



Start-Ups

Support to match your ambition

Offering products, information
and support, to help you get your
business started.

Help for what matters

 **Ulster Bank**
Business Banking



HOW WE SUPPORT YOU

Ambitious for your business? So are we. We know that our place is by your side, helping you bring your business plans within reach, to drive your business forward.

Providing access to opportunity

Whether you are starting or growing a business, we recognise you need flexibility about when, and where, you do your banking so we offer a range of banking channels to suit you (online, telephone, mobile apps and in-branch).

We recognise there will be times when you will need to explore and discuss your requirements with us. Our Regional Business Managers have a wealth of knowledge and are passionate about finding the right products and services to suit your needs.

You can take advantage of our competitive financial package, too.

Access to one of the biggest support networks across the island of Ireland

You have a lot of things to figure out at this stage and there are many business people who have been where you are who can help. Support and information from people who understand – your peers and real industry experts – can help keep you firmly on the path to success.

Supported by Ulster Bank, smallbusinesscan.com allows you to share experiences and network with people who understand your situation – people who can provide practical support rooted in real business experience. You can download the smallbusinesscan.com Start-Up Centre App as well, so you have the support you need when you are on the go. It's all free. There is something useful at smallbusinesscan.com for every business owner.



We can help you, whatever stage you are at

Whether your business is at the idea stage, or already underway, but needing the right support to grow, we can help.

We've already helped more than 100,000 small business owners, get access to opportunities. And we've seen those people drive their businesses to the next stages.

Ulster Bank Support

Online Account Opening

Subscription-free online banking
(Anytime Banking)

Dedicated Telephone Support Team

Experienced Regional Development Managers

Competitive Financial Package

Mobile Banking App

smallbusinesscan.com support

Useful blogs and Q & A forums

Free Start-Up Knowledge Centre App

Free Business Planning Tool

Free web page for your start-up business

Free online navigator of local start-up supports

Discounted web shop

Supporting women in business

Every year, more and more women take the step of starting their own business. You can't beat the energy, commitment and natural support a growing, confident and vibrant female business community provides. This is what Business Women Can strives to provide. The community provides a 'system' of support for women-led businesses through a collaboration of online and local support through our group of Business Women Can ambassadors. For more information email businesswomencan@ulsterbank.com



YOU ARE THE FOCUS, WITH OUR FINANCIAL PACKAGE

At the vital Start-Up stage, you need your financial package to work for you. We've designed a financial package for Start-Ups, which is convenient and flexible - and can help reduce your costs.

We can offer you this package if:

- You are a new business customer, opening an Ulster Bank Business Current Account by 10th March 2016, and;
- You apply for both a Business Debit Card and Anytime Banking service, and;
- You have a Start-Up business that has been running for fewer than 36 months¹.

WHAT WE OFFER	HOW YOU BENEFIT	IMPORTANT THINGS TO NOTE
Transaction fee-free banking for the first two 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 limits²
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 • Debit Cards are only available to authorised signatories under the bank account mandate where the signing rules state one or either to sign. • Standard Current Account Transaction Charges may apply, See brochure 'A Guide to Business Current Account Fees' in branch for more information.



WHAT WE OFFER	HOW YOU BENEFIT	IMPORTANT THINGS TO NOTE
<p>Subscription-free 'Anytime Banking' Integrated Online, Telephony & Mobile Banking Solution</p>	<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 many 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 mobile banking App
<p>Subscription-free access to our on-line cash management channel, 'Bankline', for two years from account opening</p>	<ul style="list-style-type: none"> • Gives you real time visibility over your business finances, securely and conveniently • A single view of your real time cash position • Schedule and process domestic and international payments through one channel • Payment security controls 	<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 • After two years 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
<p>First arrangement fee waived for asset finance with 'Lombard'</p>	<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"> • The first arrangement fee will be waived. Second and subsequent asset finance transactions will carry an arrangement fee • Additional security may be required • Facilities available to business users only • Terms and conditions apply



WHAT WE OFFER	HOW YOU BENEFIT	IMPORTANT THINGS TO NOTE
<p>Subscription-free Commercial Charge Card 'One Card' for the first year</p>	<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 ulsterbank.co.uk/onecard for more information
<p>Joining fee waived with 'Merchant Services' (a saving of £150)</p> <p>Terminal rental option £14.99 per month</p>	<ul style="list-style-type: none"> • Allows your business to accept card transactions facilitating quicker payments • Avoid having to handle high volumes of cash or cheques 	<ul style="list-style-type: none"> • Terms and conditions apply • Merchant Services is provided by our partners at Streamline. The joining fee/arrangement fee for Merchant Services will be waived • Reduced Terminal Rental option available • All other ancillary fees and charges apply from the date of account opening as set out in Streamline's Merchant Services Terms and Conditions
<p>Grow your business</p>	<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 are 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



