

Personal banking – terms and conditions



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Important Changes to Terms and Conditions

Please read carefully

From time to time we are required to make changes to our terms and conditions. Summarised are amended condition(s) and their effective dates. Please note that on the effective date the condition(s) listed in this section will replace the corresponding condition(s) in this terms and conditions brochure.

Summary of changes to take effect from 21 December 2016

These terms apply to primary account holders and to any additional authorised user (if applicable and not already included elsewhere in the general terms and conditions).

Page 29 13 Private Reserve Account

Account Specific Condition 13.2 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £10,000.

Account Specific Conditions 13.3 to 13.7 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 29 14 Reward Reserve Account

Account Specific Condition 14.3 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £2,000.

Account Specific Conditions 14.4 to 14.7 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 30 17 55 Plus Account

Account Specific Condition 17.3 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £2,500.

Account Specific Conditions 17.4 to 17.9 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 33 23 eSavings Plus Account

Account Specific Condition 23.12 will be amended to read:

23.12 The maximum balance and lodgement to the account is £1,000,000.

Page 34 24 Bonus Saver Account

Account Specific Condition 24.4 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £2,000.

Account Specific Conditions 24.5 to 24.8 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 34 25 Pathway Account

Account Specific Condition 25.4 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £10,000.

Account Specific Conditions 25.5 to 25.12 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Existing Account Specific Condition 25.5 (now 25.4) will be changed to remove the word "Additional". It now reads:

"Lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000."

Page 35 27 Loyalty Saver

Account Specific Conditions 27.3, 27.5 and 27.6 will be deleted because you no longer need to make an initial deposit of at least £2,000 into the account.

Existing Account Specific Condition 27.4 (now 27.3) will be changed to remove the word "Additional". It now reads:

"Lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000. In the event that the account balance exceeds £1,000,000 we may request you to transfer the excess funds into another account."

Existing Account Specific Condition 27.9 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £2,000.

Account Specific Conditions 27.4 to 27.18 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 36 28 Direct Saver

Account Specific Condition 28.15 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £5,000.

Account Specific Conditions 28.16 to 28.24 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 37 29 Reserve 30

Account Specific Condition 29.3 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £1,000.

Account Specific Conditions 29.4 to 29.9 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 38 30 Reserve 90

Account Specific Condition 30.3 will be deleted because you will no longer receive a nominal rate of interest if the account balance falls below £2,500.

Account Specific Conditions 30.4 to 30.11 inclusive will be renumbered accordingly and references to these Account Specific Conditions have also been updated to follow the revised numbering.

Page 41 34 Money Desk Deposit

Account Specific Condition 34.12 will be amended to read,

Withdrawals are only permitted from the account on the maturity date. Withdrawals before the maturity date, whilst not normally permitted, will incur a charge; details of charges are available from your branch. Withdrawals before the maturity date are at the Bank's absolute discretion. Interest may be applied to the date of the withdrawal. Depending on movements in the interest rate market, this may in certain circumstances result in a charge being incurred. Customers will be charged an Early Closure Charge if the account is closed before the maturity date. Details of this charge are available in the Fixed Term Deposits (Money Desk Deposit) – Information Sheet relating to each offer. If a withdrawal is made prior to the end of the agreement and a smaller sum is available to invest, new account terms should be set.

Customers with Disabilities

We offer a range of services that may assist you with your day-to-day banking requirements – such as literature available in Braille, large print and on audiotape. For more information just visit www.ulsterbank.co.uk or call us on 0345 6033 738 (Textphone 0800 015 4422).

Personal Banking Terms and Conditions

Introduction

- (i) These Terms and Conditions (the “Conditions”) form part of the contract between you and us, Ulster Bank Limited (“Ulster Bank”). The contract also includes the terms about interest rates and charges in our brochure A guide to personal accounts fees and interest.
- (ii) These Conditions are divided into General Conditions and Account Specific Conditions. The General Conditions apply to all accounts and services we offer to personal customers. The Account Specific Conditions apply to particular accounts.
- (iii) If an Account Specific Condition is inconsistent with any General Condition, the Account Specific Condition will apply (except for General Conditions 2.2 and 10.3).
- (iv) The laws of Northern Ireland apply to the contract between you and us. The law which we take as the basis for establishing relations with you prior to the conclusion of the contract is the law of Northern Ireland. The courts of Northern Ireland shall have non-exclusive jurisdiction over any disputes arising between you and us that are not resolved by other means.
- (v) We may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, but we can still insist on the strict application of any or all of our rights at a later stage.
- (vi) You should read these Conditions carefully and retain a copy for future reference. We can provide you with additional or up-to-date copies of these Conditions (and any other documents which form part of the contract between you and us) if you ask us. These Conditions are also available on our website www.ulsterbank.co.uk and at our branches.
- (vii) Our brochure A guide to our personal accounts sets out some important practical information on how to use your account effectively and safely.
- (viii) In these Conditions and in our brochures A guide to personal accounts fees and interest and A guide to our personal accounts we use the term “business day” to refer to any day from Monday to Friday (inclusive) which is not a bank holiday in Northern Ireland.
- (ix) References in these Conditions to our leaflet A guide to personal accounts fees and interest are references to this leaflet as amended from time to time. We may change the terms about interest rates and charges in this leaflet by exercising our powers under General Condition 11.
- (x) All of the accounts that we offer to personal and private customers are categorised in the Contents section of these Conditions and in the Account Specific Conditions as either “Payment Accounts” or “Non-payment Accounts”. Unless a General Condition says otherwise, it applies to both Payment Accounts and Non-payment Accounts.

General Conditions

Section A: Conditions of General Application

1. YOUR INFORMATION

1.1 Who we are

- 1.1.1 Your account is with Ulster Bank Limited
- 1.1.2 We are a member of The Royal Bank of Scotland Group ("RBS"). For more information about other RBS companies please visit rbs.com and click on 'About Us', or for similar queries, please telephone 0131 556 8555.

1.2 The information we hold about you

Your information is made up of all the financial and personal information we hold about you and your transactions. It includes:

- (a) information you give to us;
- (b) information that we receive from third parties (including other RBS companies, third parties who provide services to you or us and credit reference or fraud prevention agencies);
- (c) information that we learn about you through our relationship with you and the way you operate your accounts and/or services; and
- (d) information that we gather from the technology which you use to access our services (e.g. location data from your mobile phone, or an Internet Protocol (IP) address or telephone number).

1.3 Accessing your information and other enquiries

- 1.3.1 If you would like a copy of the information we hold about you, please write to: Subject Access Request Team, Ulster Bank Limited, 11-16 Donegall Square East, Belfast BT1 5UB. A fee may be payable.
- 1.3.2 If you believe that any of the information that we hold about you is inaccurate, or if you have any queries about how we use your information which are not answered here, please contact us on 0800 158 8786.

1.4 Changes to the way we use your information

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we will notify you and will allow a period of 60 days for you to raise any objections before the change is made. However, please note that in some cases, if you do not agree to such changes it may not be possible for us to continue to operate your account and/or provide certain products and services to you.

1.5 How we use and share your information with other RBS companies

We may use and share your information with other RBS companies. This information is used by us and them to:

- (a) assess and process applications, provide you with products and services and manage our (or their) relationship with you, and/or as part of a sale, reorganisation, transfer or other transaction relating to our business
- (b) understand our customers' preferences, expectations and financial history in order to improve the products and services we offer them;
- (c) carry out financial (including credit) and insurance risk assessments and for risk reporting and risk management;
- (d) develop, test, monitor and review the performance of products, services, internal systems and security arrangements offered by RBS companies;
- (e) assess the quality of our service to customers and to provide staff training;
- (f) improve the relevance of offers of products and services by RBS companies to our customers;
- (g) recover debt;
- (h) confirm your identity; and
- (i) prevent and detect crime, including fraud and money laundering.
- (j) comply with legal and regulatory obligations. Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records.

1.6 Sharing with third parties

1.6.1 We will not share your information with anyone outside RBS except:

- (a) where we have your permission;
- (b) where required for your product or service;
- (c) where we are required by law and/or by law enforcement agencies, government entities, tax authorities or regulatory bodies around the world;
- (d) to third party service providers, agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
- (e) to debt collection agencies;
- (f) to credit reference and fraud prevention agencies;
- (g) to other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
- (h) where required for a sale, reorganisation, transfer or other transaction relating to our business;
- (i) in anonymised form as part of statistics or other aggregated data shared with third parties;
or
- (j) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.

1.6.2 In the event that any additional authorised users are added to your account, you and the additional account user authorise us to pass information about you to the other user

1.6.3 We will not share your information with third parties for marketing purposes.

We will only share your information with third parties on a limited basis following due diligence and in accordance with our internal procedures

1.7 Transferring information overseas

We may transfer your information to organisations in other countries (including to other RBS companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws.

1.8 Marketing information

If you have permitted us to do so, then we will send you relevant marketing information (including details of other products or services provided by us or other RBS companies which we believe may be of interest to you), by mail, phone, email, text and other forms of electronic communication. If you change your mind about how you would like us to contact you or you no longer wish to receive this information, you can tell us at any time by contacting us on 0800 158 8786, through our online banking service or at your local branch.

1.9 Communications about your account

1.9.1 We will contact you with information relevant to the operation and maintenance of your account by a variety of means including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.

1.9.2 We may monitor or record calls, emails, text messages or other communications in accordance with applicable laws for the purposes outlined in General Condition 1.5 above.

1.10 Credit reference and fraud prevention agencies

1.10.1 We may access and use information from credit reference agencies when you open your account and periodically to:

- (a) manage and take decisions about your accounts;
- (b) prevent fraud and money laundering;
- (c) check your identity; and
- (d) trace debtors and recover debts.

- 1.10.2 We may share information with credit reference agencies about how you manage your account including your account balance, credit limit and any arrears or default in making payments. This information will be made available to other organisations (including fraud prevention agencies and other financial institutions) so that they can take decisions about you, your associates and members of your household. This information may also be used for tracing purposes.
- 1.10.3 If false or inaccurate information is provided and/or fraud is identified or suspected, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.
- 1.10.4 We and other organisations may access and share fraud prevention agency information about you to prevent fraud and money laundering, for example, when checking:
- (a) applications and managing credit or other facilities and recovering debt;
 - (b) insurance proposals and claims; or
 - (c) details of job applicants and employees. We and other organisations may access and use this information from other countries.
- 1.10.5 If you would like a copy of your information held by the credit reference and fraud prevention agencies we use, please visit your branch where you can obtain their contact details. The agencies may charge a fee.

1.11 How long we keep your information

We will keep your information for as long as it is required by us or other RBS companies (even if you close your account) in order to comply with legal and regulatory requirements, or for other operational reasons, such as dealing with any queries relating to your account.

1.12 Security

We are committed to ensuring that your information is secure with us and with the third parties who act on our behalf. For more information about the steps we are taking to protect your information please visit <http://www.ulsterbank.co.uk/ni/personal/safe-secure.ashx>

2 OPENING AN ACCOUNT

2.1 Availability

- 2.1.1 Accounts are available only to individuals. Accounts must not be used for business purposes.

2.2 Cooling off

- 2.2.1 Subject to General Condition 2.2.2, you have a period of 14 days within which to cancel your account.
- 2.2.2 General Condition 2.2.1 does not apply:
- (a) where you have an account, such as a bond (but not including an ISA), where the rate of interest is fixed for a period of time following conclusion of the contract; or
 - (b) where you have an account whose price depends on fluctuations in the financial market outside our control which may happen during the cancellation period.
- 2.2.3 The cancellation period mentioned in General Condition 2.2.1 begins on the later of the following two dates:
- (a) the date your account is opened; and
 - (b) the first date on which you have received copies of:
 - these Conditions; and
 - A guide to personal accounts fees and interest; and
 - A guide to our personal accounts; and
 - any other documents containing contractual terms relating to your account.

- 2.2.4 To cancel your account, you must send a written notice to the branch where your account is kept, or (if you have an account which is not a branch based account) to the address specified in the applicable Account Specific Condition.
- 2.2.5 If you cancel your account, we will return all the money in your account to you and any interest it has earned, and we will not impose any extra charges. If, at your request, we have supplied you with any services before you cancel your account, you will have to pay our charges for supplying those services.
- 2.2.6 If you do not cancel your account, you will remain bound by the terms of your contract with us until your account is closed.
- 2.2.7 Your rights under General Condition 2.2 will not be affected by any Account Specific Conditions which would otherwise prevent you closing your account or closing it without loss of interest or additional charges.

3 GIVING US INSTRUCTIONS

3.1 Instructions

- 3.1.1 You authorise us to accept and act on your instructions, even if carrying out those instructions creates a debt on your account.
- 3.1.2 Your instructions can be given to us in writing (which must include your signature(s)), by cash machine, by telephone, online, by contactless card or by any other means we tell you are available.
- 3.1.3 Where you give payment instructions by fax or by telephone to your Private Relationship Manager or Private Relationship Assistant, we are entitled to accept and act on those instructions if they have been confirmed by you (or another person authorised by you) on a return telephone call we will make to you, or the person authorised by you, on a telephone number that we hold on our records for you or the person authorised by you.
- 3.1.4 Where you give us instructions by the services covered in General Condition 14, you should authenticate the transaction using the security procedures mentioned in General Condition 14.3.
- 3.1.5 In some cases, such as a Direct Debit, you may authorise another person to instruct us to debit money from your account. When this happens, we will treat each instruction from the other person as having been authorised by you.
- 3.1.6 We may refuse to act on your instructions if:
 - (a) we reasonably believe that you did not give us the instruction; or
 - (b) we reasonably suspect fraudulent activity; or
 - (c) your instructions are unclear, incomplete or not in the required form; or
 - (d) we might act contrary to a law, regulation, code or other duty which applies to us; or
 - (e) it would cause you to exceed any limit or restriction which applies to your account (such as a daily cash withdrawal limit from cash machines); or
 - (f) we have any other valid reason for not acting on your instructions.

