

What we offer	How you benefit	Important things to note
Subscription-free Commercial Charge Card "One Card" for the first year	<ul style="list-style-type: none"> A universally accepted method of payment where you see the MasterCard sign. Sophisticated online management system called Smart Data Online. Clarity and control on cardholder spending. Interest-free credit available for up to 37 days on purchases depending on date of transaction and full payment of monthly balance (by Direct Debit). 	<ul style="list-style-type: none"> Commercial cards are for business purchases only. The annual OneCard fee will be waived for the first 12 months from account opening only and after the 12 month period the account will be charged an annual fee of £32 on that anniversary and each anniversary thereafter. Please note that other ancillary fees and charges apply from the date of account opening as set out in the OneCard terms and conditions. Please refer to a Business Development Manager for more information on fees and charges after 1 year and interest rates payable after 37 days, or visit www.ulsterbank.co.uk/onecard for more information.
More than just business banking – let us look after your personal banking needs	<ul style="list-style-type: none"> Additional financial planning options available e.g. protection and pension. 	<ul style="list-style-type: none"> For more information please speak to your Agri Business Development Manager.

Starting a new business or managing an existing one can be a daunting task. Our Small Business Can site offers a unique on line forum where business people share their experiences in starting, running and changing their business. You are welcome to join.

Other important information

1 Fee reductions will commence immediately however if the Ulster Bank Business Current Account is not kept in credit or within agreed overdraft limits then standard charges may be levied, including retrospective charges which would normally have been applied to the account from commencement of the charging quarter during which this occurs.

A qualifying business is:

- A farm business which has been trading for less than 36 months or a farm business where there is a material change in the owners/principals of the farm business as follows: Any change in owner for sole traders and partnerships, a change in share ownership affecting at least 20% of the issued share capital for limited companies and limited liability partnerships
- or a farm business which has had a change in core trading activity either now or during the last 12 months. Core trading activity is the activity which generates at least 80% of sales/turnover.

All Business Current Account applications are subject to acceptance by Ulster Bank and the relevant Ulster Bank Business Current Account terms and conditions will apply.

Customers will not be entitled to this offer if Ulster Bank deems, in its discretion, that the relevant account has not been opened or used in accordance with these terms and conditions.

This offer is subject to change and it may be withdrawn at any time. The offer is not available to employees of the Ulster Bank Group and only available to residents in Northern Ireland.

Information correct as of October 2014.

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✳️ **Get in touch with your local Agri Business Development Manager today.**

✳️ **Visit our dedicated agri section on www.ulsterbank.co.uk/agri.**

✳️ **Email us at agri@ulsterbank.com or call into your local branch.**

Help for what matters



Ulster Bank Limited. Registered in Northern Ireland. Registration Number R733. Registered office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register (Registration Number 122315). Calls may be recorded.

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Young Farmer Package

Help in starting your farm business

✳️ Our Young Farmer Start Up Package is available to any farmer, under 40, who has recently started farming or is about to embark on a career in farming.



Help for what matters



Supporting your ambition

With growing demand for high quality food produced to the highest standards, young farmers are entering a new era in farming. If you are inheriting the business, on your way to becoming a partner or are new to farming then you may want to talk to us. We have products and supports designed to help you on your way.

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Grow your business	<ul style="list-style-type: none"> A range of flexible credit facilities. Up to £25,000 for business development purposes where Personal Guarantees will not have to be backed by assets. Arrangement fee waived for Overdrafts <£50,000. 	<ul style="list-style-type: none"> Loans and Overdrafts for business purposes only and subject to availability. Each case taken on individual basis, subject to security, applicants must be over 18 years old. All Ulster Bank credit facilities are subject to lending criteria, terms and conditions apply.
Transaction fee-free banking for the first 2 years from account opening	<ul style="list-style-type: none"> Free lodgements, Direct Debit and Standing Order payments. 	<ul style="list-style-type: none"> Business Current Account must be opened. It should also be used as main account for the period of the fee reductions. Charges for additional services apply, see brochure 'A Guide to Business Current Account Fees' in branch for more information. A quarterly maintenance fee of £8.00 applies once the introductory period finishes. Account turnover must be under £1m per annum. If during the first calendar year account turnover exceeds £1m then standard charges may be levied in the second year. Not eligible when account is not kept in credit or within arranged overdraft limits¹.
Deposits and Investments	<ul style="list-style-type: none"> Every customer is different. Some choose instant access for their lump sum some choose fixed term for a longer period of time. We can help you understand what works best for any cash deposits your farm business has generated or even how your choice could be useful in providing short term returns on your Single Farm. 	<ul style="list-style-type: none"> A range of deposit options can be explored with your Agri Business Development Manager, who will outline what choices you have for any current or future lump sum – supporting a future cashflow for you and your business.
A Business Debit Card	<ul style="list-style-type: none"> Use our Business Debit Card for everyday business purchases. 	<ul style="list-style-type: none"> Business Current Account must be opened. Business Debit Cards can only be issued to individuals who are signatories on the bank mandate.

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Subscription free 'Anytime Banking' Integrated Online, Telephony and Mobile Banking Solution	<ul style="list-style-type: none"> Manage both business and personal accounts together on one platform. Simple, convenient and secure way to access your accounts online, by phone or on the move. Transfer monies between your accounts, pay bills and make payments both domestic and international. Smartphone Mobile Apps available for download on compatible Smartphones. 	<ul style="list-style-type: none"> Terms and conditions apply. Charges for additional services apply. See brochure 'Schedule of Services – Payment and International Banking Charges' in branch for more information. Some Anytime Banking services may not be available on certain types of accounts or to under 18s. Anytime could suit small to medium sized businesses who typically trade domestically. Anytime Banking, Personal or Business Debit Card, together with a compatible Smartphone are required to download our Anytime Mobile Banking App.
Subscription-free access to our on-line cash management channel, 'Bankline', for 2 years from account opening	<ul style="list-style-type: none"> Manage your domestic and international payments through one channel. See your real time cash balances and payment status securely and conveniently. Availability of payment security controls including dual authorisation, payment roles and user payment and beneficiary limits. Process Efficiencies – “templates” and “bulk lists” for regular beneficiaries and files of payments. 	<ul style="list-style-type: none"> Terms and conditions apply. Charges for additional services and transactions still apply, see brochure 'Schedule of Services – Payment and International Banking Charges' in branch for more information. After year two, standard monthly subscription fees for Bankline will apply. The standard monthly subscription fee is £5 per month. For details of our standard monthly subscription and transaction fees visit www.ulsterbank.co.uk/banklinepricing.
First arrangement fee waived for asset finance with 'Lombard'	<ul style="list-style-type: none"> Helps you to acquire the essential assets needed to get your business started. Flexible and affordable means of funding equipment, while protecting cash-flow. 	<ul style="list-style-type: none"> Terms and conditions apply. Additional security may be required. The first arrangement fee will be waived. Second and subsequent asset finance transactions will carry an arrangement fee. Facilities available to business users only.