Offer’ is only valid within the first two years of opening a Business Current Account with First Trust Bank. (“**Offer Period**”)

3. Eligibility. To be eligible to claim a rebate under the Credit Offer, you must meet the following eligibility criteria:

- a) A sole trader, partnership or other corporate entity in operation for less than three years; and
- b) Open a First Trust Bank Business Current Account during the Offer Period; and
- c) Enter into an FTMS Contract during the Offer Period; and
- d) You must be 18 years or over. (“**Qualifying Customer**”)

4. Payment. The Qualifying Customer’s FTMS Account will be credited to the value of £100 within 90 days of the first Card Transaction. The first Card Transaction must be made within 90 days of opening the new FTMS Account on the terms and conditions set out in this document.

5. On-Boarding Checks. All customers will be subject to the standard First Trust Bank application and approval process before being considered for a First Trust Bank Business Current Account and eligible for the Credit Offer. All customers will be subject to the standard FTMS application and approval

process before being considered for a FTMS Contract and eligible for the Credit Offer. You will be deemed to have read and understood the terms and conditions associated with the First Trust Bank Business Current and FTMS Contract.

6. You cannot redeem the Credit Offer against any ancillary products and the Credit Offer may not be transferred to third parties.

7. FTMS shall be entitled, as its sole and absolute discretion, to offer or not to offer the Credit Offer to any customer or Qualifying Customer and FTMS's decision to offer or not to offer is final. Correspondence will not be entered into.

8. All other fees and charges levied by FTMS shall apply from the date your FTMS Account is opened. Details are available from FTMS by calling **0345 266 0591**.

9. Each Qualifying Customer is only entitled to one Credit Offer.

10. FTMS shall not be liable for any costs, claims, damages or loss occasioned by any failure, however caused, to fulfil the terms of the Credit Offer.

11. First Trust Bank does not give any representations or warranties in relation to any matter relating to the service provided by FTMS or its associates and accepts no liability except that liability that cannot be excluded by law.

12. FTMS reserves the right to refuse to honour any Credit Offer if it considers there has been an abuse of this promotion or breach of these terms and conditions.

13. The decision of FTMS in all matters under its respective control is final and binding.

To apply for this offer contact your local First Trust Bank. First Trust Bank is acting as an introducer to First Trust Merchant Services in relation to the provision of card acceptance products.

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If you need this brochure in Braille, in large print or on audio, ring **0345 6005 925[†]** or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling **18001 0345 6005 925[†]**.

[†]Call charges may vary please refer to your service provider.

In Branch. On the phone. Online.
0345 6005 925[†]
www.firsttrustbank.co.uk/startup



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