You can also obtain information about the refusal and, where appropriate, our reason for refusing the payment, along with information on how to correct any errors that led to the refusal, by contacting one of our branches in person or using telephone banking (unless a legal reason or certain other limited circumstances beyond our control prevent us from providing you with this information).
- 3.1.7 All payment instructions will be transacted in Sterling unless we specifically agree otherwise.

3.2 Joint Accounts

- 3.2.1 If you have a joint account, we will (unless and until instructed otherwise under General Condition 3.2.2) accept instructions from any one of you. This means that any one of you can withdraw the full balance in your account.

- 3.2.2 Any one of you may instruct us that we may only accept instructions from all of you acting together. If this happens:
- (a) we will only act on your instructions if they are in writing and signed by all of you; and
 - (b) you will be unable to use our internet and telephone banking services, which depend on us being able to accept instructions from any one of you.
- 3.2.3 If one of you dies, we will accept instructions from the survivor(s), into whose name(s) the account will pass.

3.3 Protecting Your Account

- 3.3.1 In order to protect your account against misuse, you must:
- (a) keep your PIN and your other security details secret; and
 - (b) tell us immediately if you think someone else may know any of your security details or if you suspect unauthorised use of your account; and
 - (c) act with reasonable care, including taking reasonable steps to prevent unauthorised use of your security details; and
 - (d) not act fraudulently; and
 - (e) follow the security procedures described in General Conditions 14.3 and 14.4 if you operate your account by telephone or by accessing our website www.ulsterbank.co.uk; and
 - (f) take the steps described in General Condition 15.2 if you have a serviceCARD, debitCARD or cashCARD.
- 3.3.2 You will be responsible for all losses caused by:
- (a) any fraudulent activity on your part; and
 - (b) any person acting with your authority.
- General Condition 8.1 sets out in greater detail your responsibilities for losses caused by your failure to protect your account.
- 3.3.3 General Conditions 14.3 and 14.4 set out your responsibility for losses caused by your failure to follow the security procedures for operating your account by telephone or by accessing our website www.ulsterbank.co.uk.
- 3.3.4 General Condition 15.9 sets out your responsibility for losses caused by the misuse of serviceCARDS, debitCARDS or cashCARDS.

4 PAYMENTS INTO YOUR ACCOUNT

4.1 Cash and electronic funds

- 4.1.1 Cash paid in at a branch will be added to your account and treated as cleared immediately.
- 4.1.2 Cash paid into a fast lodgement facility before 4.30pm on a business day will be added to your account and treated as cleared on the same day. Otherwise, it will be processed the next business day.
- 4.1.3 Cash paid in at a Post Office® using a personalised pay-in slip will be added to your account and treated as cleared when we receive the cash from the Post Office® (which is usually two business days after you pay it in).
- 4.1.4 Electronic transfers will be added to your account and treated as cleared immediately upon receipt.

4.2 Cheques

- 4.2.1 If a Sterling cheque is paid in at any of our branches before 3.30pm on a business day, the money will be added to your account on the same day. If a Sterling cheque is paid in at any of our branches after 3.30pm on a business day or on a nonbusiness day, the money will be added to your account on the next business day. If a Sterling cheque is paid in at a Post Office®, the money will be added to your account when we receive it from the Post Office® (which is usually two business days after you pay it in). The money will be counted for interest purposes no later than two business days after it was added to your account and it will be available for you to use no later than four business days after it was added to your account. There may be legal reasons or limited circumstances beyond our control which prevent a receipt or make clearance take longer than these time periods.

- 4.2.2 If the bank, building society or other organisation that the cheque was drawn on decides not to honour it, they will normally explain the reason for non-payment. We will debit the amount of the cheque from your account no later than the end of the sixth business day after it was added. After that, we must obtain your consent to debit the amount of the cheque unless you were knowingly involved in a fraud concerning the cheque.
- 4.2.3 Cheques not issued by a UK bank or building society and foreign currency cheques have different clearing procedures and longer time periods may apply.

4.3 Interest

- 4.3.1 Not all of our accounts pay interest on credit balances. If your account is eligible for interest, we will pay interest on the daily cleared credit balance in your account unless the Account Specific Conditions for your account provide otherwise. Interest on eligible accounts will be calculated and paid in the manner and at the rates set out in our interest rate brochures, which can be obtained from any branch (for branch based accounts). You can also call 0345 6033 738, look on our website www.ulsterbank.co.uk or ask our branch staff.
- 4.3.2 Our interest rate brochures include A guide to personal accounts fees and interest.
- 4.3.3 We will comply with any rules made by the Financial Conduct Authority and the Prudential Regulation Authority which require us to notify you of the interest rate applicable to your account.

4.4 Refusal of payments into your account

- 4.4.1 If we have a valid reason, we may refuse to accept a payment into your account.

5 PAYMENTS OUT OF YOUR ACCOUNT

5.1 Withdrawals and other transactions

- 5.1.1 If the cleared balance on your account (plus any unused arranged overdraft facility) is sufficient, you may carry out transactions on your account and withdraw money at any time. For your protection, there is a daily limit on the amount of cash you can withdraw using your card at a cash machine.
- 5.1.2 You may ask us to check the status of any payment you have instructed us to make and we will notify you of the outcome. This may involve us relying on another bank, building society or organisation involved in processing or receiving the payment for information.

5.2 Cheques

- 5.2.1 When you pay a cheque out of your account, we may decide not to pay it if:
- (a) there is not enough money in your account, or payment of the cheque would cause your account to exceed any arranged overdraft limit; or
 - (b) the cheque contains a technical irregularity (for example, a difference between the amount written in figures and the amount written in words); or
 - (c) we have reasonable grounds to suspect fraudulent activity.
- 5.2.2 We will only pay a cheque if it has been written by filling in one of the cheque forms we have supplied to you.

5.3 Cancellation

- 5.3.1 If you want us to stop a cheque, or cancel a Standing Order, Direct Debit or future dated payment instruction on your account, you should advise your branch (or such other person(s) as we tell you) in writing, or by telephone (followed by written confirmation, if required by the bank). You will not be able to stop a cheque or cancel a Standing Order, Direct Debit or future dated payment if you do not advise us before we are committed to pay the cheque or make the payment from your account. You must include the following details:
- (a) cheque – cheque number and date, your account number, amount and name of payee;
 - (b) Standing Order – name of recipient, amount and frequency;
 - (c) Direct Debit – name of recipient, amount and frequency; and
 - (d) future dated payment – name of recipient, amount and due date for payment.

5.4 Services and charges

- 5.4.1 We may impose:
- (a) charges for the operation of your account, including overdraft charges, interest and unpaid transaction fee charges; and
 - (b) other charges relating to your account or to the supply of services requested by you.
- 5.4.2 Our current charges for the operation of your account and the other charges we most frequently impose are set out in our brochure A guide to personal accounts fees and interest. You can also find out about our charges by telephone, on our website www.ulsterbank.co.uk, or by asking our staff. We will tell you about the charges for any service not covered by the brochure before we provide the service and at any time you ask.
- 5.4.3 There may be other costs (such as taxes) imposed by third parties on your account. We may debit from your account the amount (if any) of any tax, duty or other charge levied on your account by any competent authority in connection with your account and which we may pay to such authority on your behalf.

5.5 Timescales for making payments

- 5.5.1 Where you instruct us to make a payment:
- (a) If we can make the payment using the Faster Payments Service, the payment will normally be credited to the payee's account immediately (but may sometimes take up to two hours), where the payment is within our defined limits and the receiving institution is a member of the Faster Payments Service. If we suspect fraudulent activity on your account, we may take longer than two hours to credit the payee's account. Further information on Faster Payments can be found in the brochure '**A Guide to Our Personal Accounts**'.
 - (b) If we cannot use the Faster Payments Service to make the payment, we will contact you to advise of alternative methods of making the payment. In these circumstances, where the payment is to be made in the European Economic Area (EEA), payments will be credited to the payee's account as follows:
 - Payments in Sterling (to an account in the UK) or Euro (to an account in the EEA) will reach the institution holding the account by the end of the next business day following receipt of your instructions.
 - Paper-based instructions for payments in Sterling (to an account in the UK) or Euro (to an account in the EEA) will reach the institution holding the account by the end of the second business day following receipt of your instructions.
 - All other payments will reach the institution holding the account by the end of the fourth business day following receipt of your instructions. Different timescales apply to payments outside the EEA.
- 5.5.2 With the exception of payments using the Faster Payments Service (where we can normally receive and process payment instructions almost immediately):
- (a) instructions received on a non-business day are treated as received on the next business day;
 - (b) instructions received after 3.30pm are treated as received on the next business day unless we tell you that the payment will be processed immediately; and
 - (c) instructions for future dated payments are treated as received on the proposed payment date, or the next business day.
- 5.5.3 Where you require a currency conversion between Euro and Sterling, the payment will reach the institution holding the account by the end of the next business day following receipt of your instructions where:
- (a) the receiving account is held in the UK; or
 - (b) in the case of a cross-border payment, the cross-border transfer takes place in Euro and in the EEA.

For other currency conversions, different timescales apply.

5.6 Changes to payee account details

Where you instruct us to make a payment (including standing orders or other payments made using a payee instruction) and we are notified by the Current Account Switch Service that the intended payee has switched accounts using the Current Account Switch Service, we will update the account details of the payee on your payment instruction.

6 OVERDRAFTS AND UNPAID TRANSACTIONS

6.1 Availability

- 6.1.1 Unless indicated otherwise in the Account Specific Conditions for your account, arranged overdrafts are available on request if you are aged 18 or over and you satisfy our criteria.
- 6.1.2 We may change your overdraft limit by giving you personal notice of the new limit. If we are reducing the limit:
- (a) we will normally give you not less than 30 days' notice of the reduction; but
 - (b) our notice may provide for the reduction to come into effect immediately if, as a result of the way you operate your account or of your financial circumstances, we have reasonable grounds to believe that you may have difficulty in meeting your commitments.

6.2 Security

- 6.2.1 When we agree an arranged overdraft limit, we will provide you with details of any existing security we hold for the arranged overdraft and any new security we require.
- 6.2.2 We will not be obliged to make the overdraft available until any security we require has been completed to our satisfaction. We will require all security to be granted in our preferred form.

6.3 Unarranged overdrafts and unpaid transaction fee

- 6.3.1 If you issue instructions for a withdrawal or other payment which would result in:
- (a) your account becoming overdrawn, or further overdrawn, without prior arrangement; or
 - (b) your arranged overdraft limit being exceeded, we will treat your instructions as an informal request for an unarranged overdraft. General Conditions 6.3.2 to 6.3.4 describe how we process your request and the charges we make when we do so.
- 6.3.2 If we decide we are willing to accept your request, we will make a charge known as a Paid Referral Fee.
- 6.3.3 If we decide we are not willing to accept your request, but nonetheless accept it because we find that you have guaranteed payment by the use of a debit card, we will make a charge known as a Guaranteed Card Payment Fee.
- 6.3.4 If we reject your request, we will make a charge known as an Unpaid Transaction Fee.
- 6.3.5 Where you have an unarranged overdraft, in addition to any charge imposed under General Conditions 6.3.2 to 6.3.4, we will:
- (a) apply a monthly charge known as a Maintenance Charge; and
 - (b) charge interest (known as debit interest) on the unarranged overdraft at a rate which is higher than the rate we charge on arranged overdrafts.
- 6.3.6 You will find details of the interest and charges mentioned in this General Condition 6.3 in A guide to personal accounts fees and interest.
- 6.3.7 If we allow an unarranged overdraft to be created or your arranged overdraft limit to be exceeded, this will not mean that your arranged overdraft limit has been changed, nor that we are bound to make any other payment which would have the same effect.
- 6.3.8 We may cancel any standing order or Direct Debit on your account if it is unpaid on more than one occasion and we reasonably think that the cleared balance (plus any unused arranged overdraft facility) on your account is unlikely to be sufficient to meet future payments under the standing order or Direct Debit.

6.4 Calculating your overdraft

- 6.4.1 To determine whether your instructions would result in an unarranged overdraft, we will look at the cleared balance (plus any unused arranged overdraft facility) on your account.
- 6.4.2 We may disregard any credits which have not cleared when we calculate the amount of your overdraft outstanding (and any interest payable). If we make a payment against credits which have not cleared, this does not mean that we are bound to do so at other times.

6.5 Repayment and termination of your overdraft

- 6.5.1 We will always tell you if we intend to place any restrictions on your ability to make withdrawals under an arranged overdraft facility.
- 6.5.2 If we have a valid reason for doing so, we may give you personal notice withdrawing your right to overdraw your account, or demanding repayment of your overdraft, or both. Our notice will normally take effect after a period of not less than 30 days, but it may take effect immediately if:
 - (a) you have broken any term of the contract between you and us; or
 - (b) we have reasonable grounds to suspect fraudulent activity; or
 - (c) as a result of the way you operate your account or of your financial circumstances, we have reasonable grounds to believe that you may have difficulty in meeting your commitments.

If we demand repayment of your overdraft, you must immediately stop making withdrawals or payments of any kind on your account and must repay the full amount of your overdraft as soon as our notice takes effect.

- 6.5.3 You may terminate your arranged overdraft facility at any time by telling us in writing. If you do this you must repay any overdraft immediately.

6.6 Interest, fees, charges and other costs

- 6.6.1 We will provide you with at least 21 days notice of an overdraft set up fee or renewal fee for an arranged overdraft before we debit the amount from your account.
- 6.6.2 Interest and charges relating to overdrafts (whether arranged or unarranged) will be payable and will be calculated and charged in the manner and at the rates set out in our brochure A guide to personal accounts fees and interest and in any overdraft confirmation letter. Interest will be calculated on the daily cleared overdrawn balance on your account (both before and after any judgment for payment).
- 6.6.3 You will also be responsible for paying any costs reasonably incurred by us in connection with your overdraft. These will include (but will not be limited to) costs of:
 - (a) communicating with you; and
 - (b) preserving, taking, enforcing and/or realising any security; and
 - (c) taking steps, including court action, to obtain payment.
- 6.6.4 We may debit your account with any interest, fees, charges or other costs, even if this results in or increases an unarranged overdraft. If an unarranged overdraft arises in this way, we will not charge a Paid Referral Fee under General Condition 6.3.2 but we may apply charges and interest under General Condition 6.3.5.
- 6.6.5 We will not charge interest under General Condition 6.3.5(b) or 6.6.2 on any part of an overdrawn balance which represents:
 - (a) any sum (apart from interest) which is payable by you in connection with a breach of your obligations under your agreement with us; or
 - (b) a Maintenance Charge, Paid Referral Fee, Guaranteed Card Payment Fee or Unpaid Transaction Fee.
- 6.6.6 If your account is overdrawn, any money credited to it will be applied in the following order:
 - (a) in repaying or reducing any part of the overdraft which represents a sum mentioned in General Condition 6.6.5;
 - (b) in repaying or reducing the rest of the overdraft.

