

A guide to personal accounts fees and interest

current accounts

savings accounts

Help for what matters

 Ulster Bank

We're committed to helping you get the most out of your account – which includes making you aware of the charges and rates of interest that apply to your account.

It is important that you read and keep this leaflet as it forms part of the documents and brochures in the following list that apply to your account. Terms and conditions apply, please refer to 'Personal Banking – Terms and Conditions' for more details.

- The account opening form, or the account change form, for your account
- Personal banking – terms and conditions
- Current accounts
- Savings accounts
- A guide to our personal accounts

All charges and rates shown are correct on 19 June 2017 but may change. We have rounded the interest rates shown in this leaflet to two decimal places. The lowest rate band we quote is equal to the minimum amount you must have in the account.

To find out more about our current interest rates and charges, you can:

- phone our helpline on **0345 603 3738***;
- use our Textphone service on **0800 015 4422**;
- look on our website at **www.ulsterbank.co.uk**; or
- ask any of our branch staff.

More help

- If you would like more help, please contact your branch.
- If you are unhappy about any part of the service you receive from us, please let us know.
- You can contact customer relations on **0345 603 3738***. If you use a Textphone, please call **0800 917 0527**.

*Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

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1 Plain-speaking glossary

Below, we explain in plain English some common terms used in this leaflet.

Annual equivalent rate (AER)

This rate is used for accounts where you earn interest. It shows what the gross credit interest rate would be if we paid it to the account every year and you then received interest on that interest as part of the account balance. It helps you to compare the effective rates of credit interest which apply to different accounts.

Bank of England Base Rate

This is an interest rate set by the Bank of England. The rate changes from time to time.

Buffer

As a ufirstgold current account holder, you can apply for an interest-free arranged overdraft buffer of up to £500 or £1,000 if you are a ufirst Private customer. **0% variable** plus the monthly account fee. See page 6.

Charging period

Your charging period normally ends on the date that we send your statement to you, or the previous business day if this is a Saturday, Sunday or a bank holiday.

Cleared balances

This includes credits (cheques and cash) that have completed the clearing cycle. You can only withdraw or transfer money to another account with money from your cleared balance. The cleared balance is updated during the day as you make payments into and out of your account.

Direct debit

An instruction to the bank to allow money to be withdrawn from an account by someone other than you (the account holder). This is usually to pay bills, and the amount withdrawn can vary with each payment.

Future dated

This is when you use the Anytime Internet and Telephone banking facility or branch funds transfer service to ask us to make a payment on a date in the future.

Gross rate

The gross rate each year for interest we pay you means the interest rate you are paid before income tax is taken (if this applies). The gross rate each year for interest due on overdrawn balances means the interest rate you pay on borrowing (if this applies).

Interest period

Your interest period normally ends on the date that we send your statement to you, or the previous business day if this is a Saturday, Sunday or a bank holiday.

p.a.

Per annum (per year).

Standing order

A payment in which you give us instructions to pay fixed amounts at regular intervals or on certain dates.

Tax-free interest rate

Tax-free interest means that interest payable is exempt from UK income tax.

2 The price for your banking services

The charges and rates of interest set out in this leaflet include:

- the monthly account fees we charge for ufirstgold (section 4), ufirst Private and Private Current Account (section 5);
- the interest rates we pay you when your account is in credit (sections 7 and 8);
- the interest rates we charge you when your account is overdrawn (section 9); and
- our charges for arranged overdrafts, unarranged overdrafts and unpaid transactions (section 10).

These charges and rates of interest work together as the main parts of the pricing structure we use for our current accounts. The way we charge puts you in control of what you pay.

As long as you stay in credit or within your arranged overdraft limit, you can enjoy the services listed in section 3 of this leaflet without us making any separate charge. This is possible because our pricing structure allows us to charge for providing the account through the fees, charges and interest set out in sections 4, 9 and 10, and through setting the interest rates shown in sections 7 and 8 at a level which allows us to benefit from using any money (credit balance) you have in the account.

3 Services you can receive without a separate charge

As long as you stay in credit or within your arranged overdraft limit, you can receive the following services without us making any separate charge.

- Payments by serviceCARD and debitCARD (for UK payments only), cheque, direct debit or standing order.
- If you use your serviceCARD, debitCARD or cashCARD in a cash machine owned by Ulster Bank, Easy Cash, Royal Bank of Scotland or NatWest in the UK, you will not be charged. There are some cash machines in the UK where the owner of the machine may charge a fee. It will say on the screen about any charges before you withdraw cash.
You can then stop the transaction if you do not want to be charged.
- Account statements (either electronically or by post). However, we do make a charge for copies.
- Chequebooks and lodgment books.

