

Small Business Banking

Access
to helpful
information
and financial
support

AND GET
£500
CASHBACK
TOO*



Danske Bank

* Terms and conditions apply

*Local support and expertise.
Total commitment too.*

*Why accept anything less
for your business?*



Welcome to Danske Small Business Banking

Across Northern Ireland, small businesses are the lifeblood of the local economy. They employ. They innovate. They inspire.

And now is an exceptionally exciting time for small business with technological advances changing the ways you can engage and interact with customers, suppliers and staff.

These advances present new opportunities and challenges by opening new markets that traditionally may not have been accessible.

Helping your business move forward

Access to helpful information and financial support can be key in helping your business navigate new markets. Our Small Business banking accounts can provide you with the tools and services to maintain a healthy cash flow in this ever-changing environment.

Solutions to match your ambitions

This booklet will introduce you to the products and services available to businesses with an annual turnover of up to £1 million. So whether you're just thinking about starting up a business, or you are already an established business looking to make a move, we have the solutions to help you achieve your business aspirations.

We hope to welcome you to Danske Bank and look forward to working together.

A handwritten signature in dark blue ink, appearing to read 'Richard Caldwell'.

Richard Caldwell
Managing Director - Personal Banking & Small Business



Big Offer for Small Business

NOW

£500 Cashback for new Small Business Customers

Terms and conditions apply - please see pages 16 and 17

Offer open to:

- Switching Business Customers
- Start Up Business Customers

When you open and maintain one of our Small Business Current Accounts, including Business eBanking and a Mastercard Business Debit Card.



First instalment of £250 paid after 10 transactions

Final payment of £250 paid after 12 months active banking

Begin your application online at www.danskebank.co.uk/businessapplication

To qualify for the **first** instalment you must complete 10 eligible transactions on your Danske Small Business Current Account or Danske Small Business Digital Current Account. The first payment of £250 will be credited to your account in the subsequent month.

To qualify for the **second** payment you must have completed an average of 10 eligible transactions per month during the first year of opening your account. The second payment will be credited to your account one month after your first year anniversary.

The choice is yours

Selecting a convenient Small Business Current Account that's right for your business

At Danske Bank we understand how business works. We know it's not always a 9-5 job - and not always based in an office either!

That's why our business current accounts are designed to allow you to manage your finances at a time and place that suits you. You can even select the tariff that is most appropriate for your business.

Business Account Checklist - What you'll need to open an account

Participating providers of UK business bank accounts have agreed to a basic set of information that they will need from you to set up your UK business current account. Find out what you'll need to provide using the simple Business Account Checklist from UK Finance, the UK's leading trade association for financial services.

Simply search 'Business Account Checklist' on our website.

Choice of accounts

We have two great accounts available, designed to reflect your preferred methods for managing your finances.

We understand, though, that your business circumstances can change and you need to react quickly.

That's why you can always change your account with us (at no extra fee) by contacting our Business Banking team on 0345 850 9515.

Lines are open Monday to Friday 8am to 8pm and from 9am to 4.30pm on Saturdays, except for bank holidays or other holidays in Northern Ireland when the bank is not open for business.

We may record or monitor calls to confirm details of our conversations, and for training and quality purposes. Call charges may vary. Please contact your phone company for details.

	Danske Small Business	Danske Small Business Digital
Overview	The flexible all-rounder combining traditional branch-based banking with our innovative online banking	Designed for flexible customers who manage their finances through online banking and the Post Office® network
Accounts included	Up to 5	1
Mastercard Business Debit Card	Yes	Yes
Business eBanking*	Free	Free
Online payments	5p	Free
Automated transactions	5p	Free
Monthly Fee**	£12.50	£7.50
Branch Service	Yes	Yes
Post Office® Service	Yes	Yes
Branch counter, Post Office® & self service transactions	Transactional fees vary depending on chosen product. Danske Small Business Digital will be more expensive if transactions are carried out predominately at the branch counter. Refer to our 'Fees and service charges explained - business accounts' leaflet for full details on transactional fees	

Registered charity? Or community organisation?

You can find out more information on the accounts we have available on our website www.danskebank.co.uk/business

* Business eBanking may be temporarily unavailable when we are carrying out routine maintenance.

** See our 'Fees and service charges explained - business accounts' leaflet for full details

Terms and conditions are available from any of our branches and on our website at www.danskebank.co.uk/busdocs

Not only do you get a Business Current Account, you get these handy services too:

- **Business eBanking** and access to the Danske Mobile and Tablet Business Apps (1)
- **Unlimited free faster payments** made through your online banking with our Danske Small Business Digital Account
- **Mastercard Business Debit card** for you and your employees (2)
- Use of the **Post Office®** network to lodge and withdraw funds from your accounts
- **24/7 access** to your finances through Business eBanking and our Business Apps (1)
- Access to our **branch network** to manage your finances
- A range of **payment options** to make your banking easier to manage, including Direct Debit, Standing Orders, Card Payments and foreign currency payments
- Access to our **Danske Small Business Hub**
- **A team** to support you and your business as you grow
- Access to **finance options** suited to your needs through our team of experienced Business Bankers : Overdrafts, Variable rate Business Loans, Asset Finance and Corporate Cards (3)
- These accounts can be used for Account Information Services and Payment Initiation Services
- Interested in finding out the price of borrowing up to £25,000? Visit danskebank.co.uk/smallbusinessborrowing

1 Business eBanking and our Mobile and Tablet Business Apps may be temporarily unavailable when we are carrying out routine maintenance. Our apps are available to customers who are registered for Business eBanking. Danske Mobile Business App is not available on Windows or Blackberry. Danske Tablet Business App is available for Android and iOS devices.