6.7 Conditions for your overdraft

- 6.7.1 The conditions of an overdraft will not be affected in any way by the account on which we have made the overdraft available being:
- (a) allocated another account number by us; or
 - (b) transferred to another of our branches, offices or departments.

7 CLOSING OR CONVERTING YOUR ACCOUNT

7.1 Closure by us

- 7.1.1 We can close your account immediately if:
- (a) we reasonably suspect that you have given us false information; or
 - (b) we reasonably suspect that your account is being used for an illegal purpose; or
 - (c) you behave in a threatening or violent manner towards our staff; or
 - (d) you were not entitled to open your account.
- 7.1.2 We can also close your account by giving you notice as set out below:
- (a) where your account is a Payment Account, we will give you not less than 60 days' prior notice; or
 - (b) where your account is a Non-payment Account, other than an account of fixed duration (such as a bond), we will give you not less than 60 days' prior notice or such period of notice as you would have to give us in order to close your account (or to close it without paying a charge or suffering a loss of interest), whichever is longer.
- 7.1.3 If you have an account of fixed duration (such as a bond), we can only close your account under General Condition 7.1.1.
- 7.1.4 If you have a Foundation Account, please refer to your Account Specific Conditions.

7.2 Closure by you

- 7.2.1 You can close your account at any time for any reason without charge, and we will forward any existing credit balance on your account to you, provided that:
- (a) You inform us in writing that you wish to close your account. We may allow you to close your account over the phone. If you notify us by telephone, we may ask you to confirm any notice in writing; and
 - (b) you return all (unused) cheques and cards issued on your account with any cards cut once through the magnetic strip and once through the chip; and
 - (c) you repay any money you owe to us, including the amount of any cheques, card transactions or other payment instructions you have made and any charges or interest incurred which we have not taken out of your account; and
 - (d) the Account Specific Conditions for your account permit you to do so; and
 - (e) you inform all third parties with whom you have arranged Direct Debits and standing orders of the closure of your account.

7.3 Conversion by us

- 7.3.1 If your account is a current account, you agree that we may convert it to another current account in our range of accounts. If your account is a savings account, you agree that we may convert it to another savings account in our range of our accounts. We will only do this if:
- (a) we have a valid reason for converting your account; and
 - (b) we notify you personally not less than 60 days before we convert it if it's a Payment Account or not less than 30 days if your account is a Non-payment Account.

We will convert your account after the expiry of our notice unless in the meantime you have informed us in writing that you wish to close your existing account under General Condition 7.2.1. For a period of 30 days from the date on which we convert your account, you may close the account (or switch to any other account which we are willing to provide to you) without loss of interest or any additional charges.

8 LIABILITY

8.1 Your liability

- 8.1.1 You are responsible for payment of any debt that arises on your account. This condition sets out your liability to us. For Debit Cards and Cash Cards please see General Condition 15.9.
- 8.1.2 If you have a joint account, you will each be responsible for any money owing on your account, both individually and jointly. This means that if one of you is unable to repay the money owing, the other account holder(s) can be required to pay the amount due in full, even if your relationship has changed or ended.
- 8.1.3 Except where General Condition 8.1.4 applies, you will be liable up to a maximum of £50 for any losses incurred in respect of unauthorised payments from your account arising:
- (a) from the use of a lost or stolen card or security details; or
 - (b) where you have failed to keep your security details safe.
- 8.1.4 The £50 limit in General Condition 8.1.3 does not apply to:
- (a) losses where you have acted fraudulently; or
 - (b) losses relating to a credit balance where you have failed, intentionally or with gross negligence, to comply with any term of our agreement with you relating to the issue or use of a card or security details (including the terms set out in General Condition 3.3.1); or
 - (c) losses arising from the creation or misuse of an overdraft on your account caused by the misuse of your card by someone who obtained it with your consent; or
 - (d) losses where you have authorised another person to use your account.
- 8.1.5 Unless you have acted fraudulently, you will not be liable under General Condition 8.1.3 or, where applicable, General Condition 8.1.4, for any losses arising from the unauthorised use of a card or security details:
- (a) after you have notified us in accordance with General Condition 3.3.1(b); or
 - (b) where we have not, at any time, provided you with the appropriate means to notify us in accordance with General Condition 3.3.1(b); or
 - (c) where they have been used to make a payment for goods or services (except for financial services contracts) where the user of the card or security details does not need to be present, for example over the telephone or internet, provided that you notify us of such unauthorised use without undue delay on becoming aware of the misuse; or
 - (d) before you have received the card or security details.

8.2 Our liability

- 8.2.1 We will not be liable to you for any breach of (or failure to perform) our obligations where that breach (or failure) is due to abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary.
- 8.2.2 We will not be liable to you for any loss suffered in respect of a payment that you have not authorised in accordance with General Condition 3, or which has been incorrectly paid, unless you notify us without undue delay on becoming aware of the unauthorised or incorrect payment and, in any event, not later than 13 months after the date that your account is debited. This General Condition 8.2.2 will not apply if we have failed to provide you with information about the payment in accordance with General Condition 9.1.2.
- 8.2.3 Where you do not supply the correct payment details (for example, you provide the wrong account number or sort code for the payee), we will not be liable for failing to make a payment or making an incorrect payment. Where you supply information in addition to the payment details that we ask for, we will only be responsible for making the payment in accordance with the payment details that we asked for.

- 8.2.4 For Direct Debits in Sterling, your refund rights under the UK Direct Debit Scheme will continue to apply. Please see the Direct Debit section of our brochure A guide to our personal accounts for more information.

8.3 Refunds

- 8.3.1 Where we make a payment from your account that you have not authorised in accordance with General Condition 3.1 and where you have notified us in accordance with General Condition 8.2.2, we will refund the amount of the unauthorised payment and, where applicable, restore your account to the position it would have been in had the unauthorised payment not taken place.
- 8.3.2 We will refund to you the full amount of any payment from your account carried out by or through the payee (for example, a debit card payment at point of sale) if the following conditions are satisfied:
- (a) your authorisation to debit your account did not specify the exact amount of the payment;
 - (b) the amount of the payment exceeded the amount that you could reasonably have expected, taking into account your previous spending pattern, these Conditions and the circumstances of the case (but not increases that arise as a result of exchange rate fluctuations); and
 - (c) you request a refund within eight weeks of the funds being debited from your account.
- 8.3.3 For the purposes of General Condition 8.3.2:
- (a) you must provide us with such information as is reasonably necessary to check whether the conditions in General Condition 8.3.2(a) and (b) have been satisfied; and
 - (b) we will refund the full amount of the payment or give a reason for refusing the refund within 10 business days of receiving your request for a refund, or, where applicable, within 10 business days of receiving any further information required under (a) above.
- 8.3.4 For Direct Debits in Sterling, General Conditions 8.3.2 and 8.3.3 do not apply and your refund rights under the UK Direct Debit Scheme will continue to apply. Please see the Direct Debit section of our brochure A guide to our personal accounts for more information.
- 8.3.5 You will not be entitled to a refund under General Condition 8.3.2 where you have given your consent to the payment directly to us and either:
- (a) we (or, where applicable, the payee) have provided you with information about the payment at least four weeks before the due date of the payment; or
 - (b) information about the payment was made available to you via our online banking service, our telephone banking service, or at any branch at least 4 weeks before the due date of the payment.
- 8.3.6 We are liable to you for making payments from your account correctly unless we can prove that the institution which holds the payee's account received the payment in accordance with the timescales set out in General Conditions 5.5.1 and 5.5.2. If we are liable, we will without undue delay refund the amount of the unpaid payment or defective payment and, where applicable, restore your account to the position it would have been in had the error not taken place.

9 COMMUNICATIONS

9.1 Bank statements

- 9.1.1 We will provide you with statements showing all amounts added to or taken from your account since the previous statement.
- 9.1.2 Statements will include the following information relating to payments, where relevant:

- (a) information identifying the transaction and the payee (where you have made the payment) or the payer (where you are receiving the payment);
- (b) the payment amount in the currency in which your account was debited or credited;
- (c) where you are making the payment, any exchange rates used by us and the amount of the payment after applying the exchange rates;
- (d) where you are receiving the payment, any exchange rates used by us and the amount of the payment before applying the exchange rates;
- (e) the amount and, where applicable, a breakdown of any charges or interest payable by you;
- (f) where applicable, the date of receipt of your payment instructions; and
- (g) the date on which the funds were debited from or credited to your account.

This information will appear in your statement and may also be made available to you at least monthly via our online banking service, or at branches (for branch-based accounts), or by calling our telephone banking service or at your request.

- 9.1.3 You should read these statements, and tell us as soon as possible if you believe there is an incorrect entry in any statement.

9.2 Other communications

- 9.2.1 When we communicate with you by telephone, we may record the call to ensure that we provide a good service and that we follow your instructions correctly.
- 9.2.2 All communications from us to you (including the documents containing the terms of the contract between you and us) will be in English.
- 9.2.3 If your name, address, telephone or mobile number or email address changes, you must notify us immediately. If you notify us by telephone, we may ask you to confirm the change in writing.
- 9.2.4 If we hold an email address or mobile phone number for you, we may use this to communicate service related information to you and, in particular, we may alert you to any concerns we may have about the activity on your account.

10 CHANGES TO THE AGREEMENT AND CHARGES

10.1 General Provisions

- 10.1.1 If we have a valid reason for doing so, we may change the terms of our agreement with you by notifying you personally not less than 60 days before the change comes into effect.
- 10.1.2 We may introduce new charges on your account or change the amount of any charges which already apply to your account by notifying you personally not less than 60 days before the change comes into effect.
- 10.1.3 If you have an account of fixed duration (such as a bond), we will only make changes under General Condition 10.1.2 if we have a valid reason for making the change.

10.2 Copies of the conditions

- 10.2.1 If we make a major change or a lot of minor changes in any one year, we will give you a copy of the new Conditions or a summary of the changes. You can also request a copy of the Conditions at any time.

10.3 Your rights when changes are made

- 10.3.1 If we give you notice of:
- (a) a change in the terms of our agreement with you under General Condition 10.1.1; or
 - (b) the introduction of a new charge or a change in the amount of any existing charge under General Condition 10.1.2, then for a period of 60 days from the date of our notice, you have the right to switch or close your account without loss of interest or any additional charges.

- 10.3.2 Your rights under General Condition 10.3.1 will not be affected by any Account Specific Conditions which would otherwise prevent you closing your account or closing it without loss of interest or additional charges.

11 CHANGES TO INTEREST RATES AND EXCHANGE RATES

11.1 Reasons for changing interest rates

- 11.1.1 We may change the interest rates which apply to your account for any of the following reasons:
- (a) to enable us to respond proportionately to a change in the Bank of England's base rate or any other publicly listed market rate;
 - (b) to enable us to respond proportionately to changes in the interest rates paid or charged by other banks and financial institutions on personal current and savings accounts;
 - (c) to reflect changes in the costs we reasonably incur in providing your account;
 - (d) to reflect changes in the law or a decision by an ombudsman;
 - (e) to enable us to meet changed regulatory requirements;
 - (f) to reflect changes in any codes of practice to which we subscribe.
- 11.1.2 We may also change the interest rates which apply to your account for any other reason. If we do this, we will tell you the reason for the change.
- 11.1.3 Nothing in General Conditions 11.1.1 or 11.1.2 enables us to change an interest rate which, under the Account Specific Conditions, is fixed or tracks a specified rate or index.
- 11.1.4 If we give you notice of a change in interest rates then for a period of 60 days from the date of our notice, you have the right to switch or close your account without loss of interest or any additional charges.
- 11.1.5 Your rights under General Condition 11.1.4 will not be affected by any Account Specific Conditions which would otherwise prevent you closing your account or closing it without loss of interest or additional charges.

11.2 Notification of changes to credit interest rates

- 11.2.1 We will give you notice of any change we make to the interest rates we pay on credit balances as follows:
- (a) If we are changing the interest rates in a way that is to your advantage we will give you notice of the change either before the change comes into effect or at the earliest opportunity afterwards.
 - (b) If your account is a Payment Account and we are changing the interest rates in a way that is to your disadvantage, we will notify you personally not less than 60 days before the change comes into effect.
 - (c) If your account is a Non-payment Account and we are changing the interest rates we pay on credit balances in a way that is materially to your disadvantage, we will notify you personally not less than 14 days before the change comes into effect. A change in interest rates is materially to your disadvantage where:
 - (i) the interest rate that applies to your account falls by more than 0.25% in a single movement; or
 - (ii) there has been a total fall of 0.50% or more in the interest rate that applies to your account in any preceding 12 month period.(i) and (ii) above apply only where your account has a balance of £100 or more.
 - (d) If your account is a Non-payment Account and we are changing the interest rates we pay on credit balances in a way that is to your disadvantage, but not materially so, we will give you notice of the change either before the change comes into effect or at the earliest opportunity afterwards.

- (e) If your account tracks a specified external rate or index, the provisions in (a) to (d) above do not apply. We will apply changes to the interest rates which apply to these accounts in accordance with the Account Specific Conditions and notify you at the earliest opportunity after the change comes into effect.

11.2.2 We will give you notice under General Condition 11.2.1(a), (d) or (e) by advertising the change in at least three national daily newspapers and on our website www.ulsterbank.co.uk. Where the change applies to branch based accounts, we will also display a notice of the change in our branches.