- Online and telephone banking – apart from the cost of the phone call and any charges your internet service provider may charge you for using the service.
- Using our counter services. There may be extra fees if we have to make special arrangements or provide specialist services.

4 ufirstgold

You will pay a £9 monthly account fee as a ufirstgold customer. As a ufirstgold customer you have access to the benefits listed in the appropriate brochures and user guide. These also contain details of other fees and services.

When we charge the monthly account fee

We will take the monthly account fee, for each monthly charging period, from your account 21 days after the end of your charging period (or on the previous business day if this is a Saturday, Sunday or a bank holiday). Your charging period normally ends on the date that we send your statement to you.

5 PRIVATE

ufirst Private Account

Your ufirst Private Account gives you access to a personal banking service with your own relationship manager. You will also have access to additional benefits available with our ufirst Private Account. This can leave you more time to focus on what really matters.

For this personal banking service you will pay an account fee of £25 every month.

Private Current Account

The Private Current Account gives you access to a relationship manager who will take care of all your day-to-day banking needs. Your relationship manager can give you the most suitable information for you and help you make the most of your money.

For this personal banking service, you will pay an account fee of £15 every month.

When account fees are charged

We will take the monthly account fee for each charging period from your account 21 days after the end of your charging period (or on the previous business day if this is a Saturday, Sunday or a bank holiday). Your charging period normally ends on the date that we send your statement to you.

6 Changes to interest rates

Changes to interest we pay on your current accounts and savings accounts

We may change the interest rates we charge on overdrafts (arranged or unarranged) set out in this brochure. When we do this, we will tell you personally at least seven days before the change comes into effect. This does not apply if your arranged overdraft interest rate or unarranged overdraft interest rate is linked to an internal reference rate (for example, set at a certain level over our base rate).

When we do this we will either tell you personally or, in certain cases, we may let you know in press advertisements in the following daily national newspapers.

- The Belfast Telegraph
- Irish News
- The News Letter

If we tell you in press advertisements, we will also advertise the changes on our website at **www.ulsterbank.co.uk**. If the alteration applies to branch-based accounts, we will also put a notice in our branches.

For more information on when we may change interest rates in this way, please see General Condition 11 (Changes to interest rates and exchange rates) in our brochure **Personal banking – terms and conditions**.

New Account Applications

Where the interest rate and/or any applicable bonus interest rate is changed prior to an account being opened, the rate that you will receive will be the rate applicable on the date the account is opened.

Changes to interest due on overdrawn balances

We may change the interest rates we charge on overdrafts set out in this brochure.

When we do this, we will tell you personally at least seven days before the change comes into effect. This does not apply if your overdraft interest rate is linked to an internal reference rate (for example, set at a certain level over our base rate).

In this case, we may let you know in press advertisements in the following daily national newspapers.

- The Belfast Telegraph
- Irish News
- The News Letter

If we tell you in press advertisements, we will also advertise the changes on our website at **www.ulsterbank.co.uk**. If the alteration applies to branch-based accounts, we will also put a notice in our branches.

7 Interest we pay you on your current account

The rates of interest we pay each year on credit balances are as follows.

Dual Account*, Current Plus Account*, Private Current Account, Student Account and Graduate Account

	Gross rate each year (variable)	AER
Dual Account	0.01%	0.01%
Current Plus Account	0.01%	0.01%
Private Current Account	0.01%	0.01%
Student Account	0.01%	0.01%
Graduate Account	0.01%	0.01%

We do not pay interest on our ufirst Private Account, ufirstgold Account, Current Account, Foundation Account, Step Account*, Cash Account* or Adapt Account.

Working out and charging interest

We work out interest each day and pay it into your account once a month, usually the day after we send you your statement.

*These accounts are not available to new customers.

8 Savings Accounts

Instant access

Loyalty Saver

An instant access savings account that pays interest annually on the first business day in January each year

Summary box Key product information for our savings accounts			
Account name	Loyalty Saver		
What is the interest rate?	Balance	AER %/Gross p.a. (variable)	
	£1 to £49,999	0.01%	
	£50,000 to £1,000,000	0.05%	
	Interest is paid on a tiered basis which means you'll earn one rate on your entire account balance. Interest is calculated daily and paid annually on the first business day in January and at account closure.		
Can Ulster Bank change the interest rate?	Yes, these rates are variable. We can increase or decrease the rates for any of the reasons set out in the Ulster Bank Personal banking – terms and conditions. Please see General Conditions 11.1 and 11.2 of the Ulster Bank Personal banking – terms and conditions for more details on when we may change the interest rates and the notice that we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,000.10	£0.10
	£50,000	£50,025	£25
	These are only examples and do not take into account your individual circumstances. The examples assume that: <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • that there is no change to interest rates; and • any interest earned stays in the account. 		
How do I open and manage my account?	You must be aged 18 years or over and be a UK resident. You can open and manage your account in branch, online, by telephone and by using our mobile app. You can also pay money into your account at one of our cash deposit machines. You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app. There is no minimum deposit required to open the account, but there is a maximum balance limit 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.		

