

# A Guide to Moving your Business Account



[movingaccount.ie](https://movingaccount.ie)



Banking & Payments  
Federation **Ireland**

Ulster Bank DAC and KBC Ireland have announced they are exiting the Irish market. Customers of these two banks will need to move their bank accounts to another banking provider to ensure no disruption to their business banking service.

Ulster Bank and KBC Ireland have confirmed they are writing to their customers on a phased basis (i.e. in batches) over the coming months. When you receive your communication, please read it carefully and take note of the timelines set you as you will need to take action by that date.

**You have two options when switching your business account to another provider as follows:**

### **Option 1**

Open a new account with a new provider and manually arrange the transfer all payments.

### **Option 2**

Open a new account with a new provider and use the 'Switching Code' process to transfer payments and account balance. The Switching Code is designed to make the process of switching quicker and easier, by enabling the switching of account balances (where the existing account is being closed), standing orders and Direct debits.

**Using the Switching Code option is open to certain businesses but not all - See section below on 'Using the Switching Code process to move your Business Current Account'.**

**Whichever of the above options you choose, the first step is that you need to arrange to open your new business account with a new provider, complete the account opening forms and provide all the required documentation.**

**It is very important for businesses to firstly review the type of banking facilities your business currently holds and what you may require from a new provider.**

For some businesses, the needs may be a straightforward account with an online business banking capability and perhaps a deposit account.

Many more businesses will require cash management facilities or payment facilities such as payroll. For others who are importing/exporting you may need trade finance products, Foreign Exchange Risk Management products or Interest Rate Risk Management products. **If you have credit facilities such as an Overdraft, Loan, Leasing, Invoice Discounting etc. you will need to engage with your chosen provider to discuss arranging new credit facilities (unless otherwise advised by your existing provider). Please see the section 'Credit Facilities' below.**

**CREDIT FACILITIES WILL NOT AUTOMATICALLY TRANSFER TO A NEW PROVIDER**  
**(Unless otherwise advised by your existing provider)**

**You will need to discuss what credit facilities you need with your new provider. This will involve making a credit application for the credit facilities you need.**

At the end of this Guide, you will find links to various websites that offer information on the different types of accounts available from various financial services providers.

This guide is intended to answer some of the questions you may have about moving your business account to an alternative provider and will hopefully assist in making the process easier for you.

**BE PREPARED. START PLANNING**

**It is important that you plan ahead and consider carefully all of your options, keeping in mind the type of business products and services you need from your provider.**

## How much notice will I be given about moving my account?

You will have 6 months from the date you receive your letter to move your account to another provider to ensure continuity of your day-to-day banking needs. While this is enough time to make the move, **it is advisable to start the process as early as you can to ensure that your account (and any direct debits and standing orders attached to the account) is fully moved to another provider and is operational before your existing account is closed.** This is extremely important for business customers where the volume of account transactions is higher than for personal customers and there is generally a broader range of accounts required.

The account migration process can also be more complex than for personal customers in terms of the anti-money laundering process where a number of directors may be involved, business account mandates are required, and creditor/payroll details may need to be set up on new a new online banking system. Businesses can therefore expect that it will take longer to set up new accounts with an alternative finance provider than in the case of personal customers.

All business account providers in the market want to help businesses to change provider in as seamless a manner as possible. However, given the volume of businesses switching to new providers, we ask and advise business customers to take action as soon as possible.

**It is important to know that you do not have to wait until you receive a communication from your bank to start the process of moving your account. The sooner you start to prepare the better.**

## How do I go about opening a new business account?

To open a new account, you will first need to decide who you want your new provider to be. To get information about account providers, you can go online to individual providers' websites which provide very detailed information on how to open a business account and the type of information you need to provide. You may also contact local branch/office of your chosen providers.

## What are the steps I need to take in opening a business account?

There are several ways that you can apply to open a new business account. The process generally depends on your business type, whether a sole trader, company, unincorporated entity, partnership etc.