11.3 Notification of changes to arranged overdraft interest rates

11.3.1 Except where General Condition 11.3.2 applies, if we are changing the interest rates we charge on arranged overdrafts, we will notify you personally not less than 7 days before the change comes into effect.

11.3.2 For arranged overdraft interest rates that are linked to an internal reference rate (for example, set at a margin over our base rate) we may notify you of a change to the reference rate by advertising the change as soon as possible after it comes into effect in at least three national daily newspapers and on our website www.ulsterbank.co.uk. Where the change applies to branch based accounts, we will also display a notice of the change in our branches.

11.4 Exchange rates

11.4.1 Our exchange rates are based on a reference rate which is our prevailing rate for the day. The reference rate is published at www.ulsterbank.co.uk. We may change our exchange rates immediately and without notice to you where such changes reflect a change in the reference rate or where the change is more favourable to you.

11.4.2 With the exception of transactions made at Ulster Bank ATMs, we convert transactions made in a foreign currency using your serviceCARD, debitCARD or cashCARD into Sterling using the Visa Payment Scheme Exchange Rate. To see the up-to-date rates used for Debit Cards and Cash Cards visit www.visaeurope.com and click on the Cardholders section. We convert transactions made at an Ulster Bank ATM in a foreign currency into Sterling at an Ulster Bank Scheme rate. To see the up-to-date Ulster Bank Scheme rates please go to www.ulsterbank.co.uk

12 TRANSFERRING RIGHTS OR OBLIGATIONS UNDER THIS AGREEMENT

12.1 We may transfer, assign, or pass our rights or obligations under this agreement or arrange for any other person or organisation (a “transferee”) to carry out our rights or obligations under this agreement. We will only do this if:

- (a) the transferee agrees to exercise the transferred rights and perform the transferred obligations in accordance with a statement of policy which we approve before the transfer; and
- (b) we reasonably think that the policy described in the statement will ensure that you are no less favourably treated after the transfer than you were beforehand.

13 COMPLAINTS

13.1 If you wish to complain about any of our products or services, we have procedures designed to resolve your complaint effectively. We can give you a brochure describing those procedures if you ask for it at any of our branches, if you make a request by telephone or you can look on our website www.ulsterbank.co.uk.

Section B: Terms and Conditions for Anytime Internet and Telephone Banking Services

14.1 Introduction

- 14.1.1 This Section applies to you if we have agreed that you may use our internet and telephone banking services, which allow you to operate your account by telephone or by accessing our website.
- 14.1.2 The General Conditions in this Section explain your rights and responsibilities and those of Ulster Bank Limited regarding the use of the Ulster Bank internet and telephone banking services.
- 14.1.3 If you do not hold an Ulster Bank credit card, the Conditions which relate to credit cards will not apply to you.

14.2 Definitions

- 14.2.1 In this General Condition 14:

“We”, “Us”, “Our” means Ulster Bank Limited, a member of The Royal Bank of Scotland group of companies.

“You”, “Your” for all accounts, other than credit card accounts, means:

- (a) in the case of an individual, the customer who has an account(s) with us on which the Service is available. If you have a joint account, references in these Conditions to “you” include each of you together and separately; or
- (b) in the case of a limited company, any director, official and any other persons authorised by the customer to give instructions on the account(s); or
- (c) in the case of a partnership, the individual partners (in their separate capacities of partners and individuals) and any other persons authorised by the customer to give instructions on the account(s); or
- (d) in the case of a limited liability partnership, any member and any other person(s) authorised by the customer to give instructions on the account(s); or
- (e) in the case of a sole trader or professional practitioner, the customer who has the account(s) and any other person(s) authorised by the customer to give instructions on the account(s); or
- (f) in the case of a club, society or unincorporated body, any official and any other person(s) authorised by the customer to give instructions on the account(s); or
- (g) in the case of a trust, any trustee and any other person authorised by the trustees to give instructions on the account(s).

“You”, “Your” for credit card accounts means the customer who has a credit card account with us.

“Security Details” means the identifying words, codes and numbers agreed between you and us that are used in the security procedure.

“Service” means the Ulster Bank internet and telephone banking services when accessed using the telephone or internet.

14.3 Authority

- 14.3.1 You authorise us to accept and act on your instructions and to pay to and from your account(s) the amounts involved when the transaction has been authenticated by the use of the security procedure we require you to follow.
- 14.3.2 If you have a joint account, we will act on the instructions of any one of you but you are each responsible for all transactions carried out and for the repayment of any borrowing which arises on your account.

14.4 Security Procedure

- 14.4.1 You must keep your Security Details secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.
- 14.4.2 You must not disclose your Security Details to any other person or record your Security Details in any way that may result in them becoming known to another person.

- 14.4.3 Please note that after initial registration or enrolment we will never contact you, or ask anyone to do so on our behalf, with a request to disclose your Security Details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your Security Details to them in any circumstances. You should report any such requests to us immediately.
- 14.4.4 Where a transaction on the account is confirmed by use of the Security Details and the Service but you subsequently show that the transaction was not authorised by you, you will not be liable for that transaction provided you have kept your Security Details secret, you have acted with reasonable care and in accordance with these Conditions, and you have not acted fraudulently.
- 14.4.5 If you suspect someone knows your Security Details you must contact us immediately. If you fail to do so, you will be liable for any unauthorised payments on your account confirmed by use of the Security Details (as set out in General Condition 8.1).
- 14.4.6 You will be responsible for all instructions given by you or anyone acting with your authority between the time you pass the security procedure and the time you exit from the Service. In your own interests, you should not leave the device you are using to access the Service unattended while you are still logged onto our website.
- 14.4.7 Telephone calls may be recorded.

14.5 Transactions

- 14.5.1 Where you instruct us to make a payment through the Service, we will make the payment using the Faster Payments Service if possible. If we cannot use the Faster Payments Service, we will advise you of alternative methods of making the payment.
- 14.5.2 You are responsible for all transactions carried out using the Service and for repayment of any debt that arises from use of the Service.

14.6 Charges

- 14.6.1 We reserve the right to charge you and you agree to pay the charges which apply when you use the Service or any part of it.

14.7 Availability of the service

- 14.7.1 While we will make reasonable efforts to provide the Service, we will not be liable for any failure to provide the Service, in part or full, for any cause that is beyond our reasonable control. This includes, in particular, any suspension of the Service resulting from maintenance and upgrades to our systems or the systems of any party used to provide the Service.

14.8 Variation/Termination of the Service

- 14.8.1 We reserve the right to change the Service from time to time and shall give you notice of any material changes in accordance with General Condition 10.
- 14.8.2 We may suspend, withdraw or restrict the use of the Service or any part of the Service where:
- (a) we have reasonable grounds to suspect that your Security Details have not been kept safe; or
 - (b) we have reasonable grounds to suspect unauthorised or fraudulent use of your Security Details; or
 - (c) as a result of a change in the way you operate your account or in your financial circumstances, we have reasonable grounds to believe that you may have difficulty in meeting your commitments; or
 - (d) we consider it appropriate for your protection.
- Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will notify you personally before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible, we will notify you and give our reasons afterwards.
- 14.8.3 You may terminate your subscription to the Service by notifying us. The notification will not be effective until we receive it.

Section C: Debit Card Terms and Conditions

15.1 Introduction

- 15.1.1 This Section applies to you if you have a **serviceCARD**, **debitCARD** or **cashCARD** (a "card").
- 15.1.2 A **serviceCARD** or **debitCARD** is a card which displays the Visa Debit logo which you can use to make purchases from retailers or suppliers of services and which also allows cash machine access to your account.
- 15.1.3 A **cashCARD** is a card which displays the Plus logo which you can only use for cash machine access to your account. If you have a **cashCARD** the following General Conditions do not apply to you: 15.3.3, 15.3.4, 15.3.5, 15.3.11, 15.4.1 and 15.4.2.

15.2 Important Notices

- 15.2.1 If the card is lost or stolen, or you suspect that someone knows your Personal Identification Number (PIN) you must phone us on 0370 6000 459 (0044131 549 8186 from abroad). If you are unable to communicate in any other way, you must write immediately to your branch or to Ulster Bank Card Loss Centre, Edinburgh Card Centre, PO Box 2000, The Younger Building, 3 Redheughs Avenue, Edinburgh EH12 9RB.
- 15.2.2 You (and any additional cardholder(s)) must:
 - (a) sign your card when you or the additional cardholder(s) receive it; and
 - (b) keep your card secure at all times and not allow any other person to use it; and
 - (c) on receiving your PIN advice slip memorise your PIN and then immediately destroy your PIN advice slip; and
 - (d) never write down your PIN in any way which could be understood by someone else.

Failure to follow the above procedures may affect your liability for unauthorised payments, as set out in General Condition 8.

15.3 Using your card

- 15.3.1 Provided that the cleared balance on your account (plus any unused arranged overdraft facility) is sufficient, you may use your card along with your PIN to obtain cash from any cash machine which we advise will accept your card. Withdrawals may be made up to the daily cash withdrawal limit.
- 15.3.2 We will advise you of the daily cash withdrawal limit (this may include the value of other transactions carried out at cash machines, details of which will be advised to you from time to time) and we may adjust the limit from time to time. This limit applies to both domestic and international withdrawals.
- 15.3.3 You can use your card to make purchases from retailers or suppliers of services if the front of your card displays the Visa Debit logo and the retailer or supplier of services displays either the Visa or the Visa Debit logo. If a retailer or supplier of services accepts payment by your card, the use of your card will have the effect of guaranteeing the payment and we will be obliged to pay the sum due to the retailer or supplier.
- 15.3.4 If you have a card that displays the Visa Debit logo and starts with the numbers 4751 10, you will only be able to use your card at a retailer or supplier of services where they can authorise the transaction with us at the time of the transaction being made. If this is not possible the transaction will be declined. A retailer or supplier of services may also ask us for authorisation in line with 15.4.1.
- 15.3.5 If your card displays the Visa Debit logo, you may use it to obtain cash (up to the daily limit) over the counter at any bank, bureau de change or any other financial institution displaying the Visa logo. Details of the limit are available on request from your branch. There may be a charge for obtaining cash over the counter as detailed in *A guide to personal accounts fees and interest*.
- 15.3.6 If by using your card you (or any additional cardholder(s)) instruct us to debit your account where there are insufficient funds available to cover the debit, or the requested debit would cause an arranged overdraft limit to be exceeded, we will

treat your instruction as an informal request for an unarranged overdraft, and the provisions set out in General Condition 6 will apply.

- 15.3.7 Transactions carried out using your card will normally be applied to your account on the day the transaction is carried out or on the next business day.
- 15.3.8 On each business day, any available funds on your account will be used to pay any transaction notified to us since the previous business day before they will be used to pay any other debit from your account.
- 15.3.9 When there is a transaction in a foreign currency on your account, we will convert it into Sterling using the Visa Payment Scheme Exchange Rate or Ulster Bank Scheme Rate depending on the transaction. For full details as to when specific Schemes are applied, please refer to condition 11.4.2.
- 15.3.10 You must pay all amounts charged to your account by your card (even when the details on the sales voucher are wrong or where no sales voucher is signed) if it is clear that you or any additional cardholder has authorised the transaction.
- 15.3.11 When we receive an acceptable refund voucher we will pay the amount of the refund to your account.
- 15.3.12 You must not use your card:
- (a) before or after the period for which your card is valid; or
 - (b) after we have notified you that we have suspended, withdrawn or restricted the use of your card under General Condition 15.3.13; or
 - (c) after we have demanded that you return your card to us, or we (or someone acting for us) have kept your card, under General Condition 15.3.15; or
 - (d) if we receive notice of the loss, theft or possible misuse of your card under General Condition 15.3.16; or
 - (e) if your right to use your card is ended under General Condition 15.9.1.
- 15.3.13 We may suspend, withdraw or restrict the use of your card for any of the following reasons:
- (a) we have reasonable grounds to suspect that your card details have not been kept safe; or
 - (b) we have reasonable grounds to suspect unauthorised or fraudulent use of your card; or
 - (c) as a result of a change in the way you operate your account or in your financial circumstances, we have reasonable grounds to believe that you may have difficulty in meeting your commitments; or
 - (d) you have broken any term of the contract between you and us; or
 - (e) we have sent you a replacement card; or
 - (f) we consider it appropriate for your protection.
 - (g) if your card has not been used for 13 months.

Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will notify you personally before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible we will notify you and give our reasons afterwards.

- 15.3.14 When we issue you with a replacement card, we may issue it under a different card scheme from the one which applies to your previous card (for example, we may replace a card issued under the Maestro scheme with one issued under the Visa scheme). We will only do this if we reasonably believe that the facilities offered by a card issued under the new scheme will, on balance, be as good as, or better than, those offered by your previous card.
- 15.3.15 Your card remains our property. At any time when General Condition 15.3.13 allows us to suspend, withdraw or restrict the use of your card, we may instead give you personal notice demanding that you return your card to us. If we do this, then:

- (a) you must return your card to us immediately, cut once through the magnetic strip and once through the chip; and
- (b) we, or anyone acting for us, may keep your card if you try to use it.

15.3.16 Once we receive notice of the loss, theft or possible misuse of your card, we will cancel your card. If your card is then found, you must not use it. You must return it to us immediately (cut once through the magnetic strip and once through the chip).

15.3.17 We will not be liable if any party refuses to let you pay or withdraw cash using your card.

15.3.18 By inserting your card in the card reader device provided and keying in your PIN, you may use your card and PIN to authenticate transactions for which you have given instructions in a branch or at a retail outlet.

15.4 Authorisation

15.4.1 A retailer or supplier of services may ask us for authorisation before accepting payment by your card. We may decide not to give authorisation if:

- (a) your card has been reported as lost or stolen, or we have reason to suspect it is lost or stolen; or
- (b) you or any additional cardholder have broken these Conditions; or
- (c) taking account of all other transactions we have authorised, including those not yet charged to your account, there are insufficient funds available in your account.