Can I withdraw money?	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app) <p>You will need a card and a card reader to withdraw money from your account. You must order and enable your card reader through Anytime Internet Banking. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking. Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.</p>
Additional Information	<p>Tax</p> <p>We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p>

Private Reserve

An instant access savings account for ufirst Private or Private Current Account customers

Summary box Key product information for our savings accounts			
Account name	Private Reserve		
What is the interest rate?	Balance	AER %/Gross p.a. (variable)	
	£1+	1.25%	
	Interest is calculated daily and paid on the first business day of the month and at account closure.		
Can Ulster Bank change the interest rate?	<p>Yes, these rates are variable. We can increase or decrease the rates for any of the reasons set out in the Ulster Bank Personal banking – terms and conditions.</p> <p>Please see General Conditions 11.1 and 11.2 of the Ulster Bank Personal banking – terms and conditions for more details on when we may change the interest rates and the notice that we'll give you.</p>		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,012.50	£12.50
	£50,000	£50,625	£625
	<p>These are only examples and do not take into account your individual circumstances.</p> <p>The examples assume that:</p> <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to interest rate; and • any interest earned stays in the account. 		

<p>How do I open and manage my account?</p>	<p>Eligibility</p> <p>To open a Private Reserve Account you must open a ufirst Private or Private Current Account or be invited by us to open a Private Reserve Account. You must be aged 18 years or over and be a UK resident.</p> <p>You can open your account with your Private Relationship Manager. You can manage your account in branch, online, by telephone and by using our mobile app.</p> <p>You can also pay money into your account at one of our cash deposit machines.</p> <p>You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app.</p>
<p>Can I withdraw money?</p>	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app). <p>You will need a card and a card reader to withdraw money from your account. You must order and enable your card reader through Anytime Internet Banking. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking. Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.</p>
<p>Additional Information</p>	<p>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).</p> <p>Tax</p> <p>We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p>

Easy Access Savings Account

A simple instant access savings account that makes it easy to start saving

<p style="text-align: center;">Summary box Key product information for our savings accounts</p>		
<p>Account name</p>	<p>Easy Access</p>	
<p>What is the interest rate?</p>	<p>Balance</p>	<p>AER %/Gross p.a. (variable)</p>
	<p>£1+</p>	<p>1.25%</p>
<p>Can Ulster Bank change the interest rate?</p>	<p>Interest is calculated daily and paid annually on the last business day in October and at account closure.</p>	
	<p>Yes, these rates are variable. We can increase or decrease the rates for any of the reasons set out in the Ulster Bank Personal banking – terms and conditions.</p> <p>Please see General Conditions 11.1 and 11.2 of the Ulster Bank Personal banking – terms and conditions for more details on when we may change the interest rates and the notice that we'll give you.</p>	

What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,012.50	£12.50
	£50,000	£50,625	£625
	<p>These are only examples and do not take into account your individual circumstances.</p> <p>The examples assume that:</p> <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to interest rate; and • any interest earned stays in the account. 		
How do I open and manage my account?	<p>You must be aged 18 years or over and be a UK resident.</p> <p>You can only open your account in branch. You can manage your account in branch, by telephone, online and by using our mobile app.</p> <p>You can also pay money into your account at one of our cash deposit machines.</p> <p>You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app.</p> <p>There is no minimum deposit required to open the account, and there is no maximum balance limit.</p>		
Can I withdraw money?	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app) • up to £300 per day at any cash machine. <p>You will need a card and a card reader to withdraw money from your account. You must order and enable your card reader through Anytime Internet Banking. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking.</p> <p>Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.</p>		
Additional Information	<p>Tax</p> <p>We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p>		

eSavings

A simple instant access online only savings account

Summary box			
Account name	eSavings Account		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	£1 +	1.25%	
Interest is calculated daily and paid on the last business day of the month and at account closure.			
Can Ulster Bank change the interest rate?	<p>Yes, this rate is variable. We can increase or decrease the rate for any of the reasons set out in the <i>Ulster Bank Personal banking – terms and conditions</i>.</p> <p>Please see General Conditions 11.1 and 11.2 of the <i>Ulster Bank Personal banking – terms and conditions</i> for more details on when we may change the interest rate and the notice that we'll give you.</p>		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,012.50	£12.50
	£50,000	£50,625	£625
<p>These are only examples and do not take into account your individual circumstances. The examples assumes that:</p> <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to interest rate; and • any interest earned stays in the account. 			
How do I open and manage my account?	<p>You must be aged 18 years or over and be a UK resident.</p> <p>You can only open your account online at www.ulsterbank.co.uk/esavings.</p> <p>You can manage your account online through Anytime Banking, by telephone and by using our mobile app.</p> <p>You can only pay money into your account by online transfer.</p> <p>You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app.</p> <p>There is no minimum deposit required to open the account, however there is a maximum balance limit of £5,000,000.</p>		
Can I withdraw money?	<p>Yes. No notice is required.</p> <p>You can withdraw money by</p> <ul style="list-style-type: none"> • online transfer or • on the mobile app or • through telephone banking. <p>You will need a card and a card reader to withdraw money from your account. You must order and enable your card reader through Anytime Internet Banking. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking.</p> <p>Information on the current daily limits and how to withdraw amounts in excess of the daily limits is available in the FAQs on our website www.ulsterbank.co.uk/esavings or by contacting Anytime Telephone Banking.</p>		