*Typically, the steps to open a business account are as follows:*

### Step 1:

You can contact a local branch/office of your chosen provider by phone to book an appointment at which you will be provided with a business application form and be advised of what you need to do next.

Alternatively, some providers offer an online option of starting the account opening process by downloading a Business Account Application Form which you will need to complete and then book an appointment with your chosen provider. You can generally book the appointment online using a Business Appointment Form. You can then bring along your completed application form to your appointment.

Some account providers offer an online account opening facility for sole traders while other business types such as companies and partnerships etc. will have to arrange a meeting.

Depending on your business requirements, you will be provided with a number of forms to be completed such as Account Mandate forms, various authorisation forms for online banking, debit and credit card usage etc.

## Step 2:

### What documentation do I need to open a new business account? Why do I need to provide this?

While account providers will have their own specific requirements for opening new accounts, there are some general requirements that unlikely to differ much between providers. When opening a business bank account, you will typically be asked to provide the following:

#### Proof of Identity and Address



- Proof of identity and addresses for one or more signatories on the account
- Proof of identity and addresses for one or more directors of the business
- Proof of identity and addresses for all Beneficial Owners\* of a company

*\*Any individual who owns or controls 25% or more of the issued share capital*

#### Business Ownership/Legal



- Certificate of Incorporation (if you are a Limited Company)
- Certificate of Registration of Business Name (if you are using a different name to the Company or if you are a sole trader using a registered business name)
- In the case of a partnership, a copy of the Partnership Agreement
- Copy of your company's Memorandum & Articles of Association
- Details of beneficial owners, Directors and Company Secretary
- Proof that your company is registered with the Registration of Beneficial Ownership (RBO) – required as part of the Customer Due Diligence measures under the Criminal Justice Money Laundering Act 2010

#### Business Records



- Recent bank statements
- Most recent set of certified accounts (if requiring credit facilities)
- Business plan (if requiring credit facilities)

To open a new business account, you will need to provide proof of your identity and your address. The reason you have to prove your identity is to prevent financial crimes e.g., money laundering, terrorist financing, fraud and to ensure that the person opening the account is who they say they are. Financial services providers and their staff are required by law to request this information from you.

Depending on how you open your new account - online or in a branch - there may be different documents required.

**Some examples of the documents that are accepted for proof of identity and proof of address to open an account are listed in the table below. Your new provider will advise you if these documents are accepted or if not, what other documents may be accepted.**

Form of documentation	Examples of accepted documents
<b>Photo ID</b>	<ul style="list-style-type: none"><li>• A valid passport</li><li>• A valid driving licence</li><li>• A National Age Card</li><li>• An Irish Government Travel Document</li><li>• A Temporary Residence Certificate</li><li>• An Irish Residency Permit</li></ul>
<b>Proof of address</b>	<ul style="list-style-type: none"><li>• A utility bill (gas, electricity, mobile phone), issued within the last 6 months</li><li>• A statement from a regulated financial institution, issued within the last 6 months</li><li>• An insurance policy document, issued within the last 12 months</li><li>• Correspondence from Government Departments/Bodies e.g., the Department of Social Protection, the Revenue Commissioners, issued within the last 6 months</li></ul>

## How long will it take to open a business account?

Different providers will have different account opening requirements. Your new provider will advise you of the documentation they require, which once received they will have to review and process. The timeframe for opening a business account is likely to vary depending on the complexity of your banking requirements and the business type (e.g. sole trader, partnership, limited company) so this is something you can discuss with your new provider.

If you need credit facilities, you can apply for these at the same time as opening your new account. It will take longer to process applications for credit facilities, so make sure to discuss this with our new provider to ensure to allow enough time for the new facilities to be put in place.

Many businesses will be opening new accounts over the coming months, which is why it is important that you start the process as early as you can.

## Can I continue to use my old account while going through the process of opening my new business account?

If you choose to open a new account yourself and gradually transfer across any Direct Debits and Standing Orders, you can continue to use your existing account. However, you should ensure that you have sufficient funds in both existing and new accounts to be able to meet continuing payments and transactions coming out of the account.