WHAT WE OFFER	HOW YOU BENEFIT	IMPORTANT THINGS TO NOTE
Deposits & 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 business has generated 	<ul style="list-style-type: none"> • A range of deposit options can be explored with your 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
International Trade – no payment transaction charges on standard Foreign Exchange (FX) payments made via the branch, Anytime Banking or Bankline	<ul style="list-style-type: none"> • Removing the FX fees makes it cheaper for you to do business abroad • Removes the uncertainty that you could underpay your supplier as the amount being sent should be the amount received 	<ul style="list-style-type: none"> • A fixed price still applies to urgent FX payments and is dependent on the method used for payment • Please note that Bureau De Change transactions and payments made in Sterling to a Sterling Account are excluded from this offer. Also excluded are International Draft transactions • We offer a suite of products to assist businesses in managing their foreign currency exposures arising from international trade. For more information visit ulsterbank.co.uk/business
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, pension and investments 	<ul style="list-style-type: none"> • For more information please visit your local Ulster Bank branch

Important information

1 A qualifying business is:

a. A business which has been trading for fewer than 36 months

Or

b. A business where there is a material change in the owners/ principals of the 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

c. A 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

2 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

- 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
- Offer not available to employees of the Ulster Bank Group
- Only available to residents in Northern Ireland



HOW CAN YOU MAKE THE MOST OF OPPORTUNITIES?

We've talked to business owners who have missed big opportunities for their businesses. We've talked to people who were struggling to find the best directions for their businesses. And we've talked to people who really were not sure just what the potential of their business idea might be...

...and many of those people are now running thriving businesses.

Through our relationship with smallbusinesscan.com you can learn about how best to manage your business and how to overcome the business challenges you may face.

But what is smallbusinesscan.com?

smallbusinesscan.com is an online community for business owners. It's a place to share your experiences with fellow entrepreneurs, and get insights, information and support. There are thousands of small business owners on the site - many who have years of hands-on experience relevant to your start-up. And you'll have direct access to the experts behind smallbusinesscan.com - you can ask them questions. They will support you.



OPPORTUNITIES FOR YOUR BUSINESS START-UP

smallbusinesscan.com is a place of collective wisdom for small business owners. People tell us it's a place they find inspiration. It helps make business happen.

SMALLBUSINESSCAN.COM FEATURES	HOW YOU BENEFIT
Access to 20,000 members	Learn from experienced start-ups and entrepreneurs
Ask questions in expert groups	Share insights and get answers to the questions that can make a difference for you in the Q & A Forums
Free Start-Up Centre App	Get access to hundreds of blogs and lessons dedicated to Start-Up businesses
Free Business Planning Tool	A useful tool to walk you through and create a business plan for your business
Enterprise Support Navigator	Access a continuously updated list of local enterprise supports across the island of Ireland
Discounted Web Store	<p>Get access to great deals on small business services to help you run your business more efficiently. Additionally as an Ulster Bank Start-Up customer you could access even greater discounts if you have:</p> <ul style="list-style-type: none"> • Opened a Business Start-Up Current Account, and; • Signed up for Anytime Banking, and; • Applied for a Business Debit Card.

For more information visit smallbusinesscan.com/resources



LEARN MORE THROUGH THE START-UP CENTRE APP

The Start-Up Centre App* is a one-stop repository of info, insights and guidance for businesses. You'll find some great tips to support you – and it's all completely free.

And because it's available as an App, there's real flexibility to learn as much as you like at whatever time you like, and wherever you happen to be. You'll find more information about the centre at smallbusinesscan.com



*Currently available on Apple devices through the App Store.



GETTING YOU STARTED

With so much information out there these days, it can be difficult to know where to invest your time. That's why we have teamed with smallbusinesscan.com to create an online navigator of all the local enterprise supports across the island of Ireland.

The navigator lists some sources of invaluable information, so you can get immediate guidance from people who are recognised as industry experts.

Some of the categories included are:

- Accountants
- Community and Rural Development
- Consultants
- Equity
- Grants
- Information
- Legal
- Marketing
- Research and Development
- Workspace
- Young Enterprise

For more information visit smallbusinesscan.com/resources



**For more information, visit ulsterbank.co.uk/startup
or call us on 0345 366 5592**

Help for what matters

Ulster Bank
Business Banking

Information correct as of May 2015

Lines are open 8.30am-5.30pm, Monday to Friday. Calls may be recorded.

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