Additional information**Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your individual circumstances.

Youth Savings

urfirst Account

Helping to get children into the savings habit

Summary box Key product information for our savings accounts			
Account name	urfirst		
What is the interest rate?	Balance	AER %/Gross p.a. (variable)	
	£5+	0.50%	
	Interest is calculated daily and paid annually on the last business day in October and at account closure.		
Can Ulster Bank change the interest rate?	<p>Yes, this rate is variable. We can increase or decrease the rate for any of the reasons set out in the Ulster Bank Personal banking – terms and conditions.</p> <p>Please see General Conditions 11.1 and 11.2 of the Ulster Bank Personal banking – terms and conditions for more details on when we may change the interest rate and the notice that we'll give you.</p>		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,005	£5
	<p>This is only an example and does not take into account your individual circumstances.</p> <p>The example assumes that:</p> <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to the interest rate; and • any interest earned stays in the account. 		
How do I open and manage my account?	<p>If you're an adult aged 18 years or over, you can open an account in trust for a child aged between 0-11 years.</p> <p>If you're a child aged between 7-17 years, you can open an account in your own name with the consent of your parent or guardian.</p>		
	Who can open an account?	Account held in trust (0-11 years). In branch, online or by telephone.	Account held by child (7-17 years). In branch, online or by telephone (with consent of your parent or guardian).
	Who can operate the account?	The adult only.	The child only.
	How do I pay money in?	In branch, at one of our cash deposit machines or by transfer from another account you hold with us (online, by telephone or by using our mobile app) or with another provider.	If you're aged 11 years or over, you can also register for our telephone and online banking services.
	How do I check my account balance and recent transactions?	In branch, online, via telephone In branch or by using our mobile app.	If you're aged 11 years or over, you can also register for our telephone and online banking services.

	A minimum deposit of £5 is required to open the account, and there is no maximum balance limit.
Can I withdraw money?	<p>Yes. No notice is required.</p> <p>Account held in trust: you can withdraw money in branch, or transfer to any other account based in the UK via online.</p> <p>Account held by child: you can only make withdrawals in branch. If you're aged 11 years or over, you can also register for our telephone and online banking services.</p>
Additional information	<p>Account held in trust</p> <p>You can ask for the account to be transferred into the child's sole name from age 7. If you don't transfer the account into the child's name, the child will become legally entitled to the funds in the account from age 18.</p> <p>Tax</p> <p>We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p>

Tax-free saving

With Individual Savings Accounts (ISAs), you don't pay tax on any interest you earn. That's because an ISA protects your money from tax and gives your finances a helping hand.

Cash ISA

Instant Access Savings with tax-free interest.

Summary box Key product information for our savings accounts			
Account name	Cash ISA		
What is the interest rate?	Balance	AER % (variable)	Tax-free % (variable)
	£1 to £24,999	0.05%	0.05%
	£25,000 +	0.50%	0.50%
	<p>Interest is paid on a tiered basis which means you'll earn one rate on your entire account balance.</p> <p>Interest is calculated daily and paid into your account on the last business day of October and at account closure.</p> <p>Interest is paid tax-free. We'll tell you if we become aware that your ISA is or will become no longer exempt from UK income tax under the ISA Regulations.</p>		
Can Ulster Bank change the the interest rates?	<p>Yes, these rates are variable. We can increase or decrease the rates for any of the reasons set out in the Ulster Bank Personal banking – terms and conditions.</p> <p>Please see General Conditions 11.1 and 11.2 of the Ulster Bank Personal banking – terms and conditions for more details on when we may change the interest rates and the notice that we'll give you.</p>		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,000.50	£0.50
	£25,000	£25,125.00	£125.00
	<p>These are only examples and do not take into account your individual circumstances. The examples assume that:</p> <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to interest rates and tiers; and • any interest earned stays in the account. 		

How do I open and manage my account?