Once your new account is up and running and you have moved all your payments to your new account, you will be able to close your existing account. Please read the communication you receive from your existing provider to understand the options available to you to close your account and the timeframe they are giving you to do this.

You may not be aware but there is a switching service that is available to certain SMEs. This service is set out in the Central Bank of Ireland's "Switching Code", which sets out the ground rules for providers when you choose to switch your account from one provider to another.

More information is provided later in this guide.



## When do I inform my customers/debtors of my new banking arrangements?

You should inform your customers/debtors of your new account details once the account is open and you have the new account details. This will ensure that your customers/debtors have the details necessary to make payments into your new account. If there are any other sources of income into your account, you will need to contact them also.

## Who else must I inform regarding important payments into or out of my account?

If you have Direct Debits or Standing Orders set up on your old account, you will need to ensure that they are set up on your new account, to ensure that any payments due will be paid.

Most businesses use the Revenue Online Service (ROS) which allows companies and other businesses who are liable for tax in Ireland to file certain tax returns (e.g. VAT/RCT/PAYE etc) online. ROS provides for the setting up of a direct debit Instruction, the electronic payment of taxes and duties and facilitates tax refunds such as VAT for example. It is important therefore to ensure that you advise ROS of your new bank account details.

## What's involved in setting up Online Business Banking with a new provider?

Different providers will have different online business banking offerings, so it is important to discuss your particular needs with your new provider.

If you are using online business banking with your existing provider, you may have regular payment beneficiaries set up. You will need to set them up afresh on your new provider's online banking system and depending on the volume of payees, this may take some time to set up, so ensure to allow for that. Where possible it may also be useful to download/save payee details from your existing online banking system.

It may be possible for certain businesses to avail of the switching process set out in the Central Bank of Ireland's (CBI) *Code of Conduct on the Switching of Payment Accounts with Payment Service Providers* (the Switching Code). Not all providers have a switching service. If your new provider does and you wish to proceed in this way, you will be supported to open your new account using the switching service. You can access the Switching Code [here](#).

**Under the Switching Code, certain businesses, but not all, are eligible to apply to have your business current account moved from your existing provider to a new provider.**

**The Switching Code does not apply to any credit facilities.**

The Switching Code applies to Current Accounts with Credit Institutions denominated in euros held by personal and **certain business customers in the Republic of Ireland, who fall within the category of "Consumer", as defined by the Account Switching Code. For businesses it covers:**

- a person or group of persons, but not an incorporated body with an annual turnover in excess of €3m (for the avoidance of doubt a group of persons includes partnerships and other unincorporated bodies such as clubs, charities and trusts, not consisting entirely of bodies corporate); or
- incorporated bodies having an annual turnover of €3m or less in the previous financial year (provided the business is not a member of a group of companies having a combined turnover greater than €3m).

However, please note that there are very important things that you as a customer must do (and only you as a customer are authorised to do) to ensure the process can be completed successfully. More information is provided below.

## FIRST STEP IS TO OPEN A NEW ACCOUNT WITH A NEW PROVIDER

The first step in using the Switching Code process is that you need to arrange to open your new business account with a new provider, complete the account opening forms and provide all the required documentation.

### What is involved in switching a business account under the Switching Code process?

If your business is eligible to avail of the Switching Code process, you must first decide which provider you want to move your account to.

Once you have decided which provider you would like to open your new current account with, you should request that provider's switching brochure which will give you all the information you need to switch your account.

Please review the 'Opening a New Business Account' section above which provides information on opening a new business current account. Once your new account is opened, **you will need to fill out that provider's Account Transfer Form (ATF) or Account Switching Form** which you can find online at the new provider's website (details are below) or you can call into a branch to get the form in paper format.

The Account Transfer Form under the Switching Code process will provide you with the following two options:

**'Option A'** - where you close the old account and switch your balance and your direct debits/standing orders to your new provider.