15.4.2 Once you have carried out a transaction using your card, you cannot ask us to stop that transaction. However, we will cancel a transaction that has been authorised but not paid if we receive satisfactory evidence of the transaction being cancelled.

15.5 Charges

15.5.1 You will have to pay charges if you use your card in certain ways as detailed in our brochure **A guide to personal accounts fees and interest**.

15.6 Additional cardholder(s)

15.6.1 You (in the case of joint accounts, all of you) may ask us to issue a card and PIN to someone else who is specially authorised to act on your behalf (for example, a person acting under a Power of Attorney given by you). If we agree to do this, you are responsible for ensuring that any additional cardholder(s) complies with these Conditions and you will have to pay for all transactions carried out using the additional card(s), including those charged to your account after the additional card(s) has been returned to us.

15.6.2 You authorise us to pass information to any additional cardholder(s). This information will include, but will not be restricted to, details of your account.

15.7 Passing information to third parties

15.7.1 You authorise us to give any appropriate third party any relevant information:

- (a) in connection with the loss, theft or possible misuse of your card or PIN; or
- (b) in order for us to meet our obligations as a member of the Visa card scheme.

15.8 Ending the use of your card

15.8.1 If your account is closed then you will not be entitled to use your card. In addition you will not be entitled to use your card if you receive an instruction from us not to make any further withdrawals on your account, or

15.8.2 You may end your use of your card (and the use of your card by any additional cardholder(s)) at any time by telling us in writing and returning your card(s) to us immediately (cut once through the magnetic strip and once through the chip).

15.8.3 If your use of the card (or the use of the card by any additional cardholder(s)) is ended, you remain responsible for all transactions carried out with the card(s).

15.9 Your Liability

15.9.1 The following terms apply where losses are caused by the misuse of your card:

- (a) Unless you have acted fraudulently, you will not be responsible for any losses which result from:
- the misuse of your card before it came into your possession; or
 - the misuse of your card after you have told us that it is lost or stolen or that someone else knows your PIN; or
 - someone else using your card or card details without your authority to make a payment where the cardholder does not need to be present, provided that you notify us of such use without undue delay on becoming aware of the misuse; or
 - someone else using your card for a Contactless transaction without your authority, provided that you notify us of such use without undue delay on becoming aware of the misuse; or
 - the unauthorised use of your card where we have not, at any time, provided you with the appropriate means to make notification under General Condition 3.3.1(b).
- (b) In other circumstances and subject to General Condition 8, you will be responsible for:
- all losses caused by the misuse of your card by someone who obtained it with your consent; or
 - losses of up to £50 resulting from the creation or misuse of an overdraft on your account caused by the misuse of your card while it is out of your possession; or
 - losses which result from the withdrawal of a credit balance from your account caused by any misuse of your card which is a consequence of your fraud or gross negligence.

Account Specific Conditions

Payment Accounts:

1 CURRENT ACCOUNT

1.1 Current Accounts are available only to individuals aged 18 years or over.

2 CURRENT PLUS ACCOUNT

2.1 The Current Plus Account is not available to new customers.

3 ufirstgold ACCOUNT

3.1 ufirstgold Accounts are available only to individuals aged 18 years or over.

3.2 You may apply for the additional benefits specified in the User Guide for the account. We may alter any of these benefits provided that we give you at least 30 days prior notice.

3.3 If you cease (at your option) to be a ufirstgold Account customer, within 6 months of any benefits denoted in the User Guide for the account being claimed, then we may reclaim all or part of the value given on any of the benefits.

3.4 For the purposes of Account Specific Condition 3.3, we will not treat you as ceasing to be a ufirstgold Account customer at your own option if you close your account during:

- (a) the 60 day period mentioned in General Condition 10.3.1; or
(b) the period mentioned in any notice we give you notice under General Condition 7.3.1.

3.5 If your ufirstgold Account is closed, the ufirstgold benefits will no longer be available to you, and we will close any ufirstgold Savings Account(s) and transfer any balance(s) to an Easy Access Account (or equivalent).

- 3.6 We will not take security for overdrafts on a ufirstgold Account.
- 3.7 If you cease (at your option) to be a ufirstgold Account customer, any existing ufirstgold mortgage rate will revert to the non ufirstgold mortgage rate for the product you have taken, the details of which are stipulated in your Letter of Offer.

4 DUAL ACCOUNT

- 4.1 The Dual Account is not available to new customers.
- 4.2 Standing order and Direct Debit payments are not permitted on your account if you are under 16 years old.
- 4.3 Arranged overdrafts are not available on your account.
- 4.4 Cheque books are not available on your account.
- 4.5 We reserve the right to cancel any standing order or Direct Debit on your account that is unpaid on more than one occasion.

5 STEP ACCOUNT

- 5.1 The Step Account is not available to new customers.
- 5.2 Arranged overdrafts are not available on your account.
- 5.3 Cheque books are not available on your account.

6 CASH ACCOUNT

- 6.1 The Cash Account is not available to new customers.
- 6.2 Standing order and Direct Debit payments are not permitted on your account.
- 6.3 You can use our internet and telephone banking services to make an immediate payment from your account, but you are not permitted to use those services to give instructions for a payment to be made from your account at a future date.
- 6.4 Arranged overdrafts are not available on your account.
- 6.5 Cheque books are not available on your account.

7 FOUNDATION

- 7.1 Foundation accounts are only available to individuals aged 18 years or over who are not eligible for any other current account in our range due to their credit score.
- 7.2 You can only have one Foundation account (this can be a sole account or a joint account).
- 7.3 Arranged overdrafts are not available on your account.
- 7.4 Cheque books are not available on your account.
- 7.5 We can close your Foundation account immediately if:
 - (a) you used or attempted to use your account for illegal purposes;
 - (b) you were not entitled to open the account but you provided us with incorrect information when you applied for your account; or
 - (c) you behave in a threatening or violent manner towards our staff.
- 7.6 We can close your Foundation account by giving you 60 days' notice if:
 - (a) there has been no transaction in or out of your account for at least 24 months;
 - (b) you are no longer legally resident in the European Union;
 - (c) you have another current account in the UK which you opened after your Foundation account.

8 STUDENT ACCOUNT

- 8.1 Student Accounts are available only to students aged 18 years or over who have been resident in the UK for 3 years or more who are completing:
 - (a) a full-time undergraduate higher education course of at least 2 years' duration; or
 - (b) a full-time postgraduate course, at a university or college of higher education in the UK.
- 8.2 If we do not receive satisfactory confirmation that you meet these requirements, we may change your Student Account to a Current Account.

- 8.3 You must use your account as your main current account and deposit regular amounts by way of local education funding, parental contribution, salary, student loan or other funding, such as sponsorship or bursary.
- 8.4 In the month of July in the year of your graduation, subject to our assessment of your financial position, we will change your Student Account to a Graduate Account. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of Personal Banking Terms and Conditions and A guide to personal accounts fees and interest.
- 8.5 Joint accounts are not permitted.

9 GRADUATE ACCOUNT

- 9.1 Graduate Accounts are available only to graduates, aged 18 years or over who have graduated from a full-time course of higher education (lasting two years or more) within the last year.
- 9.2 You must use your account as your main current account and deposit regular amounts into it by way of wages, salary or other income.
- 9.3 In the month of July of the year after your graduation, subject to our assessment of your financial position, we will change your Graduate Account to a Current Account. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of Personal Banking Terms and Conditions and A guide to personal accounts fees and interest.
- 9.4 Joint accounts are not permitted.

10 ADAPT ACCOUNT

- 10.1 You should review the Conditions that apply to your account with a parent or guardian.
- 10.2 Adapt Accounts are only available to individuals aged 11 years to 18 years.
- 10.3 When you reach age 18 or apply for a full time Higher Education course through the Universities and Colleges Admissions Service, we may change your Adapt Account to a Current Account or a Student Account. For Student Accounts we may seek confirmation from the organisation that processes your application to enter higher education, that you have taken up your place. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of **Personal banking – terms and conditions** and **A guide to personal account fees and interest**.
- 10.4 If you open your account when you are under the age of 16, we may write and tell your parent or guardian that you have done so.
- 10.5 If we issue a debit card to you when you are under the age of 16, we may contact your parent or guardian to advise them that the card has been issued and that it can be used to pay for goods and services purchased from retailers or suppliers of services.
- 10.6 Standing Orders and Direct Debit payments are not permitted on your account.
- 10.7 Arranged overdrafts are not available on your account. If your account becomes overdrawn, we may inform your parent or guardian.
- 10.8 Cheque books are not available on your account.
- 10.9 debitCARD is only available to individuals under 16 years with the consent of their parent or guardian.

11 PRIVATE CURRENT ACCOUNT

- 11.1 PRIVATE Current Accounts are available only to individuals aged 18 years or over. You must also meet one of the following requirements:
 - (a) you have a sole annual income of at least £75,000; or
 - (b) you and your partner together have an annual joint income of at least £100,000; or
 - (c) you, or you and your partner together, have savings of at least £100,000 with us; or
 - (d) you are invited by us to open an Ulster Bank PRIVATE Current Account.

- 11.2 Your salary (or equivalent) must be paid into your PRIVATE Current Account.
- 11.3 If your PRIVATE Current Account is closed, the PRIVATE Current Account benefits will no longer be available to you.
- 11.4 In addition to our general right of conversion under General Condition 7.3.1, we reserve the right to convert your account to a Current Account (or equivalent) if your salary (or equivalent) is not mandated into your account.

12 ufirst PRIVATE ACCOUNT

- 12.1 ufirst PRIVATE Accounts are available only to individuals aged 18 or over.
- 12.2 Your salary (or equivalent) must be paid into your ufirst PRIVATE Account.
- 12.3 In addition to our general right of conversion under General Condition 7.3.1, we reserve the right to convert your account to a Current Account (or equivalent) if your salary (or equivalent) is not mandated into your account.
- 12.4 You may apply for the additional benefits specified in our brochure Welcome to ufirst PRIVATE. We may alter any of these benefits provided that we give you at least 30 days' prior notice.
- 12.5 If you cease (at your own option) to be an ufirst PRIVATE customer within 6 months of your account being opened, we will refund any subscription fees you have paid in that period, provided that you have not:
 - (a) taken out a personal loan or mortgage through your ufirst PRIVATE Account; or
 - (b) made a claim under any insurance policy taken out through your ufirst PRIVATE Account; or
 - (c) used the ufirst PRIVATE Membership Services.

For these purposes, we will not treat you as ceasing to be an ufirst PRIVATE customer at your own option if you close your account:

 - (i) during the 60 day period mentioned in General Condition 10.3.1; or
 - (ii) during the period specified in any notice we give you under General Condition 7.3.1;

or if your account is converted under Account Specific Condition 12.3.
- 12.6 If your ufirst PRIVATE Account is closed, the ufirst PRIVATE benefits will no longer be available to you, and we will close your Private Reserve Account(s) and transfer any balance(s) to an Easy Access Account (or equivalent).
- 12.7 If you cease (at your own option) to be a ufirst PRIVATE customer, any existing ufirst PRIVATE mortgage rate will be changed to our non ufirst PRIVATE mortgage rate for the product you have taken out.

13 PRIVATE RESERVE ACCOUNT

- 13.1 PRIVATE Reserve Accounts are available only to UK resident individuals (except those acting as trustees) who subscribe to the ufirst PRIVATE or PRIVATE Current Account and those we invite to open an account.
- 13.2 If your account balance falls below £10,000, you will receive a nominal rate of interest as detailed in our brochure A guide to personal accounts fees and interest.
- 13.3 You may not have your wage or salary paid directly into your account.
- 13.4 Standing Order and Direct Debit payments are not permitted on your account.
- 13.5 Arranged overdrafts are not available on your account.
- 13.6 Cheque books are not available on your account.
- 13.7 If your ufirst PRIVATE or PRIVATE Current Account is closed (for any reason) and you do not change your subscription to another ufirst PRIVATE or PRIVATE Current Account, we may close your PRIVATE Reserve Account and transfer the balance to an Easy Access Savings Account (or equivalent).

14 REWARD RESERVE ACCOUNT

- 14.1 The Reward Reserve Account is not available to new customers.
- 14.2 Interest will be paid to you as set out in our brochure A guide to personal accounts fees and interest.
- 14.3 If your account balance falls below £2,000, you will receive a nominal rate of interest as detailed in our brochure A guide to personal accounts fees and interest.

- 14.4 You may not have your wage or salary paid directly into your account.
 - 14.5 Standing Order and Direct Debit payments are not permitted on your account.
 - 14.6 Arranged overdrafts are not available on your account.
 - 14.7 Cheque books are not available on your account.
- 15 EASY ACCESS SAVINGS ACCOUNT**
- 15.1 Easy Access Savings Accounts are available only to individuals aged 18 years or over, including personal trustees.
 - 15.2 You may not have your wage or salary paid directly into your account.
 - 15.3 You may not have standing order or Direct Debit payments on your account.
 - 15.4 Arranged overdrafts are not available on your account.
 - 15.5 Cheque books are not available on your account.
- 16 ufirst SAVINGS**
- 16.1 The ufirst Savings Account is not available to new customers.
 - 16.2 ufirst Savings Accounts are available only to individuals (except those acting as trustees) who subscribe to a ufirst Account or a ufirstgold Account.
 - 16.3 You may not have your wage or salary paid directly into your account.
 - 16.4 You may not have standing order or Direct Debit payments on your account.
 - 16.5 Arranged overdrafts are not available on your account.
 - 16.6 Cheque books are not available on your account.
 - 16.7 If your ufirst or ufirstgold Account is closed we will close your ufirst Savings Account(s) and transfer any balance(s) to an Easy Access Account (or equivalent).
- 17 55 PLUS SAVINGS ACCOUNT**
- 17.1 The 55 Plus Account is not available to new customers.
 - 17.2 The 55 Plus Savings Account is available only to individuals aged 55 years or over (with the exception of personal trustees who must be aged 18 years or over).
 - 17.3 If your account balance falls below £2,500, you will receive a nominal rate of interest.
 - 17.4 You may not have your wage or salary paid directly into your account.
 - 17.5 You may not have standing order or Direct Debit payments on your account.
 - 17.6 Arranged overdrafts are not available on your account.
 - 17.7 Cheque books are not available on your account.
 - 17.8 If your passbook is lost or stolen, you must report this to your local branch immediately.
 - 17.9 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the account when the passbook was last updated. Your quarterly statement will provide an up to date figure.
- 18 PERSONAL SAVINGS**
- 18.1 Personal Savings Accounts are not available to new customers.
 - 18.2 You may not have your wage or salary paid directly into your account.
 - 18.3 You may not have standing order or Direct Debit payments on your account.
 - 18.4 Arranged overdrafts are not available on your account.
 - 18.5 Cheque books are not available on your account.
 - 18.6 If your passbook is lost or stolen, you must report this to your local branch immediately.
 - 18.7 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the account when the passbook was last updated. Your quarterly statement will provide an up to date figure.

