

NIB BUSINESS

NIB Business is a day to Day Finance product for your business, offering easy access, straight forward banking services and the opportunity to handle most of your day to day banking over the internet.

What does NIB Business provide?

NIB Business provides you with the financial tools to give you practical and financial benefits while managing the day to day finances of your business.

Practical because you can handle much of your banking business outside banking hours so you can concentrate on your customers as and when you need to.

Financial because you can reduce many of the standard costs associated with managing your business' day to day finances. For example access to online banking with lower transactional costs and free set up costs for Business eBanking.

In addition it offers access to a Business Banker who in turn gives access to specialists in areas such as Asset Finance, Cash Management, Trade Finance, Invoice Finance and Investment advice.

What does NIB Business include?

For a quarterly maintenance fee of €50 plus standard transaction fees, NIB Business includes the following features:

- ✓ Up to 5 separate euro current accounts for the day to day banking transactions of your business, such as receiving and making payments.
- ✓ Business eBanking - available 24 hours a day, allowing you to overview all your accounts and transfer funds worldwide or pay bills. You can also decide which users will have access to the system, as well as the level of access and how much authority they will be allowed.
- ✓ 1 ATM/Debit Card - giving you the ability to withdraw cash and pay for goods at point of sale or via the internet.

Optional extras include:

- ✓ 1 Mastercard Corporate Gold Card* with no annual fee - a handy way to manage travel expenses, also giving you travel benefits and membership to Priority Pass, which includes free access to over 450 VIP airport lounges worldwide
- ✓ Overdraft*

- ✓ Chequebook
- ✓ Lodgement Book

* Subject to credit assessment

More information:

Our 'Clear & Simple: Business Fees and Charges Explained' brochure details all the transactional fees applicable to this product. It is available on www.nationalirishbank.ie or from your local branch.

You can also build on this product by adding any of the other products on offer, including additional current accounts. Normal fees will apply to any additional products.

Please refer to our Terms and Conditions for relevant terms applicable to each product.

If you have any questions or you would like to avail of our NIB Business product please do not hesitate to contact Business Direct on 1890 866 860.