Eligibility

To open a Cash ISA you must be aged 16 years or over and either:

- be resident in the UK; or
- have general earnings from overseas Crown employment which is subject to UK tax under section 28 of the Income Tax (Earnings & Pensions) Act 2003, or be married to or in a civil partnership with such a person.

If you no longer meet the above residency criteria, you will retain the benefits of your account but will not be able to make any subscriptions. You'll only be able to make further payments into your account if you satisfy the residency criteria again.

You must:

- not have subscribed to another cash ISA (including a Help to Buy: ISA with another provider) or invested the maximum amount in any combination of permitted ISAs in the same tax year;
- hold the account solely in your name
- hold the money in your account in your beneficial ownership. This means it must belong to you at all times and must not be used as security for a loan.

You can open and manage your account in branch, online, by telephone and by using our mobile app.

Payments into your account are called "subscriptions".

You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app.

Balance and Subscription Limits

There is no minimum deposit required to open the account, and there is no maximum balance limit.

However, there is a limit on the amount you can pay into your account each tax year (6 April to 5 April). This annual subscription limit is set by the Government and may change from time to time. For tax year 2017/2018 it is £20,000.

If you pay in more than the subscription limit any excess money will be returned to you.

If you make a subscription for a tax year into your Cash ISA, you will not be able to make any further subscriptions for that tax year into any other cash ISA except for an Ulster Bank Help to Buy: ISA.

Subscribing to both an Ulster Bank Cash ISA and an Ulster Bank Help to Buy: ISA

You may subscribe to a Help to Buy: ISA in the same tax year as you subscribe to an Ulster Bank Cash ISA provided that:

- the Help to Buy: ISA is held with us; and
- you don't subscribe more than the annual subscription limit between the Cash ISA and the Help to Buy: ISA.

Reactivating your account

If you do not deposit into your ISA during the course of a tax year (other than the tax year of application) you will need to complete a reactivation form if you want to deposit in a later tax year.

Transferring your ISA to us from another provider

You may transfer all or part of any ISA held with another provider to us. Previous tax years' savings you transfer won't count towards your current annual allowance. Current year subscriptions must be transferred in full. The interest you earn on your money from any ISA you transfer to us will remain tax-free.

To start the transfer you will first need to open a Cash ISA. The ISA transfer may be completed as part of the account application or alternatively at a later date either in branch, on our website or by posting the ISA transfer form to us. Using the transfer form will ensure that any previous year subscriptions transferred between ISAs are not counted as a current year subscription. Full details can be found at www.ulsterbank.co.uk/isatransfer

<p>Can I withdraw money?</p>	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app) • using your CashCard <p>If you make a withdrawal, you will not be able to deposit more money into your account if it means you will exceed the annual subscription limit.</p> <p>You will need a card and a card reader to withdraw money from your account. You must order and enable your card reader through Anytime Internet Banking. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking.</p> <p>Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.</p> <p>Transferring your ISA</p> <p>If you instruct us to transfer your ISA (or part of it) to another ISA manager, we will do so within 5 business days of receipt of your transfer instruction from your new ISA manager, or 5 business days from a date of your choosing.</p>
<p>Additional information</p>	<p>Tax</p> <p>The interest payable on the money held in your account is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p> <p>Death of account holder</p> <p>If you die, the interest earned on your account up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax.</p> <p>Our responsibilities</p> <p>We will let you know if the account has, or will, become void because of any failure to meet the ISA Regulations that we are aware of.</p> <p>We will satisfy ourselves that any person to whom we delegate any of our functions and responsibilities contained in this Information Sheet and the Ulster Bank Personal banking – terms and conditions is competent to carry out those functions and responsibilities.</p>

Help to Buy: ISA

Saving towards buying your first home with tax-free interest

Summary box Key product information for our savings accounts				
Account name	Help to Buy: ISA			
What is the interest rate?	Balance	AER % (variable)	Tax-free (variable)	
	£1+	2.00%	1.98%	
	Interest is calculated daily and paid on the first business day of the month and at account closure.			
	Interest is paid tax-free. We'll tell you if we become aware that your ISA is or will become no longer exempt from UK income tax under the ISA Regulations.			
Can Ulster Bank change the interest rate?	Yes, these rates are variable. We can increase or decrease the rates for any of the reasons set out in the Ulster Bank Personal banking – terms and conditions.			
	Please see General Conditions 11.1 and 11.2 of the Ulster Bank Personal banking – terms and conditions for more details on when we may change the interest rates and the notice that we'll give you.			
What would the estimated balance be after 12 months based on a £1,200 deposit?	Initial deposit at account opening (month 1)	Monthly deposit (months 2-12)	Balance after 12 months	Interest Earned
	£1,200	£100	£2,334.98	£34.98
	£1,200	£200	£3,445.98	£45.98
	These are only examples and do not take into account your individual circumstances. The examples assume that:			
	<ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to the interest rate; and • any interest earned stays in the account. 			