19 urfirst ACCOUNT

- 19.1 urfirst Accounts are available only to:
 - (a) individuals from 7 to 17 years of age; and
 - (b) adults aged 18 years or over holding the account on trust for a named child who is under 12 years.
- 19.2 If you are aged 7 years to 17 years you should review the Conditions that apply to your account with a parent or guardian.
- 19.3 If you are holding the account on trust:
 - (a) you may not withdraw money from the account by telephone; and
 - (b) if you hold the account jointly and have been appointed by a court, all instructions to us must be signed by you jointly.
- 19.4 You may not have standing order or Direct Debit payments on your account.
- 19.5 Arranged overdrafts are not available on your account. If your account becomes overdrawn, we may inform your parent or guardian.
- 19.6 Cheque books are not available on your account.
- 19.7 When you reach age 18 we may change your urfirst Account to an Easy Access Account or another account. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of Personal Banking Terms and Conditions and A guide to personal accounts fees and interest.

20 urmoney ACCOUNT

- 20.1 urmoney Accounts are not available to new customers.
- 20.2 You should review the Conditions that apply to your account with a parent or guardian.
- 20.3 When you reach 18 years we may change your account to an Easy Access Account or another account. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of Personal Banking Terms and Conditions and A guide to personal accounts fees and interest.
- 20.4 You may not have standing order or Direct Debit payments on your account.
- 20.5 Arranged overdrafts are not available on your account. If your account becomes overdrawn, we may inform your parent or guardian.
- 20.6 Cheque books are not available on your account.
- 20.7 cashCARD is only available to individuals under 16 years with the consent of their parent or guardian.

21 RSVP ANYTIME ACCOUNT

- 21.1 The RSVP Account is not available to new customers.
- 21.2 RSVP Anytime Accounts are available only to individuals aged 18 years or over who are permanently resident in the UK.
- 21.3 The maximum number of account holders is two.
- 21.4 The account cannot be opened in our branches.
- 21.5 You may operate your account by telephone on 0800 231 232 (textphone users can call 0800 015 4422) between 8am and 5pm on any day or by the internet on www.ulsterbank.co.uk or by FREEPOST to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. No transactions will be accepted at any of our branches.
- 21.6 You may obtain any brochures or other documents referred to in these Conditions by writing to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. You may not obtain brochures or any other documents from our branches.
- 21.7 You must nominate a bank or building society account to enable deposits into and withdrawals from your RSVP Anytime account.
- 21.8 The nominated account must be:
 - (a) held in the UK (which excludes the Channel Islands and Isle of Man); and
 - (b) in the name of one or both of you.

- 21.9 When you open your account, you must deposit at least £2,500 into the account by way of a cheque drawn on a personal account. Subsequent deposits must each be for a minimum of £250. A minimum balance of £2,500 must be maintained. For details on the interest earned on your account please refer to our brochure A guide to personal accounts fees and interest, available from our branches.
- 21.10 If you want to pay a cheque into your account you can do so by sending the cheque along with a completed deposit slip to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. We will process the cheque in accordance with General Condition 4.2 once we have received it. You should quote your account number on the reverse of each cheque. Cheques should be made payable to the account holder(s).
- 21.11 You may make regular payments into your account by standing order from your nominated account.
- 21.12 You may not have your wage or salary paid directly into your account.
- 21.13 You may not have standing order or Direct Debit payments on your account.
- 21.14 Arranged overdrafts are not available on your account.
- 21.15 Cheque books are not available on your account.
- 21.16 If the account you have nominated under Account Specific Condition 21.7 is maintained at one of our branches, we will provide same day value for interest purposes, for deposits and withdrawals initiated by telephone, provided that instructions are received by 6.30pm on a business day. Transfer instructions received after 6.30pm and on non-business days will be processed on the next business day.
- 21.17 The minimum withdrawal is £250. If the account balance is less than £250, you may withdraw the full balance and any outstanding interest, however, the account will be closed. The Bank reserves the right to decline a withdrawal request of less than £250. All withdrawals must be made against cleared funds.
- 21.18 Withdrawals can be obtained by cheque or paid into your nominated account. A lodgement slip relating to the account which is to be credited must be forwarded with the withdrawal form. A cheque will only be made payable to the account holder and sent to the account holder's registered address. Withdrawals can also be made on-line or by telephone.
- 21.19 If you wish to write to Ulster Bank regarding your account, or cancel your account within the period mentioned in General Condition 2.2.1, you must send a written notice to Freepost, Ulster Bank RSVP Anytime, Customer Service Centre, Danesfort, Stranmillis Road, Belfast BT9 5UB.

22 eSAVINGS

- 22.1 eSavings Accounts are not available to new customers.
- 22.2 eSavings Accounts are available only to individuals aged 18 years or over who are permanently resident in the UK.
- 22.3 The maximum number of account holders is two.
- 22.4 The account is only available through Anytime Internet and Telephone Banking and cannot be opened in our branches.
- 22.5 Your account can only be operated by using our internet and telephone banking service. The Anytime Internet and Telephone Banking Conditions in General Condition 14 apply to your account and you must also be registered for the service described there. No transactions will be accepted in any of our branches. For general enquiries you may write to Freepost, RKJA GSKU-BXRB, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. However, your account cannot be operated by writing to that address.
- 22.6 You may obtain any brochures or other documents referred to in these Conditions by writing to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. You may not obtain brochures or any other documents from our branch network.
- 22.7 When you open your account, you must make an initial deposit of at least £1 into the account by cheque or (if you are an existing customer) by electronic transfer.

- 22.8 If you pay some or all of your initial deposit by cheque, it must:
 - (a) be made out in Sterling, drawn on an account held with a UK bank branch payable to us or to you; and
 - (b) be drawn on an account in your name (or if you are opening the account jointly, on an existing joint account in the same names or on the personal accounts of each party to the account).
- 22.9 If you pay some or all of your initial deposit by electronic transfer, the transfer must be made from an Ulster Bank account in your name (or, if you are opening your account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank accounts of each party to the account).
- 22.10 Deposits after the initial deposit can only be made by electronic or telephone transfer from an Ulster Bank account in your name (or, if you hold the account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank account of a party to the account) or by regular standing order from any UK bank account.
- 22.11 We will provide same day value, for interest purposes, for transfers between the account and another Ulster Bank account as long as instructions are received by 6.30pm Monday to Friday (excluding bank holidays). Transfer requests made at other times will be processed on the next business day.
- 22.12 The maximum balance and lodgment to the account is £1,000,000.
- 22.13 Withdrawals from your account can be made via Anytime Banking to any UK bank account.
- 22.14 Withdrawals will not be accepted by any other method.
- 22.15 You may not have your wage or salary paid directly into your account.
- 22.16 You may not have standing order or Direct Debit payments on your account.
- 22.17 Arranged overdrafts are not available on your account.
- 22.18 Cheque books are not available on your account.
- 22.19 If you wish to cancel your account within the period mentioned in General Condition 2.2.1, you must send a written notice to Ulster Bank eSavings, Customer Service Centre, Danesfort, Stranmillis Road, Belfast BT9 5UB.

23 eSAVINGS PLUS

- 23.1 The eSavings Plus Account is not available to new customers.
- 23.2 eSavings Plus Accounts are available only to individuals aged 18 years or over who are permanently resident in the UK.
- 23.3 The maximum number of account holders is two.
- 23.4 The account is only available through Anytime Internet and Telephone Banking and cannot be opened in our branches.
- 23.5 Your account can only be operated by using our internet & telephone banking service. The Anytime Internet and Telephone Banking Conditions in General Condition 14 apply to your account and you must also be registered for the service described there. No transactions will be accepted in any of our branches. For general enquiries you may write to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. However, your account cannot be operated by writing to that address.
- 23.6 You may obtain any brochures or other documents referred to in these Conditions by writing to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. You may not obtain brochures or any other documents from our branch network.
- 23.7 When you open your account, you must make an initial deposit of at least £10,000 into the account by cheque or (if you are an existing customer) by electronic transfer.
- 23.8 If you pay some or all of your initial deposit by cheque, it must:
 - (a) be made out in Sterling, drawn on an account held with a UK bank branch payable to us or to you; and

(b) be drawn on an account in your name (or if you are opening the account jointly, on an existing joint account in the same names or on the personal accounts of each party to the account).

- 23.9 If you pay some or all of your initial deposit by electronic transfer, the transfer must be made from an Ulster Bank account in your name (or, if you are opening your account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank accounts of each party to the account).
- 23.10 Deposits after the initial deposit can only be made by electronic transfer from an Ulster Bank account in your name (or, if you hold the account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank account of a party to the account) or by regular standing order from any UK bank account.
- 23.11 We will provide same day value, for interest purposes, for transfers between the account and another Ulster Bank account as long as instructions are received by 6.30pm Monday to Friday (excluding bank holidays). Transfer requests made at other times will be processed on the next business day.
- 23.12 The maximum balance and lodgment to the account is £100,000.
- 23.13 Withdrawals from your account can be made by electronic transfer to any UK bank account.
- 23.14 Withdrawals will not be accepted by any other method.
- 23.15 Interest (excluding bonus interest) will not be paid in any month in which a withdrawal is made. For this purpose a “month” is the period between the last business day of one calendar month and the second last business day of the subsequent calendar month (for example, from the last business day in January until the second last business day in February).
- 23.16 You may not have your wage or salary paid directly into your account.
- 23.17 You may not have standing order or Direct Debit payments on your account.
- 23.18 Arranged overdrafts are not available on your account.
- 23.19 Cheque books are not available on your account.
- 23.20 If you wish to cancel your account within the period mentioned in General Condition 2.2.1, you must send a written notice to Ulster Bank eSavings Plus, Customer Service Centre, Danesfort, Stranmillis Road, Belfast BT9 5UB.

24 BONUS SAVER ACCOUNT

- 24.1 The Bonus Saver Account is not available to new customers.
- 24.2 Bonus Saver Accounts are available only to individuals aged 16 years or over, including personal trustees.
- 24.3 Interest will be paid as set out in our brochure A guide to personal accounts fees and interest.
- 24.4 If your account balance falls below £2,000, you will receive a nominal rate of interest as detailed in our brochure A guide to personal accounts fees and interest.
- 24.5 You may not have your wage or salary paid directly into your account.
- 24.6 Standing Order and Direct Debit payments are not permitted on your account.
- 24.7 Arranged overdrafts are not available on your account.
- 24.8 Cheque books are not available on your account.

25 PATHWAY ACCOUNT

- 25.1 The Pathway Account is not available to new customers.
- 25.2 Pathway Account is available only to individuals aged 18 years or over, including personal trustees.
- 25.3 Restrictions apply: Pathway is available to personal deposit customers only and to balances not currently in an Ulster Bank account.
- 25.4 If your account balance falls below £10,000, you will receive a nominal rate of interest.

- 25.5 Additional lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000.
- 25.6 An individual can only open one Pathway Account either in sole or joint names.
- 25.7 A bonus rate of interest may be paid by the Bank in respect of the Account, at the Bank's discretion, for a period of time after the Account has been opened.
- 25.8 Bonus interest rates are subject to change by us from time to time.
- 25.9 You may not have your wage or salary paid directly into your account.
- 25.10 You may not have standing order or Direct Debit payments on your account.
- 25.11 Arranged overdrafts are not available on your account.
- 25.12 Cheque books are not available on your account.

26 SPECIAL INTEREST DEPOSIT ACCOUNT

Operations on the Account

- 26.1 Special Interest Deposit Accounts are not available to new customers.
- 26.2 You must set up a Standing Order to credit the Account monthly. The Standing Order must be for not less than £1 and not more than £1,000. The Standing Order can be increased or decreased within these limits.
- 26.3 Lump sum cash, cheque or other lodgements are not permitted into the Account.
- 26.4 Wages and salary lodgements are not permitted to the Account.
- 26.5 Unlimited withdrawals are permitted on the Account.
- 26.6 Bill payments are not permitted from the Account.
- 26.7 You may not hold more than one Special Interest Deposit Account at any time (whether in your sole name or in joint names).

Balance Restrictions

- 26.8 The minimum balance on the Special Interest Deposit Account is £1.
- 26.9 The first Standing Order payment is the opening balance of the Account and must be between £1 and £1,000.
- 26.10 The maximum balance on the Account at any time is £100,000.
- 26.11 In the event that the Account balance exceeds £100,000 We may request You to transfer the excess funds into another account.
- 26.12 In the event that a monthly deposit exceeds the monthly limit of £1,000, We may request You to transfer the excess funds into another account.

27 LOYALTY SAVER ACCOUNT

- 27.1 Loyalty Saver Accounts are available only to individuals aged 18 years or over, including personal trustees, who are resident in the UK.
- 27.2 Accounts can be opened in branches, online or over the telephone; the Anytime Internet and Telephone Banking Conditions in General Condition 14 will apply to accounts opened online or by telephone. The applicant must be registered for the internet and telephone banking service.
- 27.3 When you open your account, you must make an initial deposit of at least £2,000 into the account. If you apply for your account online or by telephone, you must make the initial deposit by cheque or (if you are an existing customer) by electronic transfer.
- 27.4 Additional lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000. In the event that the account balance exceeds £1,000,000 we may request you to transfer the excess funds into another account.
- 27.5 If you pay some or all of your initial deposit by cheque, it must:
 - (a) be made out in Sterling, drawn on an account held with a UK bank branch payable to us or to you; and
 - (b) be drawn on an account in your name (or if you are opening the account jointly, on an existing joint account in the same names or on the personal accounts of each party to the account).

