

# Ireland's best Start-up business loan rate 4.95%

Ireland's KPMG Business  
Banking Excellence Award  
Winner **2005, 2006 & 2007**



Get the right people behind you.

 **Ulster Bank**



Start-ups, start here  
By talking to us today.

# Taking new enterprise seriously.

Want the best for your new business? Choose Ulster Bank business banking and we'll be with you every step of the way.

We have a strong culture of fostering new enterprise, so that whether you are considering a traditional Start-up or business franchise format, we are committed to supporting your new business from seed to success.

Over the years, we've helped all kinds of Start-up and growing businesses. And, if there's one thing we recognise, it's that every business, like every individual, is unique. That's why we aim to work with you to create the ideal business banking package to suit your particular needs.

Naturally, you'll expect all the essentials, like online banking, cheque books, a competitive loan rate and regular statements. That goes without saying. But from the very beginning, you'll also have a local point of contact – an Enterprise Advisor – to provide you with practical, relevant support in a range of areas as your business grows.

## **A great deal for business Start-ups**

At Ulster Bank, we give Start-up businesses the best possible chance of success with a range of authentic business support solutions provided by our dedicated Enterprise Advisers. They will help you get the most from our products and services.

## When you open a new Start-up business account with Ulster Bank, between now and 30 September 2008, you may receive:

- Transaction fee free banking for three years, from the day you open your business current account.
  - An introductory market leading Start-up Business Loan rate of just 4.95%\* variable.
  - Access to finance- Loan of up to €30,000 for new business development purposes with no need for personal guarantees to be backed by assets.\*\*
  - Free monthly subscription for three years, from the date you register for Ulster Bank's online banking service Anytime Business.
  - A MasterCard Business Card with the annual fee waived for the first year (Government Stamp Duty applies).
  - Hire purchase and leasing services are offered through Lombard, a leading asset finance provider and a member of the RBS group- with waiver of the first facility set up fee\*\*
  - Through Ulster Bank Invoice Finance you can access more funding than you would through traditional facilities, if your Start-up business has a projected turnover of €500, 000 or more. Invoice Finance may give you funding up to 80% of the value of your invoices and we pay the legal fee associated with putting the facility in place as well as waiving the normal arrangement fees\*\*
  - Free set-up and enhanced rates for our market leading range of solutions for accepting card payments in person, over the phone or on- line.
  - Commercial foreign exchange and trade support services for Start-ups doing business abroad.
  - Free copies of Ulster Bank 'Planning your Business' and 'Helpful Advice for Businesses' guides.
  - Advice and support from Ulster Bank's Enterprise Advisers and Ulster Bank's Corporate Markets specialist units including: Capital Markets, Ulster Bank Invoice Finance and Lombard.
- \* 4.95% variable Start-up Loan Rate correct as at 4/2/2008 for loan amounts up to €70,000. and is effective up to 30 September 2008 after which this offer rate will be subject to change.
- \*\* Lending terms and conditions apply. Details available at your Ulster Bank branch. Borrowers must be over 18.

# Minimising banking costs for Start-ups with the best day to day banking package.

## Business Current Account

Our Business Current Account gives you all the essentials you need to manage your everyday business finances, including a cheque book, lodgement book and regular statements.

When we talk about transaction fee free banking – we deliver it for the first 3 years, from the day you open your account.

As a Start-up you will also be exempt from cash handling charges (lodgements/withdrawals) for the first 3 years, for up to €200,000 each year. (Thereafter charged at published rates).

Transaction fees are normally paid in respect of the following services, but from the day you open your account these fees will be waived for a period of three years:

- Withdrawals and lodgements through your branch
- Processing the cheques you write
- Internet banking payments
- Standing order amendments
- Stop payment facilities
- Unpaid cheques/direct debit inwards
- Cheque books (Government Stamp Duty applies)

All other fees and charges will continue to apply at the standard published tariffs. Standard current account fees and charges will apply once the three year period has completed. Please see our 'Guide to Business Current Account Fees' for full details.

# A market leading Start-up loan rate of 4.95% variable.

When we talk rate, we mean the best rate in the market of 4.95%\* variable for Start-up loans up to €70,000.

\*4.95% variable Start-up Business Loan Rate as at 4/2/08. For loan amounts of up to €70,000 and is effective up to 30 September 08, after which this offer rate will be subject to change.

## Access to Finance

We recognize and appreciate that many new enterprises have difficulties getting appropriate start-up finance and can now lend up to €30,000 for business development purposes where Personal Guarantees will not have to be backed by assets.

## Anytime business

### Account Servicing Includes

- Balance Information
- Account Activity
- Transaction Details
- Transaction Search
- Cheque/Lodgement Book Request
- Standing Order View

You can read more product information and download the registration form at [www.ulsterbank.ie/anytimebusiness](http://www.ulsterbank.ie/anytimebusiness)

## Anytime business - Spend less time banking and more time doing business

Anytime is a powerful yet easy to use Internet Banking solution giving you easy online access to your business finances-making more time for business.

As a Start-up business customer, you get our **Account Servicing and Payments Servicing** free of charge (a saving of €19.05 per month) for a period of three years from the date of registering.

### Payment Services Include

- Pay bills from your Ulster Bank Accounts
- Inter Account Transfers
- Third Party Transfers – send funds to other domestic financial institutions
- Staff Payroll
- Beneficiary Maintenance – add, amend, delete beneficiary details

## **Cashflow Management – Invoice Finance**

Ulster Bank Invoice Finance can assist cashflow management by providing immediate access to debtor monies owed to your new business. We can provide access to more funding for start-ups with a projected turnover of €500,000 or more. Funding up to 80% of invoice value is available and we pay the legal fee associated with putting the facility in place as well as waiving the normal arrangement fees.

## **Asset Finance**

Hire Purchase and leasing services are offered through Lombard, a leading asset finance provider and a member of the RBS group.

Lombard can provide you with a flexible repayment schedule to suit your cashflow requirements. Additionally they will waive the set-up/arrangement fee on your first finance contract.

## **Business MasterCard**

Our Business MasterCard offers an efficient, convenient and cost effective way to manage travel, entertainment and other general expenditure.

For new Business Start-up customers we will waive the first year's annual fee of €19.05 for you and any additional card holders (Government Stamp Duty applies).

# Want to Find Out More?

Just phone or visit your local branch and talk to our local Enterprise Advisor – your local point contact for all your business banking requirements.

Alternatively call 1850 31 41 51 or visit our web site at [www.ulsterbank.ie/startups](http://www.ulsterbank.ie/startups)

## For Information

Ulster Bank's Business Start-up offer is available to new business Start-up customers who open their Business Current Account between now and 30 September 2008. The offer is available for a three year period from the date of opening the Ulster Bank Business Current Account.

Lending criteria and terms and conditions apply to Ulster Bank's Business Current Account, Business Start-up Loans, Lombard, MasterCard Business Card and Invoice Finance facilities. Terms and conditions apply to Anytime Internet Banking for Business. Information correct as at 4/2/2008.

Government Stamp Duty applies for the Business Cards.

Lombard Ireland Limited (trading as Lombard and Lombard Vehicle Management) is a Multi-Agency Intermediary regulated by the Financial Regulator.

**Business Loan – Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating.**

**Hire Purchase – Warning: you will not own these goods until the final payment is made. Lombard Ireland Limited is the Multi Agency Intermediary regulated by the Financial Regulator.**

For more information call  
into any Ulster Bank branch

[www.ulsterbank.ie/startups](http://www.ulsterbank.ie/startups)

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Calls may be recorded.  
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