**'Option B'** - where you keep the old account open but switch your balance and your direct debits/standing orders to your new provider.

However, if you choose Option B, because Ulster Bank and KBC Bank are exiting the Irish market, you will have to instruct them to close the old account at a later date.

Once you have completed the Account Transfer Form, your new provider will send it to your existing bank.

## What are the important things I need to think of if I want to use the Switching Code process to switch my current account?

If you choose the Switching Code process to switch your current account, you will need to make sure you do the following:

- Select a switch date (during which time the switch can take place) at a time during the month when there is the least amount of activity on your current account. This is to ensure that any pending transactions and/or Direct Debits (DDs) and/or Standing Orders (SOs) are paid successfully. To help with choosing a switch date, you should look at the account statements from your existing provider to determine the time during the month that there is least activity on your account.
- Ensure that you do **not** use your debit card to generate any pending transactions on your current account once the process has commenced. If there are pending transactions on your account, it may result in the switch being delayed or cancelled.
- You will need to ensure that any companies that you have a payment arrangement with i.e., Direct Debits with a phone company, electricity and gas companies, broadband arrangements, Revenue Commissioners FIRST STEP IS TO OPEN A NEW ACCOUNT WITH A NEW PROVIDER The first step in using the Switching Code process is that you need to arrange to open your new business account with a new provider, complete the account opening forms and provide all the required documentation.etc., are made aware of your new account details. Your existing provider will notify these companies of your new account details as part of the switching service, but it is very important that you follow up with these companies to ensure they have updated your account details on their system so that your bills continue to be paid after the switch has completed.
- Also, as part of the switching service your existing provider will notify the new provider of any Standing Orders on your current account and your new provider will set these up for you.
- You should also check for any recurring card payments coming out of your account e.g., subscription services as you will need to those service providers with the details of your new card number as the switching service will not do this. One way to help identify recurring payments may be to look at your account statements from your existing provider to identify any payments set up on your card.

- You will need to notify anyone who makes payments into your account of your new account details. To help you identify the source of incoming payment to your account, you should look at the account statements from your existing provider to identify anyone who sends payments into your account.
- There are rules and restrictions that apply in order for this process to complete. If you choose to follow an 'Option A' switch, it is important to know that you will not be able to use your account while the switch is being processed. If, however, you choose to follow an 'Option B' switch, you will still be able to access your account. However, you will need to then close the account later.

Your new provider will advise you of any additional steps you may need to take to ensure the switch completes successfully.

**Select an account transfer date that falls at a time when there is the least amount of activity on your account.**

## **Will I need to do anything after I complete the switching (Account Transfer) form?**

As above, it is very important to ensure that any companies you have a Direct Debit arrangement with has your new current account details and that they have updated these on their system to ensure continued payment of any bills you may have with these companies. **It cannot be guaranteed that this will be done automatically as part of the switching service so you should contact them to check.**

**It is important that you follow up with any companies you have a Direct Debit arrangement with to ensure that your new account details are noted on their system. Otherwise, a bill may not be paid on time.**

**You will also need to contact any companies that you might have a subscription with or any company that you have agreed to pay with your debit card (known as a "recurring card payment"). These payments are attached to your debit card and these companies will need to know your new card details to process any upcoming payments. They are not part of the switching service, so you need to provide your new details to these companies yourself.**

## When will my new account be available to use?

Your new account will be available to you once the account has been onboarded successfully by your new provider, subject to the switching request being successful.

Any balance that you had in the old account will be available in your new account **10 working days from your chosen switch date**. Any Standing Orders you may have will also be set up on your new account by this date.

## I have a debit card attached to my existing current account. Will I get a new debit card automatically when I open a new current account?

You will need to request a new debit card as part of the account opening process with your new provider who will then send you a debit card in the post.

## Where can I get more information?

You can get more information about switching your business current account by visiting providers websites or contacting your chosen new provider.

The table overleaf provides relevant website addresses for providers offering business current accounts.