- 27.6 If you pay some or all of your initial deposit by electronic transfer, the transfer must be made from an Ulster Bank account in your name (or if you are opening the account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank accounts of each party to the account).
- 27.7 Withdrawals can be made in branch, or by electronic transfer to any UK bank account. Please see Section 8 of our brochure A guide to personal accounts fees and interest for more information.
- 27.8 Interest will be paid to you as set out in our brochure A guide to personal accounts fees and interest.
- 27.9 If your account balance falls below £2,000, you will receive a nominal rate of interest as detailed in our brochure A guide to personal accounts fees and interest.
- 27.10 Annual periods commence on the first business day of January and end on the last business day in December.
- 27.11 Interest will be paid into your account on the first business day of the next annual period.
- 27.12 Interest is calculated on a daily basis on the amount you have in your account at close of business at the rates set out in our brochure A guide to personal accounts fees and interest.
- 27.13 If you open your account during an annual period, any interest earned during that period will be paid on a pro rata basis.
- 27.14 If you have elected for credit interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account.
- 27.15 You may not have your wage or salary paid directly into your account.
- 27.16 Standing Order and Direct Debit payments are not permitted from your account.
- 27.17 Arranged overdrafts are not available on your account.
- 27.18 Cheque books are not available on your account.

28 DIRECT SAVER ACCOUNT

- 28.1 Direct Saver Accounts are not available to new customers.
- 28.2 Direct Saver Accounts are available only to individuals aged 18 years or over who are permanently resident in the UK.
- 28.3 The maximum number of account holders is two.
- 28.4 The account is only available through Anytime Internet and Telephone Banking and cannot be opened in our branches.
- 28.5 Your account can only be operated by using our internet and telephone banking service. The Anytime Internet and Telephone Banking Conditions in General Condition 14 apply to your account and you must also be registered for the service described there. No transactions will be accepted in any of our branches.
- 28.6 You may obtain any brochures or other documents referred to in these Conditions by writing to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. You may not obtain brochures or any other documents from our branch network.
- 28.7 When you open your account, you must make an initial deposit of at least £5,000 into the account by cheque or (if you are an existing customer) by electronic transfer.
- 28.8 If you pay some or all of your initial deposit by cheque, it must:
 - (a) be made out in Sterling, drawn on an account held with a UK bank branch payable to us or to you; and
 - (b) be drawn on an account in your name (or if you are opening the account jointly, on an existing joint account in the same names or on the personal accounts of each party to the account).
- 28.9 If you pay some or all of your initial deposit by electronic transfer, the transfer must be made from an Ulster Bank account in your name (or, if you are opening your account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank accounts of each party to the account).

- 28.10 Additional lodgements can be made by electronic transfer or by regular standing order from any UK bank account that has the facility to set up standing orders or electronic transfers.
- 28.11 Additional lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000. In the event that the account balance exceeds £1,000,000 we may request you to transfer the excess funds into another account.
- 28.12 We will provide same day value, for interest purposes, for transfers between the account and another Ulster Bank account as long as instructions are received by 6.30pm Monday to Friday (excluding bank holidays). Transfer requests made at other times will be processed on the next business day.
- 28.13 Withdrawals from your account can be made by electronic transfer to any UK bank account. Please see Section 8 of our brochure A guide to personal accounts fees and interest for more information.
- 28.14 Interest will be paid to you as set out in our brochure A guide to personal accounts fees and interest. A bonus rate of interest may be paid by the Bank in respect of the account, at the Bank's discretion, for a period of time after the account has been opened (which may be earlier than when the initial deposit is made to the account). Bonus interest will not be paid for any day in which the account balance falls below £5,000.
- 28.15 If the account balance falls below £5,000, you will receive a nominal rate of interest as detailed in our brochure A guide to personal accounts fees and interest.
- 28.16 Interest (excluding bonus interest) will not be paid in any month in which a withdrawal is made. For this purpose a "month" is the period between the first business day of the month and the last business day of the month.
- 28.17 Interest (including bonus interest) is calculated on a daily basis on the amount you have in your account at close of business at the rates set out in our brochure A guide to personal accounts fees and interest and will be paid into your account on the first business day of the month.
- 28.18 If you open or close your account during a monthly period, any interest (including bonus interest) earned during that period will be paid on a pro-rata basis.
- 28.19 If you have elected for credit interest to be paid into a nominated Ulster Bank account in your name(s), then both interest and bonus interest will be paid into that account. This will not be treated as a withdrawal in determining whether you should receive interest but any other transfer of interest by you will be treated as a withdrawal in determining whether you should receive interest (excluding bonus interest).
- 28.20 You may not have your wage or salary paid directly into your account.
- 28.21 You may not have Standing Order or Direct Debit payments on your account.
- 28.22 Arranged overdrafts are not available on your account.
- 28.23 Cheque books are not available on your account.
- 28.24 If you wish to cancel your account within the period mentioned in General Condition 2.2.1, you must send a written notice to Ulster Bank Account Closures, Customer Service Centre, Danesfort, Stranmillis Road, Belfast BT9 5UB.

Non-payment Accounts:

29 RESERVE 30 ACCOUNT

- 29.1 The Reserve 30 Account is not available to new customers.
- 29.2 Reserve 30 Accounts are available only to individuals aged 18 years of over, including personal trustees.
- 29.3 If your account balance falls below £1,000, you will receive a nominal rate of interest.
- 29.4 You may make withdrawals or close your account without loss of interest if you give us 30 days prior written notice of a withdrawal.

- 29.5 If you are not able to give us the notice in Account Specific Condition 29.4 you may still make the withdrawal or close the account, but you will lose 30 days interest on the sum withdrawn, calculated at the interest rate applicable to your account immediately before the withdrawal. If the amount of the lost interest is more than the interest which has accrued on your account as at the date of withdrawal, we will deduct the rest from your account balance.
- 29.6 You may not have your wage or salary paid directly into your account.
- 29.7 You may not have standing order or Direct Debit payments on your account.
- 29.8 Arranged overdrafts are not available on your account.
- 29.9 Cheque books are not available on your account.

30 RESERVE 90 ACCOUNT

- 30.1 The Reserve 90 Account is not available to new customers.
- 30.2 Reserve 90 Accounts are available only to individuals aged 18 years or over (including personal trustees).
- 30.3 If your account balance falls below £2,500, you will receive a nominal rate of interest.
- 30.4 You may make withdrawals or close your account without loss of interest if you give us 90 days prior written notice of any withdrawal or of the closure of your account.
- 30.5 If you are not able to give us the notice in Account Specific Condition 30.4 you may still make the withdrawal or close your account, but you will lose 90 days interest on the sum withdrawn, calculated at the interest rate applicable to your account immediately before the withdrawal. If the amount of the lost interest is more than the interest which has accrued on your account at the date of withdrawal, we will deduct the rest from your account balance. We will treat the amount we deduct from your account balance as a withdrawal from your account.
- 30.6 You may not have your wage or salary paid directly into your account.
- 30.7 You may not have standing order or Direct Debit payments on your account.
- 30.8 Arranged overdrafts are not available on your account.
- 30.9 Cheque books are not available on your account.
- 30.10 If your passbook is lost or stolen, you must report this to your local branch immediately.
- 30.11 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the account when the passbook was last updated. Your quarterly statement will provide an up to date figure.

31 HELP TO BUY: ISA

- 31A Help to Buy: ISA accounts will be available to open from 1 December 2015.
- 31.1 Help to Buy: ISAs are only available to customers who:
 - (a) do not own and never have owned any interest in land in or outside the United Kingdom which includes a building that can be used as a place of residence;
 - (b) have not received payment of a bonus under the Help to Buy: ISA Scheme Rules (unless the bonus has been repaid); and
 - (c) do not hold a Help to Buy: ISA with us.
- 31.2 You may subscribe to another cash ISA in the same tax year as you subscribe to a Help to Buy: ISA provided that:
 - (a) the other cash ISA is held with us; and
 - (b) you do not subscribe more than the annual subscription limit between the Help to Buy: ISA and the other cash ISA.

- 31.3 You can deposit a maximum of:
- (a) £1,200 in the first calendar month you make a deposit to your Help to Buy: ISA and
 - (b) £200 every calendar month following the first calendar month you make a deposit to your Help to Buy: ISA.

Please note:

- If you do not deposit the maximum monthly allowance by the last business day of the calendar month, your unused monthly allowance does not roll on to the next month;
 - If you exceed these limits, any excess money will be returned to you; and
 - If you held a Help to Buy: ISA with us which you closed with the intention of purchasing a property and your purchase did not conclude within 12 months of the account closing date, you may open a new Help to Buy: ISA with us and deposit any amount up to the closing balance of your previous Help to Buy: ISA as your first deposit.
- 31.4 You can withdraw money from your Help to Buy: ISA at any time, however, you will not be able to claim a bonus on any money you withdraw from your Help to Buy: ISA.
- 31.5 You may transfer an existing:
- (a) cash ISA to your Help to Buy: ISA provided you do not exceed the maximum monthly allowances; or
 - (b) Help to Buy: ISA with another ISA manager to your Help to Buy: ISA provided that your full balance is transferred and your existing Help to Buy: ISA is closed.
- 31.6 You may transfer your Help to Buy: ISA to:
- (a) a Help to Buy: ISA with another ISA manager provided that your full balance is transferred. We will close your existing Help to Buy: ISA. (Please note that if you have subscribed to a cash ISA held with us in the same tax year as you have subscribed to your Help to Buy: ISA then any subscriptions you made to your cash ISA in the same year that you transfer your Help to Buy: ISA must also be transferred to the new ISA manager); or
 - (b) a cash ISA or stocks and shares ISA with another ISA manager.
- 31.7 The interest rate is variable and interest is paid into your Help to Buy: ISA account on the first business day of each month.
- 31.8 You must close your Help to Buy: ISA before claiming your bonus from HM Treasury. The bonus will only be paid on the debit which reduces the balance of your Help to Buy: ISA to zero.
- For more information on the Help to Buy: ISA Scheme, please visit www.helptobuy.gov.uk/isa (including how to claim your bonus from HM Treasury).

32 CASH ISA

These Conditions are governed by the Individual Savings Account Regulations 1998, as amended from time to time, and any other applicable regulations and statutes (together called the "ISA Regulations"); and words and phrases have the same meaning in these Conditions as they have in the ISA Regulations, unless the context otherwise requires.

- 32.1 Cash ISAs are available only to individuals who are aged 16 years or over, are resident and ordinarily resident in the UK for tax purposes or otherwise qualify for the account under the ISA Regulations.
- 32.2 Joint accounts are not permitted.
- 32.3 The account is available to you only if you have not subscribed to another cash ISA, or you have not invested the maximum amount in a Stocks and Shares ISA in the tax year in which the subscription is made to the account.
- 32.4 You may only open one Cash ISA account.

- 32.5 The balance of your account must remain in your beneficial ownership at all times. You must retain all the rights to your account at all times and may not transfer any rights.
- 32.6 If you cease to be resident in the UK, or otherwise cease to qualify for your account under the ISA Regulations, you will retain the benefits of your account up to that date but no further deposits to your account may be made until you become qualified for it again.
- 32.7 The maximum amount that can be paid into your account each tax year is set by the Government and may change from time to time. If the amount paid in exceeds the subscription limit, any excess money will be returned to you.
- 32.8 The current subscription limits are detailed in our brochure A guide to personal accounts fees and interest.
- 32.9 If no money is paid into your account for a whole tax year, you must complete a reactivation form before money can be paid in again.
- 32.10 You may not have your wage or salary paid directly into your account.
- 32.11 You may not have standing order or Direct Debit payments on your account.
- 32.12 Arranged overdrafts are not available on your account.
- 32.13 Cheque books are not available on your account.
- 32.14 Statements will be provided annually.
- 32.15 If you die, the interest earned on your account up to the date of your death will be exempt from tax. Any interest earned on your account afterwards will not be exempt from tax.
- 32.16 If you instruct us to transfer your account to another account manager, we will do so within five business days of receipt of your transfer instruction, or where you specify a date of transfer, within five business days of this date.
- 32.17 Transfer of an ISA account from another account manager may be made at your request.
- 32.18 You may not transfer your account from one of our branches to another.
- 32.19 We will tell you if we become aware your account is or will become no longer exempt from tax under the ISA Regulations.
- 32.20 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under these Conditions is competent to carry out those functions or responsibilities.

33 CASH ISA – TESSA FUNDS

These Conditions are governed by the Individual Savings Account Regulations 1998, as amended from time to time, and any other applicable regulations and statutes (together called the “ISA Regulations”); and words and phrases have the same meanings in these Conditions as they have in the ISA Regulations, unless the context otherwise requires.

- 33.1 Cash ISA – Tessa Funds are not available to new customers.
- 33.2 Joint accounts are not permitted.
- 33.3 The maximum amount that could be paid into your account was set by the Government. If the amount paid in exceeds the subscription limit, any excess money will be returned to you.
- 33.4 The balance of your account must remain in your beneficial ownership at all times. You must retain all the rights to your account at all times and may not transfer any rights.
- 33.5 If you cease to be resident in the UK, or otherwise cease to qualify for the purposes of the ISA Regulations, you will retain the benefits of your account as at that date.
- 33.6 You may not have standing order or Direct Debit payments on your account.
- 33.7 Arranged overdrafts are not available on your account.

- 33.8 Cheque books are not available on your account.
- 33.9 Statements will be provided annually.
- 33.10 If you die, the interest earned on your account up to the date of your death will be exempt from tax. Any interest earned on your account thereafter will not be exempt from tax.
- 33.11 If you instruct us to transfer your account to another account manager, we will do so within five business days of receipt of your transfer instruction, or where you specify a date of transfer, within five business days of this date.
- 33.12 You may not transfer your account from one of our branches to another.
- 33.13 We will tell you if we become aware your account is or will become no longer exempt from tax under the ISA Regulations.
- 33.14 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under these Conditions is competent to carry out those functions or responsibilities.