2 Fees and service charges may apply. Please refer to our 'Fees and service charges – Business Accounts' leaflet for more details. Terms and conditions are available from any of our branches and on our website at www.danskebank.co.uk/busdocs.

3 Whether we provide credit depends on your circumstances, and you must be 18 or over. Lending terms and conditions apply. Arranged overdrafts are repayable on demand. This means you will have to repay the overdraft in full when asked to do so. You may need to provide security for overdrafts.

The Danske Bank Small Business Hub www.danskebizhub.co.uk

A straightforward, jargon free source of information and resources to help you navigate the challenges of running a small business.

The Hub contains:

- Tools to help you plan
- Up to date business articles to give you the edge
- Insights from local businesses



The Hub focuses on the three primary stages of business development:

Seed Stage

- Do you have a business idea?
- Need help with your business plan?
- Are you ready to go into business?

Start Up Stage

- Help navigating the early days
- Marketing
- Finding customers
- Getting orders
- Issuing invoices
- Managing finances

Growth Stage

- New product development
- New market development
- Funding growth
- Employing staff
- Developing processes
- Developing strategy
- Converting strategy into reality

Manage your finances at home, in the office and on the go



- Business eBanking • Danske Mobile Business App
- Danske Tablet Business App

- 1 Accounts**
View your account balances and transactions
- 2 Payments**
Make and authorise payments
- 3 Notifications**
Set up and receive email, SMS or Push mail notifications about your balance and transactions
- 4 Administration**
Create and manage who has access to your online banking

- 5 eArchive**
View your statements and other information from the bank using eArchive in Business eBanking

We have a range of more specialised Business eBanking modules, so you can build your own solution around the needs of your individual business. Find out more at www.danskebank.co.uk/businessbanking

Our apps are available to customers who are registered for Business eBanking. Payments made outside the UK are governed by the law that applies where the payment is made. Danske Mobile and Tablet Business Apps are available on Android and iOS devices.

To help keep you up to date with your account balance, we can send you a text message to let you know when your balance falls above or below a level you have set yourself. This will help you know when a payment is in your account, or when you are getting near a debit balance or your overdraft limit on your account. [We do not charge for this service, but you may have to pay your mobile phone company.]

Perhaps you'd prefer to lodge your cash and cheques at the Post Office®? No problem.

Our partnership with the Post Office® gives customers access to over 400 Post Office® branches across Northern Ireland, providing additional flexibility and convenience for you to lodge cash and cheques locally.

When you are using the Post Office® you will be required to make separate cash and cheque lodgements. The charges that apply are the same as if you made the lodgement at a 'Cash Drop' in one of our Branches.

Use www.postoffice.co.uk/branch-finder to find out where your nearest branch is and its opening hours.



Fees and service charges may apply. Please refer to our 'Fees and service charges explained - business accounts' leaflet.

Are you currently banking with another financial provider?



Moving your Business Banking to Danske Bank is easier using the stress-free Current Account Switch Service

You will benefit from :

- Redirected payments from your old account
- Switch completed within 7 days of your account being opened
- We will provide you with the same overdraft amount as your current Bank *



You can choose between a full switch, where you move your balance and all your payment orders to your Danske Bank account, or a partial switch, where you can move a selection of your payment instructions to your Danske Bank Account.

Full details of the switching service and switch guarantee can be found in our 'Switching your business current account to Danske Bank using the Current Account Switch Service' leaflet which is available in our branches and on our website.

* Terms and conditions apply - see page 12 for details.

Overdraft Matching Facility



We will match the overdraft facility amount for customers who complete a full switch of their Business Banking to us.



* Terms and conditions apply

You simply need to have :

- A Business Overdraft facility with another Bank
- Been trading for at least 6 months
- Your previous 3 months account statements
- An account balance which has returned to credit during the previous 3 months

Whether we provide credit depends on your circumstances and you must be 18 or over. Lending terms and conditions apply. Arranged overdrafts are repayable on demand. This means you will have to repay the overdraft in full when asked to do so. You may need to provide security for overdrafts. You can get details of terms and conditions, fees, service charges and interest rates that may apply to our products from any of our branches and on our website at www.danskebank.co.uk/busdocs

Over to you

Become a Danske business customer in 3 easy steps

Step 1

Select the Business Current Account which best suits how you manage your finances

- Danske Small Business
- Danske Small Business Digital



Step 2

These are the products available to help you manage your cashflow:

- Mastercard Business DebitCard
- Business eBanking
- Business Investment Account
- Danske Mobile & Tablet Business Apps

Step 3

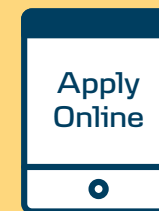
Select any additional products to support your business growth. These may require a separate application to be completed.