Bank	Switching Information
<b>AIB</b>	<a href="https://aib.ie/content/dam/frontdoor/business/docs/products/current-accounts/business-switcher-web-version-with-strapline.pdf">https://aib.ie/content/dam/frontdoor/business/docs/products/current-accounts/business-switcher-web-version-with-strapline.pdf</a>
<b>Bank of Ireland</b>	<a href="https://businessbanking.bankofireland.com/support-centre/business-banking/business-current-accounts/switching-to-bank-of-ireland/">https://businessbanking.bankofireland.com/support-centre/business-banking/business-current-accounts/switching-to-bank-of-ireland/</a>
<b>permanent tsb</b>	<a href="https://www.permanenttsb.ie/help-and-support/why-join-us/switching-guide/">https://www.permanenttsb.ie/help-and-support/why-join-us/switching-guide/</a>
<b>N26</b>	<a href="https://n26.com/en-eu/business-bank-account">https://n26.com/en-eu/business-bank-account</a>
<b>Revolut</b>	<a href="https://www.revolut.com/en-IE/business/business-account">https://www.revolut.com/en-IE/business/business-account</a>
<b>Fire.com</b>	<a href="https://www.fire.com">https://www.fire.com</a>
<b>bunq</b>	<a href="https://www.bunq.com/business">https://www.bunq.com/business</a>
<b>Ulster Bank</b>	<a href="https://www.ulsterbank.ie/business/support/support-hub.html">https://www.ulsterbank.ie/business/support/support-hub.html</a>  Ulster Bank customers can telephone 0818 210 260
<b>KBC bank Ireland</b>	<a href="https://www.kbc.ie/en-US/homepage">https://www.kbc.ie/en-US/homepage</a>  KBC Bank customers can telephone 1800 93 92 44

## Direct Debits & Standing Orders

### What is the difference between Direct Debits and Standing Orders?

A Direct Debit is an instruction from your business to a third party authorising them to collect payments from your account as a payment falls due. The amount taken from your account by Direct Debit may vary from payment to payment or it may be for a fixed amount. A Direct Debit is usually used for payment arrangements that your business may have with your insurance company, phone company provider, broadband provider, utility provider, the Revenue Commissioners, fuel card, toll bridge etc.

A Standing Order is an instruction you give to your bank to pay a fixed amount at regular intervals to a third party e.g., if you have a loan repayment or rent, this may be agreed at a set amount for a set period of time.

### Can I change over all my Direct Debits in “one go” through my bank?

If you choose not to avail of the switching process, you will need to contact each company that you have a Direct Debit arrangement with and provide them with your new account details.

If you choose to avail of the switching service, your existing provider will notify the companies you have a direct debit arrangement with (except for non-Republic of Ireland Direct Debit originators). However, you should still contact each company to make sure your new account details are updated on their system.

### Can I get a list of the Direct Debits and Standing Orders on my account from my bank?

Yes - your existing provider will give you a list of all the Direct Debits and Standing Orders on your account. You may be able to access it through your providers online banking services. You should check this list to ensure that the details are correct.

To ensure that any payments on your account continue to be paid after you close your existing account, you will need to contact each company that you have a Direct Debit payment arrangement with. You should contact any company you have a Direct Debit arrangement with by logging on to their website or by contacting the company by phone or email. These details should be available on any correspondence you receive from these companies or online.



## Payments into my Business Account

**Do I need to give all those paying money into my account my new details?  
How do I do this?**

Yes - anyone who makes a payment into your account should be notified of your new account details.

### **BE CAREFUL**

**Companies will likely ask you for your new BIC and IBAN, but you should not be asked for your PIN number or password, and if you are, you should never provide it.**

## Payments out of my Business Account

At a time when large numbers of businesses will be changing moving their accounts, businesses should be particularly aware of 'Invoice re-direction fraud' which occurs when a business receives a fraudulent email claiming to be from an existing supplier/creditor. The fraudster advises that the bank details for the payment of future invoices should be changed or requests that a payment should be made into a certain account. These approaches can be made over the telephone, by letter, and by email.