34 MONEY DESK DEPOSIT

- 34.1 Money Desk Deposit Accounts are available only to individuals aged 18 years or over.
- 34.2 For administration purposes, we require you to open an instant access account (i.e. an account that does not require notice of withdrawal) with us in the same name as the Money Desk Deposit Account, if you do not hold one already. The instant access account will be used for the processing of funds placed on and maturing from your Money Desk Deposit Account, together with interest due to you. We do not require you to use the instant access account for any other purpose, although you may use it to access the Bank's other products and services if you so wish. We will need to complete appropriate identification checks before we can open your Money Desk Deposit Account.
- 34.3 You will provide us with separate operating instructions from time to time covering the use of an authorised signatory(ies) who can instruct us regarding the placement, renewal or disposal of deposits.
- 34.4 Accounts may be opened for 1 week, 1 month, 3 months, 6 months, 9 months or 1 year.
- 34.5 The minimum balance for fixed periods of 6 months or more is £2,500. For fixed periods of less than 6 months, the minimum balance is £10,000.
- 34.6 From time to time we may also offer preferential rates for various fixed terms including but not limited to the terms set out in Condition 34.4 above ("Offer(s)"). The minimum and maximum balance, along with any other qualifying criteria and/or terms and conditions, for the Offer(s) may vary according to the specific preferential rate(s) available at that time and will be set out in our Fixed Term Deposits (Money Desk Deposit) – Information Sheet relating to each Offer. When the term of the Offer(s) ends, the funds (principal plus interest) will be returned to your instant access account, unless alternative instructions are received from you two working days before the term ends.
- 34.7 We will issue a confirmation letter showing maturity details for each deposit. On maturity you may renew the principal, renew the principal and interest or return funds to your instant access account. If we hold instructions from you for maturing deals, please advise us of any changes to the instructions no later than 2 working days prior to the day the term ends.
- 34.8 If we do not hold instructions from you for maturing deals, the funds (principal plus interest) will roll over for the same term with a new interest rate which will be the rate applicable at that time, unless alternative instructions are received from you two working days before the term ends (please refer to Condition 34.6 above for maturity details on Offer(s)).
- 34.9 Rates for deposits are fixed when we accept the deposit. They will not change during the term.

- 34.10 Interest is paid on the day that the term ends. We pay interest to the relevant instant access account, or add it to the principal amount on renewal of the deposit.
- 34.11 No additional lodgements are allowed on accounts during the term; however, a separate account may be opened with the appropriate minimum balance.
- 34.12 Withdrawals are only permitted from the account on the maturity date. Withdrawals before the maturity date, whilst not normally permitted, may incur a charge; details of charges are available from your branch. Withdrawals before the maturity date are at the Bank's absolute discretion. Interest may be applied to the date of the withdrawal. Depending on movements in the interest rate market, this may in certain circumstances result in a charge being incurred. Customers who open a Money Desk Deposit on or after 01 October 2015 will be charged an Early Closure Charge if the account is closed before the Maturity Date. Details of this charge are available in the **"A Guide to Personal Accounts Fees and Interest"** brochure. If a withdrawal is made prior to the end of the agreement and a smaller sum is available to invest, new account terms should be set.
- 34.13 Only cleared funds from your instant access account are accepted to the Money Desk Deposit Accounts. Lodgements can only be accepted from existing customers between 8.30am and 4pm each business day. Lodgements can only be accepted from new customers between 8.30am and 3.15pm each business day.

35 CASH ISA PLUS

These Conditions are governed by the Individual Savings Account Regulations 1998, as amended from time to time, and any other applicable regulations and statutes (together called the "ISA Regulations"); and words and phrases have the same meaning in these Conditions as they have in the ISA Regulations, unless the context otherwise requires.

- 35.1 Cash ISA Plus is not available to new customers.
- 35.2 Cash ISA Plus accounts are available only to individuals who are aged 16 years or over, are resident and ordinarily resident in the UK for tax purposes or otherwise qualify for the account under the ISA Regulations.
- 35.3 Joint accounts are not permitted.
- 35.4 The account is available to you only if you have not subscribed to another cash ISA, or you have not invested the maximum amount in a Stocks and Shares ISA in the tax year in which the subscription is made to the account.
- 35.5 You may only open one Cash ISA Plus account.
- 35.6 The balance of your account must remain in your beneficial ownership at all times. You must retain all the rights to your account at all times and may not transfer any rights.
- 35.7 If you cease to be resident in the UK, or otherwise cease to qualify for your account under the ISA Regulations, you will retain the benefits of your account up to that date but no further deposits to your account may be made until you become qualified for it again.
- 35.8 The maximum amount that can be paid into your account each tax year is set by the Government and may change from time to time. If the amount paid in exceeds the subscription limit any excess money will be returned to you.
- 35.9 The current subscription limits are detailed in our brochure A guide to personal accounts fees and interest.
- 35.10 If no money is paid into your account for a whole tax year, you must complete a reactivation form before money can be paid in again.
- 35.11 You may not have your wage or salary paid directly into your account.
- 35.12 You may not have standing order or Direct Debit payments on your account.
- 35.13 Arranged overdrafts are not available on your account.
- 35.14 Cheque books are not available on your account.

- 35.15 Statements will be provided annually.
- 35.16 If you die, the interest earned on your account up to the date of your death will be exempt from tax. Any interest earned on your account afterwards will not be exempt from tax.
- 35.17 If you instruct us to transfer your account to another account manager, we will do so within five business days of receipt of your transfer instruction, or where you specify a date of transfer, within five business days of this date.
- 35.18 Transfer of an ISA account from another account manager may be made at your request. You may not transfer an existing RBS Group ISA account (including existing Ulster Bank ISA accounts) to Cash ISA Plus.
- 35.19 You may not transfer your account from one of our branches to another.
- 35.20 We will tell you if we become aware your account is or will become no longer exempt from tax under the ISA Regulations.
- 35.21 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under these Conditions is competent to carry out those functions or responsibilities.

36 Fixed Rate ISA

These Conditions are governed by the Individual Savings Account Regulations 1998, as amended from time to time, and any other applicable regulations and statutes (together called the "ISA Regulations"); and words and phrases have the same meanings in these Conditions as they have in the ISA Regulations.

- 36.1 Fixed Rate ISA is not available to new customers.
- 36.2 The Fixed Rate ISA account is available only to individuals who are aged 16 years or over, are resident and ordinarily resident in the UK for tax purposes or otherwise qualify for the Fixed Rate ISA account under the ISA Regulations.
- 36.3 Joint Fixed Rate ISA accounts are not permitted.
- 36.4 The Fixed Rate ISA account is available to you only if you have not subscribed to another cash ISA, or you have not invested the maximum amount in a Stocks and Shares ISA in the tax year in which the subscription is made to the Fixed Rate ISA account.
- 36.5 The balance of your Fixed Rate ISA account must remain in your beneficial ownership at all times. You must retain all the rights to your Fixed Rate ISA account at all times and may not transfer any rights.
- 36.6 If you cease to be resident in the UK, or otherwise cease to qualify for your Fixed Rate ISA account under the ISA Regulations, you will retain the benefits of your Fixed Rate ISA account up to that date.
- 36.7 The maximum amount that can be paid into your Fixed Rate ISA account each tax year is set by the Government and may change from time to time. If the amount paid in exceeds the subscription limit and you have provided an alternative bank account with instant access, any excess money will be deposited into that account. If the amount paid in exceeds the subscription limit and you have not provided an alternative bank account with instant access, any excess money will be returned to you.
- 36.8 The ISA subscription limits for the current tax year are detailed in the Information Sheet for that Fixed Rate ISA account issue ("Information Sheet").
- 36.9 The minimum and maximum permitted deposits for your Fixed Rate ISA account are set out in the Information Sheet.
- 36.10 Balance transfers from existing ISA accounts are permitted but instructions must be received by us by the dates detailed in the Information Sheet.

- 36.11 Except where we receive an external ISA transfer request by the last date for receipt by us of external ISA transfer requests as detailed in the Information Sheet, additional deposits are not allowed into your Fixed Rate ISA account after the dates detailed in the Information Sheet.
- 36.12 If you instruct us to transfer your account to another account manager, we will do so within 5 business days of receipt of your transfer instruction, or where you specify a date of transfer, within 5 business days of this date.
- 36.13 If at the start date your balance is less than the required minimum deposit as set out in the Information Sheet and an external ISA transfer request is received by the last date for receipt by us of external ISA transfer requests (also set out in the Information Sheet), we will grant an additional 30 days from the start date to allow the external transfer to be completed. If the external transfer funds are not received within 30 days from the start date, the Fixed Rate ISA account will automatically convert to a variable interest Cash ISA.
- 36.14 The duration of your Fixed Rate ISA account will vary according to the specific ISA issue. The term of your Fixed Rate ISA account and the maturity date are set out in the Information Sheet.
- 36.15 You may not have your wage or salary paid directly into your Fixed Rate ISA account.
- 36.16 Standing Order and Direct Debit payments are not permitted on your Fixed Rate ISA account.
- 36.17 Arranged overdrafts are not available on your Fixed Rate ISA account.
- 36.18 Cheque books are not available on your Fixed Rate ISA account
- 36.19 Statements will be provided annually during April.
- 36.20 Each Fixed Rate ISA account has a specified maturity date which is set out in the Information Sheet. On the maturity date, or if the maturity date is not a business day, the next business day following the maturity date, your Fixed Rate ISA account will automatically convert to a variable interest Cash ISA. At least 14 days before the maturity date we will contact you to confirm the maturity date of your Fixed Rate ISA account and to outline your maturity options.
- 36.21 Interest is calculated and paid in the manner and at the rates set out in the Information Sheet.
- 36.22 Where interest is paid monthly:
- (a) you must nominate and maintain for the duration of your Fixed Rate ISA account an Ulster Bank current account or savings account with instant access (other than an ISA or Direct Saver account) at the same NI branch as the Fixed Rate ISA account to receive the monthly interest payments;
 - (b) the gross interest will be paid into the nominated account on the last business day of each month; and
 - (c) the nominated account will not be covered by the ISA Regulations and so any interest earned on the funds in the nominated account will be subject to tax.
- 36.23 Where interest is paid annually, any interest accrued will be applied to your Fixed Rate ISA account on the last business day in October. In the case of a Fixed Rate ISA account with a one year term, or for the last year where the term is more than one year, any further interest accrued after the date of the last interest payment will be applied on the maturity payment date set out in the Information Sheet. If this date is not a business day, the interest will be paid on the next business day.
- 36.24 Partial withdrawals or partial transfers from your Fixed Rate ISA account are not permitted. If you require access to money in your Fixed Rate ISA account before the maturity date, the Fixed Rate ISA account will be closed and any money not withdrawn or transferred will be deposited into a variable interest Cash ISA. The appropriate interest charge will apply in accordance with Account Specific Condition 36.25.

- 36.25 Subject to General Condition 2, if you transfer your Fixed Rate ISA account to another ISA, or close your Fixed Rate ISA account before the maturity date, we will charge you an appropriate number of days interest, calculated on the rate at which interest is paid as set out in the Information Sheet.
- 36.26 If the amount of the interest charged as detailed in the Information Sheet is more than the interest which has accrued at the date of closure, we will deduct the rest from your Fixed Rate ISA account balance. This would mean the amount will be taken from the capital sum invested. In this situation the closing payment would be less than the amount of money you originally invested in the Fixed Rate ISA account.
- 36.27 There is a cooling off period, 14 days from the day your Fixed Rate ISA account is open, in which you can close your account without penalty. If you close your account after this date, but before the Start date of the Fixed Term, there will be a penalty charge of 90 days' interest, regardless of the chosen term.
- 36.28 If you die, the Fixed Rate ISA will be closed once probate, letters of administration or confirmation has been granted. The capital value of the Fixed Rate ISA and the accrued gross interest is payable to your executors without loss of interest for early closure. The interest earned on the Fixed Rate ISA account up to the date of death will be exempt from tax. Any interest earned on the Fixed Rate ISA account afterwards will not be exempt from tax.
- 36.29 We reserve the right to withdraw any issue without notice and decline to accept any further Fixed Rate ISA applications or deposits.
- 36.30 We will tell you if we become aware that your Fixed Rate ISA account is or will become no longer exempt from tax under the ISA Regulations.
- 36.31 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under these Conditions is competent to carry out those functions or responsibilities.

Our main business is banking and financial services. We will provide you with banking services in accordance with the terms which apply to your account (which includes these Conditions).

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register (Registration Number 122315).

We are a member of the Financial Ombudsman Service. If you make a complaint, and are not satisfied with the final response we give under our internal complaints procedure, you can ask for the complaint to be referred to the Ombudsman.

You can find out more about the Financial Ombudsman Service in a brochure available from any branch or by telephoning us on 03457 424 365.

Alternatively, you can contact the Financial Ombudsman Service by writing to Financial Ombudsman Service, Exchange Tower, London E14 9SR or telephone on 0800 023 4567. Details are also available from the website of the Financial Ombudsman Service, www.financial-ombudsman.org.uk

Ulster Bank is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors can claim back up to £75,000 of their deposits (or £75,000 for each eligible account holder if it's a joint account). An FSCS information sheet, including a list of exclusions from the Scheme will be provided on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website www.fscs.org.uk

To find out more information:



Call into your local branch



ulsterbank.co.uk

Braille, large print and audio

This brochure is also available in Braille, large print, audio or on disk.

Please contact your local branch for details or Textphone 0800 015 4422.

 **Ulster Bank**

Information correct as at 16 September 2016

Ulster Bank Limited. Registered in Northern Ireland. Registration Number R733. Registered office:
11-16 Donegall Square East, Belfast BT1 5UB. Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register
(Registration Number 122315). Calls may be recorded.
ULST157INI 16 September 2016