How do I open and manage my account?

Eligibility

To open a Help to Buy: ISA you must be aged 16 years or over and either:

- be resident in the UK; or
- have general earnings from overseas Crown employment which is subject to UK tax under section 28 of the Income Tax (Earnings & Pensions) Act 2003, or be married to or in a civil partnership with such a person.

If you no longer meet the above residency criteria, you will retain the benefits of your account but will not be able to make any subscriptions. You'll only be able to make further payments into your account if you satisfy the residency criteria again.

You must:

- not have subscribed to another cash ISA or invested the maximum amount in any combination of permitted ISAs in the same tax year (subject to the exception below);
- hold the account solely in your name;
- hold the money in your account in your beneficial ownership. This means it must belong to you at all times and must not be used as security for a loan;
- not own and never have owned any interest in land in or outside the UK which includes a building that can be used as a place of residence;
- not have received payment of a bonus under the Help to Buy: ISA Scheme Rules (unless the bonus has been repaid); and
- not currently hold a Help to Buy: ISA with us.

Subscribing to both an Ulster Bank cash ISA and an Ulster Bank Help to Buy: ISA

You may subscribe to another cash ISA in the same tax year as you subscribe to a Help to Buy: ISA provided that:

- the other cash ISA is held with us; and
- you don't subscribe more than the annual subscription limit between the Help to Buy: ISA and the other cash ISA.

The annual subscription limit for the tax year 6 April 2017 to 5 April 2018 is £20,000.

Opening the account and giving us your instructions

You can open your account in branch or online. Once opened, you can manage your account in branch, online, by telephone or by using our mobile app.

You must be registered for the Anytime Banking services in order to operate your account via online, telephone or on the mobile app.

Balance and Subscription Limits

There is no minimum deposit required to open a Help to Buy: ISA.

You can deposit a maximum of:

- £1,200 in the first calendar month you make a deposit to your Help to Buy: ISA; and
- £200 in every subsequent calendar month thereafter.

Please note:

- If you don't deposit the maximum monthly allowance by the last business day of the calendar month, your unused monthly allowance won't 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 didn't 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.

Transferring an existing ISA to your Help to Buy: ISA

You may transfer an existing:

- cash ISA to your Help to Buy: ISA provided you don't exceed the maximum monthly allowances; or
- Help to Buy: ISA with another ISA manager to your Ulster Bank Help to Buy: ISA provided that your full balance is transferred and your existing Help to Buy: ISA is closed. Full details can be found at www.ulsterbank.co.uk/isatransfer.

Reactivating your account

If, at the end of a tax year (apart from the year of account opening), you have made no current year tax subscriptions, your account will reject any subscriptions from the start of the following tax year. If this happens, you will need to complete a reactivation form before you can make further subscriptions. You will not be automatically notified that your account can no longer accept subscriptions, but you will be notified if you attempt to credit your account.

Can I withdraw money?	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app). <p>However, you will only be able to pay back in up to the £200 a month limit and by making withdrawals you may reduce or take longer to save for your bonus.</p> <p>Please note that you will not be able to claim a bonus on any money you withdraw from your Help to Buy: ISA.</p> <p>Transferring your ISA</p> <p>You may transfer your Help to Buy: ISA to:</p> <ul style="list-style-type: none"> • 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. <p>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 tax year that you transfer your Help to Buy: ISA must also be transferred to the new ISA manager; or</p> <ul style="list-style-type: none"> • A cash ISA or stocks and shares ISA or innovative finance ISA with another ISA manager. <p>If you do instruct us to transfer your Help to Buy: ISA to another ISA manager, we will do so within 5 business days of receipt of your transfer instruction from your new ISA manager, or 5 business days from a date of your choosing.</p>
Additional information	<p>Claiming your bonus</p> <p>When you are ready to claim your bonus to buy your first home you must close your Help to Buy: ISA by giving written notice to your branch. You can either post your written notice or hand it in. If you make withdrawal(s) before closing your account this will reduce the value of the bonus you can claim.</p> <p>We will close your account and send you a Closing Document. Your conveyancer (the party acting on your behalf to purchase the property) will need this to claim the bonus from the UK Government.</p> <p>For more information on the Help to Buy: ISA Scheme (including how to claim your bonus from HM Treasury), please refer to the Help to Buy: ISA Scheme Rules at www.helptobuy.gov.uk/isa.</p> <p>Tax</p> <p>The interest payable on the money held in your account is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p> <p>Death of account holder</p> <p>If you die, the interest earned on your account up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax.</p> <p>Our responsibilities</p> <p>We will let you know if the account has, or will, become void because of any failure to meet the ISA Regulations that we are aware of.</p> <p>We may delegate any of our functions and responsibilities contained in this Information Sheet and the Ulster Bank Personal banking – terms and conditions. We'll only do so where we're satisfied that the person to whom we are delegating is competent to carry out those functions and responsibilities.</p>