### **BE CAREFUL**

**You should verify all requests purporting to be from your creditors, especially if they are asking you to change their bank details for future invoices. You should do this by phoning a known contact – do not use the contact details on the letter/email requesting the change.**

When moving account, as part of the process you will need to discuss any credit requirements you have with your new provider. This will involve making a credit application for the credit facilities you need.

You should start to explore your options now and start the process of applying for new credit facilities if needed.

**You will find information on the credit application process and the type of information generally required by lenders in the BPF Guide ' Banks and SMEs – the business of lending and borrowing' [here](#).**

## Overdrafts

**What happens if I have an overdraft on my Account? Will this move to my new account too?**

If you wish to get an overdraft on your new account, you will need to speak to your new provider about this. An overdraft is a credit product, and you will need to make an application for an overdraft facility (unless otherwise advised by your existing provider).

**An overdraft will not move automatically to your new account when you close your existing account, so you will need to apply for an overdraft if you need one.**

## Business Credit Cards

**I have a business credit card with my existing bank. Will I automatically receive a new one from my new provider when I open a new account with them?**

No, a credit card is a form of credit so you will need to engage with your new provider to apply for a new Business Credit Card.

**How long will it take me to get a new credit card with my new provider?**

If you need a business credit card on your account, you should start to explore your options now and start the process of applying for a new one with another provider who will need to assess your application like any other credit application.

If you want to know more, you should discuss a credit card application with your chosen provider.

**A credit card will not move automatically to your new account when you close your existing account so you will need to apply for a new credit card if you need one.**

## **If I have recurring payments on my card, what do I do?**

Sometimes your debit card (the card number) is used to take payments from your account. Examples of this include payments made for subscription services e.g., a streaming service, or to pay a bill e.g., a mobile phone bill. The payments can be taken from a debit or credit card. When you get a new card, you will need to update the card details that the service provider has on their system for your account. You should contact any third party that you pay in this way.

## **Can I get a list of recurring card payments from my provider?**

It is not possible to get a list of recurring card payments from your existing provider. One way to help identify them may be to look at your account statements from your existing provider to identify any payments set up on your card.

You should also check whether you have any recurring payments attached to your credit card and take the necessary steps to ensure that these payments will continue to be made.

If you are applying to your new provider for credit facilities, then your new provider is obliged to consult the Central Credit Register (CCR) before approving loans of €2,000 or more. The CCR is a database of credit information, providing a factual, impartial record, reflecting a borrower's credit history. It does not produce a credit score or a credit rating. It is a good idea for businesses to request their own credit report when applying for credit facilities so that any issues or inaccuracies can be identified and corrected, particularly before you close your account with your existing provider.

Further information on the CCR and credit reports is available at:  
<https://www.centralcreditregister.ie>

In the coming months as customers start to move their accounts to other providers, criminals will try to take advantage by contacting people through scam emails, scam SMS messages, scam social media messages, or scam calls. Fraudsters will try to gather personal/company information, bank account details, or card details that could be used to compromise your account or card. Please be alert to these scams and never provide your PIN or any passwords to a third party.

At a time when large numbers of businesses will be moving their accounts, businesses should be particularly aware of 'Invoice re-direction fraud' which occurs when a business receives a fraudulent email claiming to be from an existing supplier/creditor or in some incidences, staff within the company. The fraudster advises that the bank details for the payment of future invoices should be changed or requests that a payment should be made into a certain account. These approaches can be made over the telephone, by letter, and by email. The request is not necessarily accompanied by any specific request for payment but if the request is acted upon, the next legitimate payment will be made directly to the fraudster's account.

