

Your guide to getting the most from your card



 **Ulster Bank**

Ulster Bank debitCARD

Welcome to your Ulster Bank debit**CARD**

Your Ulster Bank Debit**CARD** is accepted in 30 million retail outlets around the world, wherever you see the Visa logo.



Your debit**CARD** enables you to

- Pay for goods and services at home, abroad and on-line.
- Withdraw cash at ATMs and banks worldwide.

Paying with your debit**CARD** is quicker, easier and less hassle than juggling with cash or writing a cheque.

Your debit**CARD** also lets you stay in control of your day to day finances because every time you use your card the money is taken directly from your bank account.

The information contained in this guide will help you get the most from your card and protect you from fraud. Please make a note of the important telephone numbers listed on the back of this guide.



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.



Global Acceptance

Your debit**CARD** is accepted around the world in 30 million retail outlets across 160 countries and you can withdraw cash from more than 1 million ATMs. So you can use your card when you're away just as you do at home.

Using your card at home

- ✓ **Shopping** – use your card wherever you shop, at the supermarket, department store, petrol station or restaurant, you can use your card to buy just about anything.
- ✓ **Cashback** – many shops, supermarkets and other retailers offer cashback when you pay by debit card. Cashback provides convenient access to your money, without having to queue at an ATM.
- ✓ **On-line and over the phone** – Shopping on-line or over the phone is as easy as on the High Street and with Visa Debit it's safer too.
- ✓ **ATM Withdrawals** – You can withdraw cash up to your daily limit if you have sufficient funds available in your bank account.
- ✓ **Withdrawing Foreign Currency from 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

- ✓ You can also use your new Visa Debit card abroad in 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 buy items in shops and withdraw cash at ATMs when you travel, reducing the need to carry foreign currency.
- ✓ Using your new card abroad couldn't be more convenient and safe. All we do is simply convert the amount you're paying or 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.



Fraud Prevention

To protect you from fraud we may apply a limit to the value or number of transactions you undertake using your card. These limits may vary depending on the location and nature of the transaction. If this happens to you please call **0131 339 7609**.



Purchase Protection

When you use your Visa Debit card to buy goods or services, you'll now receive a higher level of purchase protection.

Damaged goods or non-receipt of goods

- ✓ When you use your Visa Debit card to pay for goods/services and they fail to arrive or are damaged when you receive them, we may be able to help you to recover the payment.
- ✓ This protection includes purchases made from companies that have gone out of business and purchases made using the internet, where the goods or services have not been received.
- ✓ You must contact the retailer or service provider first to try to resolve the problem. If this proves unsuccessful, please contact us on 0345 3660391.



Security On-line

As well as being widely accepted on-line, your Visa Debit card offers increased security through the Verified by Visa programme.

What is Verified by Visa?

- ✓ Verified by Visa provides added protection to internet purchases by allowing you to use a password to authenticate payments. This ensures that only you the genuine cardholder, is making the purchase, giving you greater peace of mind.

How does it work?

- ✓ Firstly, you need to register your own private password with us (see below). Then, when you shop at participating on-line retailers, you may be prompted to enter some characters from your password when you check-out – this verifies you as the genuine cardholder, just like entering a PIN.

How do I register?

- ✓ When you shop at participating online retailers, you will be prompted to register. Once you have registered you can start making secure purchases using your Visa Debit card. There's no need to sign up for a new card, or download any new software.
- ✓ If you do not register at all, your transaction may be declined as part of our anti-fraud policy. You must keep your password secret.



Anytime Banking

Our Anytime Banking service gives you 24/7 access to your accounts online. Use your Visa Debit card for quick and easy sign up, just visit www.ulsterbank.co.uk/anytime



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, 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.
- ✓ When purchasing goods on the internet or by telephone you may be asked to provide the last 3 digits printed on the signature panel on the reverse of your card. This number, known as the Card Verification number or CVV, is used by retailers to confirm that you have the card in your possession and should only be provided to reputable retailers and service providers.



Safety tips for using your card abroad

Before you travel...

- ✓ Check the expiry date on your card to ensure your card will still be valid when you are away.
- ✓ 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.
- ✓ In some parts of the world you may be asked to sign a receipt and/or enter your PIN.

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



Chip and PIN security

To protect you when shopping, we use the latest chip and PIN technology, providing protection against fraudulent activity.

- ✓ If you have difficulty using the chip and PIN card, contact your branch and you will be sent a chip and signature card, instead of entering a 4-digit PIN to confirm your purchase you will be asked for a signature.
- ✓ A chip and signature card cannot be used at an ATM.

PIN Lock/Unlock

- ✓ If you enter your PIN incorrectly 3 times in a row at any retailer, you will need to unlock your PIN at any Ulster Bank, RBS or NatWest ATM by selecting 'Account Services' and 'Unlock PIN'. A message will be displayed to confirm that you have unlocked your PIN.
- ✓ Don't know your PIN? Contact your branch who will need to send you a 're-advice' of your PIN. Once you receive this, please follow the above instructions to unlock the PIN.
- ✓ If you enter your PIN incorrectly 3 times in a row at any ATM, you will need to ask the branch to send you a 're-advice' of your PIN.
- ✓ 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.



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 limits are as follows:

Current accounts

- ✓ Current, U First, U First Gold and Student Accounts: £500.
- ✓ Dual and Step Accounts: £300.
- ✓ Adapt Accounts: £250.
- ✓ 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

Purchases

- ✓ We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.
- ✓ We will also charge a Foreign Purchase fee of 75p per transaction.

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

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.

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Calls may be recorded.

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