- Terms and conditions are available from any of our branches and on our website at www.danskebank.co.uk/busdocs
- Whether we provide credit depends on your circumstances, and you must be 18 or over. Lending terms and conditions apply.

Handy ways to open your account with us

• Online

Apply online at www.danskebank.co.uk/businessapplication



• In Branch

Call into your local branch to collect an application form



• Over the phone

Call our local Business Banking team on 0345 850 9515



• By Post

Return your completed application form via post to :
Business Customer Support
Danske Bank
PO Box 2111
Belfast
BT10 9EG



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What happens next

Once we receive your application...

- 1.** You will receive a text to let you know your application has reached our account opening team.
- 2.** A member of our team may give you a quick call to confirm your details.
- 3.** We will open your account and your Customer Agreement will be posted to you. Your debit card(s) and online banking details will also be posted to you.

- 4.** Carry out a transaction on your account in the first 60 days to agree to the terms and conditions.
- 5.** You can carry on with running your business.



Important information - the things you should know about

Eligibility Criteria

Terms and Conditions - Cashback Reward for 'Danske Small Business' and 'Danske Small Business - Digital Account' customers

1. The Cashback Reward

- 1.1.** We will give Eligible Customers who meet the First Criteria a payment of £250 (the First Reward). This payment will be credited to your Account as defined in Section 2 one (1) month after the date that the First Criteria are met.
- 1.2.** The Bank will give Eligible Customers who meet the Second Criteria a payment of £250 (the Second Reward). This payment will be credited to your Account as defined in Section 2 thirteen (13) months after the date that the Account was first opened.

2. Eligible Customers

- 2.1** You will be an Eligible Customer if you are a sole trader, a partnership or an incorporated entity and you meet all of the following:
 - (a)** have been trading/established for less than 6 months and are opening your first Business Current Account as a Danske Bank Small Business or a Danske Bank Small Business - Digital Account ("the Account") or
 - (b)** you complete a full switch of your main business account to a Danske Bank Small Business or a Danske Bank Small Business - Digital Account ("the Account")

- using the Current Account Switch Service and the Account remains open at the date that the First Reward or the Second Reward (as applicable) is made; AND
- at the time you open the Account you select a Mastercard Business Debit Card; AND
 - at the time you open the Account you register for Business eBanking; AND
 - the published fees and service charges apply to the Account; AND
 - you are a resident of Northern Ireland or have a trading address in Northern Ireland.

Important information - continued

2.2 An Eligible Customer can only select one Account for the purposes of the Cashback Reward. If more than one Account meets the Criteria then the Cashback Reward will be paid on only one Account. The Bank will automatically select the first Account that an Eligible Customer opens or switches in using the Current Account Switch Service after 15th April 2016 for purposes of assessing whether the Criteria has been met. Any Accounts which are opened subsequently will not be eligible for the Cashback Reward.

3. The First Criteria

In order to meet the First Criteria you must complete ten (10) Transactions on the Account before the date which is 12 months after the date that the Account was opened.

4. The Second Criteria

In order to meet the Second Criteria you must complete at least 120

Transactions on the Account during the 12 consecutive months from the date the Account is opened (which is an average of 10 Transactions per month)

5. Transaction

A Transaction for the purposes of these terms and conditions is a payment into your Account or a payment out of your Account which is not:

- an internal transfer to or from another account that you hold with us;
- a fee or interest or other posting to the Account which has been made by us

6. General

6.1 We will determine whether you have met the Criteria for the payment of any Reward.

6.2 The Reward can only be made by direct credit from Us to an Account as defined in these terms and conditions. No cash or alternative reward is available.

6.3 The Bank reserves the right to vary or withdraw these terms and conditions at any time. Any such variation or withdrawal will not affect your rights under these terms and conditions if you are already an Eligible Customer as set out in these terms and conditions at the date that the withdrawal or variation is made.

6.4 We will not deduct any tax from the First Reward or the Second Reward payments. Whether you have to pay tax on the First Reward or the Second Reward Payment may depend on the circumstances relating to your business. You should seek your own advice concerning whether you should pay tax on the Reward Payments.

Thank you for considering Danske Bank as your business partner

Hope we can work together soon

Got any questions?

If you have any questions about opening your account or the products available, please feel free to call us on 0345 850 9515



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This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

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Registered Office:

Donegall Square West

Belfast BT1 6JS

Northern Bank Limited is a member of the Danske Bank Group.

www.danskebank.co.uk