Fixed Term Savings

For information about our Fixed Term Savings, please visit our website www.ulsterbank.co.uk/savings or contact your local Ulster Bank branch

Accounts no longer available

Special Interest Deposit Account

Summary box Key product information for our savings accounts		
Account name	Special Interest Deposit Account	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £15,000	0.50%
	£15,001 to £100,000	0.25%
	We pay interest each year in October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

cash ISA Plus

Summary box Key product information for our savings accounts			
Account name	Cash ISA Plus		
Interest rates (AERs)	Tier	Tax-free % (variable)	AER % (variable)
	£25,000 +	0.50%	0.50%
	£1 to £24,999	0.05%	0.05%
	Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.		
Access	Branch, telephone or internet.		

Direct Saver

Summary box Key product information for our savings accounts		
Account name	Direct Saver	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 to 1,000,000	0.05%
	£1 to £49,999	0.01%
	We pay interest every month on the first business day of the month. Interest is calculated daily.	
Withdrawal arrangements	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. Withdrawals on a non-business day (weekend or bank holiday) are recorded as withdrawals on the subsequent business day.	
Access	Telephone or internet.	

Personal Savings

Summary box Key product information for our savings accounts		
Account name	Personal Savings	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 to £1,000,000	0.05%
	£1 to £49,999	0.01%
	Interest is calculated daily and paid each year in October.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

urmoney

Summary box Key product information for our savings accounts		
Account name	urmoney	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£5 +	0.50%
	Interest is calculated daily and paid each year in October.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

55 Plus Account

Summary box Key product information for our savings accounts		
Account name	55 Plus	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 to £1,000,000	0.05%
	£1 to £49,999	0.01%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Cash ISA – Tessa Funds or ISA Online

Summary box Key product information for our savings accounts			
Account name	Cash ISA – Tessa Funds or ISA Online		
Interest rates (AERs)	Tier	Tax-free % (variable)	AER % (variable)
	£25,000 +	0.50%	0.50%
	£1 to £24,999	0.05%	0.05%
Interest is calculated daily and paid each year in October.			
Withdrawal arrangements	Instant access.		
Access	Branch, telephone or internet.		

Reserve 30

Summary box Key product information for our savings accounts		
Account name	Reserve 30	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	You can withdraw your savings without losing interest if you give 30 days' notice on this account.	
Access	Branch, telephone or internet.	

Reserve 90

Summary box Key product information for our savings accounts		
Account name	Reserve 90	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	You can withdraw your savings without losing interest if you give 90 days' notice.	
Access	Branch, telephone or internet.	

RSVP Anytime

Summary box Key product information for our savings accounts		
Account name	RSVP Anytime	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access. The smallest amount you can withdraw or pay in is £250.	
Access	Post, telephone or internet.	

eSavings Plus

Summary box Key product information for our savings accounts		
Account name	eSavings Plus	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
We pay interest every month. Interest is calculated daily.		
Withdrawal arrangements	Instant access. 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).	
Access	Telephone or internet.	

ufirst Savings Account

Summary box Key product information for our savings accounts		
Account name	ufirst Savings	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Reward Reserve Account

Summary box Key product information for our savings accounts		
Account name	Reward Reserve	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
	We pay interest every three months in January, April, July and October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Pathway

Summary box Key product information for our savings accounts		
Account name	Pathway	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 to £1,000,000	0.05%
	£1 to £49,999	0.01%
	We pay interest each year in October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Telephone, internet or cash machine.	

Bonus Saver

Summary box Key product information for our savings accounts		
Account name	Bonus Saver	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£50,000 +	0.05%
	£1 to £49,999	0.01%
	We pay interest every three months in January, April, July and October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

9 Interest due on overdrawn balances

We provide credit facilities if you are 18 or over only. Lending criteria, terms and conditions apply. The information here is correct as at 07 February 2013.

Arranged overdrafts

1 Current Account, Current Plus Account (not available to new customers) and Private Current Account

We encourage you to agree an arranged overdraft limit before you borrow any money so you avoid unnecessary unarranged overdrafts interest and charges. If you have agreed an arranged overdraft facility with us, you will pay arranged overdraft interest on the overdrawn balance at the annual gross rates shown in the tables below, provided you remain within the arranged overdraft limit.

Type of account	Arranged Overdraft Interest Rate (variable) on full balance Gross Rate p.a.
Current	14.88%
Current Plus (not available to new customers)	15.84%
Private Current Account	11.99%

A monthly account fee of £15 applies to the Private Current account.

