

Your guide to getting the most from your card



 **Ulster Bank**

Ulster Bank cashCARD

Welcome to your Ulster Bank cash**CARD**

Your cash**CARD** is a Visa Plus card and is accepted at over 1 million ATMs around the world, giving you access to your bank account wherever you are. You can use your card wherever you see the Visa logo or Visa Plus logo.



Global Acceptance

- You can use your new Visa cash**CARD** abroad the same way you do at home, just look for the Visa logo or the Visa Plus logo. It's a safe and convenient way to withdraw cash when you travel, reducing the need to carry foreign currency.

Withdrawing Foreign Currency at an ATM

If you use your card to withdraw foreign currency at an ATM in the UK you may be charged at the same rate as you would withdrawing foreign currency abroad.

Using your card abroad

Using your new card abroad couldn't be more convenient and safe. All we do is simply convert the amount you are withdrawing into Sterling and apply the relevant charges. (see Limits, Rates and Charges Section) Then the total amount is automatically debited from your account, details of all transactions will appear on your statement.



24 hour emergency cash in the UK

If your card is lost or stolen and you need emergency funds, you can take advantage of our 24 hour Emergency Cash service. After answering a few quick security questions, you will be given a code enabling you to withdraw cash without a card from any Ulster Bank, EasyCash, RBS or NatWest ATM.



Protecting you and your card

The care of your cards, PIN and other security information is essential to help prevent fraud and protect your accounts. It is important that you always take reasonable steps to keep your card, PIN, passwords and security information safe.

- ✓ Do not allow anyone else to use your card and do not disclose your PIN, passwords or security information to anyone.
- ✓ We will never ask you to disclose your PIN, passwords or security information. If you are in any doubt about the authenticity of a caller or an email you have received, take their details and call us.
- ✓ Remember your PIN and destroy the notice securely as soon as you have memorised it.
- ✓ Never write down or give your account details, PIN, passwords or other security information to anyone.
- ✓ Keep your card receipts and other information about your account containing personal details (for example Statements) safe and dispose of them carefully by taking simple steps such as shredding printed material.
- ✓ Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, contact us.
- ✓ You will find the Financial Fraud Action UK website <http://www.financialfraudaction.org.uk> a helpful guide on what to do if you suspect card fraud.
- ✓ To help protect you from fraud, we may occasionally block ATM and card transactions temporarily if we identify any unusual transactions on your account. If this happens to you please call 0131 339 7609 (or 0044131 339 7609 from abroad), we will ask you to verify your transactions by asking you some security questions.



Safety tips for using your card abroad

Before you travel...

- ✓ Check the expiry date on your card.
- ✓ Take a note of the telephone numbers on the back of this leaflet.
- ✓ Contact your branch and give them your mobile number.

When you are away...

- ✓ Keep your card safe; use safety deposit boxes or the safes in hotel rooms.

To find out where you can use your card abroad please visit www.visaeurope.com

PIN Lock/Unlock

- ✓ If you enter your PIN three times incorrectly at any ATM, you will need to ask your branch to send you a re-advice of PIN. Should you subsequently remember your PIN you can 'unlock' it at any Ulster Bank, EasyCash, RBS or NatWest ATM.
- ✓ If you want to change your PIN you can also do this by selecting 'Account Services' then 'Change PIN' and follow the instructions. If you change your PIN you must choose it carefully.
- ✓ If you forget your PIN and want us to send you a reminder or if you cannot use your PIN because of a disability or medical condition please contact your branch.



Anytime Banking

Our Anytime Banking service gives you 24/7 access to your accounts online. Just visit www.ulsterbank.co.uk/anytime



Limits, rates and charges

The information below will allow you to familiarise yourself with your cash withdrawal limits and the charges for use of your card abroad. Please read this section carefully.

Daily withdrawal limits

- ✓ The current ATM withdrawal limit for Savings accounts is £500.
- ✓ Although you have a daily withdrawal limit, a transaction will only be authorised if you have sufficient cleared funds available on your account or, if you have made separate arrangements with us.
- ✓ Some ATMs will limit the amount you may withdraw in a single transaction.

Charges for using your card abroad

Cash withdrawals

- ✓ We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.
- ✓ We will also charge a Foreign Cash Fee of 2.25% of the total combined value of the transaction including the Non-Sterling Transaction Fee. (minimum £2, maximum £5).
- ✓ If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however, the transaction handler may charge you a separate fee.

Foreign Exchange Rate

- ✓ With the exception of transactions that are taken from Ulster Bank ATMs, we will convert any transaction made in a foreign currency using your Debit Card or Cash Card 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.
- ✓ For transactions undertaken at Ulster Bank ATMs in a foreign currency, we will apply the Ulster Bank ATM rate.
- ✓ To see the up-to-date rates used for these transactions please visit www.ulsterbank.co.uk and click on **Debit Cards abroad**.
- ✓ We apply the exchange rates prevailing on the day we process your transactions, not the rates prevailing the day you use your card. Details of commission charges will appear on your account statement with each transaction. This does not include any additional fees that a retailer or cash machine owner may impose on you for using this service.
- ✓ You can withdraw up to the equivalent of your daily withdrawal limit in local currency per day provided you have sufficient funds cleared in your account and provided that the foreign bank does not impose a local limit.



How to Contact Us

You have access to your account including enquiries at an ATM 24 hours a day, 7 days a week from anywhere in the world, but there are times when you may need to contact us.



Lost/Stolen Emergency Number

If you lose any Ulster Bank Debit Card, or have it stolen please call our Card Loss Centre immediately on

0370 600 0459



International Fraud Number

Please call this number if your card is stopped while abroad

0044 131 339 7609

Lines are open 24 hours.
ID verification will be requested.



drop into your local branch



www.ulsterbank.com

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