## Key advice on invoice redirection scams

- Verify all requests purporting to be from your creditors, especially if they are asking you to change their bank details for future invoices.
- Do this by phoning a known contact – do not use the contact details on the letter/email requesting the change. Look up the number independently.
- If possible, set up designated Single Points of Contact with companies to whom you make regular payments.
- Instruct staff responsible for paying invoices to always check them for any irregularities.
- When an invoice is paid, send an email to the recipient informing them that payment has been made and to which bank account. Be mindful of account security and consider including the beneficiary bank name and the last four digits of the account to ensure security.
- Fraudsters often look for information regarding contracts and suppliers on an organisation's own website. Consider whether it is necessary to publish information of this type in the public domain and ensure your staff limit what they share about the company on their social media.

More important information is available here on the FraudSMART website:  
<http://www.fraudsmart.ie>

Below is a list of some of the larger Direct Debit Originators and their contact details which may be useful.

## REVENUE COMMISSIONERS

Company	Website	Customer Service Contact Number
Revenue Commissioners - ROS	revenue.ie	(01) 7383 636

## TELECOMMUNICATIONS: INTERNET, PHONE, MOBILE, TV

Company	Website	Customer Service Contact Number
An Post TV Licence	tvlicence.ie	(01) 705 8800
Digiweb	digiweb.ie	1800 285 828
Eir	eir.ie	1901
Sky TV	sky.com	0818 762 917
Three Ireland	three.ie	1913
Virgin Media Ireland	virginmedia.ie	1908
Vodafone Ireland	n.vodafone.ie	1907 Billpay 1747 Pay as you go

## UTILITIES

Company	Website	Customer Service Contact Number
Bord Gais	bordgaisenergy.ie	(01) 683 2658
Electric Ireland	electricireland.ie	(01) 676 5831
Energia	energia.ie	(081) 840 5405
Flogasflogas.ie	(080) 057 4574	
Iberdrola	iberdrola.ie	1800 300 370
SSE Airtricity	sseairtricity.com	(081) 881 2220

## INSURANCE

Company	Website	Customer Service Contact Number
Allianz	<a href="http://allianz.ie">allianz.ie</a>	(01) 448 4848
AA Ireland	<a href="http://theaa.ie">theaa.ie</a>	0818 22 7228
AiG	<a href="http://www.aig.ie/business">www.aig.ie/business</a>	(01) 208 1400
An Post Insurance	<a href="mailto:info@anpostinsurance.ie">info@anpostinsurance.ie</a>	0818 22 22 22
Aviva	<a href="http://www.aviva.ie">www.aviva.ie</a>	1800 332 211
AXA	<a href="https://www.axa.ie">https://www.axa.ie</a>	0818 73 6524
Close Brothers Premium Finance	<a href="http://closebrotherspf.ie">closebrotherspf.ie</a>	(01) 862 2560
FBD	<a href="http://fbd.ie">fbd.ie</a>	(01) 761 7617
		0818 18 18 18
Irish Life Health	<a href="http://irishlifehealth.ie">irishlifehealth.ie</a>	(01) 562 5100
Laya Life	<a href="http://layalifeinsurance.ie">layalifeinsurance.ie</a>	(01) 536 8000
Liberty Insurance	<a href="http://libertyinsurance.ie">libertyinsurance.ie</a>	1800 907 679
New Ireland Assurance	<a href="http://newireland.ie">newireland.ie</a>	(01) 617 2000
VHI Healthcare	<a href="http://vhi.ie">vhi.ie</a>	(056) 444 4444
Zurich Life	<a href="http://zurich.ie">zurich.ie</a>	(01) 799 2711

## WASTE

Company	Website	Customer Service Contact Number
Country Clean Recycling	<a href="http://countryclean.ie">countryclean.ie</a>	(022) 468 48/(022) 469 56
Greyhound	<a href="http://greyhound.ie">greyhound.ie</a>	(01) 568 6540
Panda	<a href="http://Panda.ie">Panda.ie</a>	(01) 8298992
The City Bin Co	<a href="http://Citybin.com">Citybin.com</a>	(091) 787 800
Thorntons Recycling	<a href="mailto:info@thorntons-recycling.ie">info@thorntons-recycling.ie</a>	(01) 623 5133



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