2 ufirstgold and ufirst Private

You may apply for an arranged overdraft. If you do, there is an interest-free arranged overdraft buffer available of up to £500 with ufirstgold, and up to £1,000 with ufirst Private (depending on your circumstances). If you have an arranged overdraft we will charge 0% arranged overdraft interest when you stay within your arranged overdraft limit and under the interest-free arranged overdraft buffer. If your arranged overdraft balance should exceed the interest-free arranged overdraft buffer on your account, then the entire arranged overdraft balance will be charged at the applicable higher arranged overdraft interest rate. If you have agreed an arranged overdraft facility with us under which you pay arranged overdraft interest at a rate other than the rates shown in the tables below, the interest-free arranged overdraft buffers shown below will not apply to your account.

Our ufirst Private overdraft is available at a better rate of interest than our ufirstgold Account, Current Account or Current Plus Account (not available to new customers) while you have a ufirst Private Account. If at any time you stop being a ufirst Private customer for any reason, the interest rates you pay on your arranged overdraft or unarranged overdraft will change to the standard rates which apply to Current Account customers.

Type of account	Maximum available Buffer Limit
ufirstgold	£500
ufirst Private	£1,000

ufirstgold	Arranged Overdraft Interest Rate (variable) on full balance Gross Rate p.a.
Amount overdrawn by is up to and including £500	0%
Amount overdrawn by is above £500	14.88%

A monthly account fee of £9 applies to the ufirstgold account.

ufirst Private	Arranged Overdraft Interest Rate (variable) on full balance Gross Rate p.a.
Amount overdrawn by is up to and including £1,000	0%
Amount overdrawn by is above £1,000	11.99%

A monthly account fee of £15 applies to the Private Current account.

A monthly account fee of £25 applies to the ufirst Private account.

3 Student Account

If you hold a student account, your arranged overdraft is available at a better arranged overdraft interest rate than our Current Account or our Current Plus Account (not available to new customers). If at any time you stop being a student customer, the arranged overdraft interest rate you pay on your arranged overdraft will change to the standard rate which applies to Current Account customers.

If you agree an arranged overdraft on a Student Account, it will be interest-free.

If you ask for an arranged overdraft with an arranged overdraft limit which is more than the limits set out below, you will need to give us extra information to support your application.

Interest-free limits	Arranged Overdraft Interest Rate (variable) on full balance Gross Rate p.a.
Up to £1,000*	0%

Whether you have an overdraft will depend on your circumstances and our conditions. We may also carry our credit scoring, this is where we assess whether credit is affordable for you based on the information you provide. Please see the Current Account and Everyday Banking Brochure for more details. You can get a copy from any Ulster Bank branch.

*You can apply for higher interest-free limits if you are a professional student. Please see our **Current Account and Everyday Banking Brochure** for more information. Professional Students refers to medicine, dentistry, law, accountancy, pharmacy, optometry, physiotherapy, veterinary science.

4 Graduate Account

Your arranged overdraft is available at a better rate than our Current Account or our Current Plus Account* while you hold a Graduate Account. If at any time you stop being a Graduate customer for any reason, the arranged overdraft interest rate you pay on your overdraft will go back to the standard rate which applies to Current Account customers.

The package is available for one year and the preferential terms end at the end of June in the year after you graduate. In all cases, we need proof of your graduation to open an account.

Interest-free Arranged Overdraft limit	Arranged Overdraft Interest Rate (variable) Gross Rate p.a.
Up to £1,500	0%

Unarranged overdrafts

Current Account, Current Plus Account* ufirstgold, Private Current Account, ufirst Private, Student Account and Graduate Account

We will charge for any amount you go overdrawn without an arranged overdraft or over an arranged overdraft limit, at the following annual gross rates.

Type of account	Unarranged Overdraft Interest Rate (variable) on full balance Gross Rate p.a.
Current	21.00%
Current Plus*	21.00%
ufirstgold	21.00%
Private Current Account	21.00%
ufirst Private	19.80%
Student	12.00%
Graduate	12.00%

A monthly account fee of £9 applies to the ufirstgold account.

A monthly account fee of £15 applies to the Private Current account.

A monthly account fee of £25 applies to the ufirst Private account.

We charge interest at the appropriate rate as well as the Maintenance Charge. You may also have to pay the Paid Referral Fee and the Guaranteed Card Payment Fee if the unarranged overdraft arises from an informal request by you for an overdraft. See section 10.

*This account is not available to new customers.

Working out and charging interest

We work out interest on arranged and unarranged overdrafts each day using annual gross rates. We will take the interest we charge in each charging period from your account 21 days after the end of your interest period (or on the previous business day if this is a Saturday, Sunday or a bank holiday). Your interest period normally ends on the date that we send your statement to you. If we are going to take interest from your account, we will give you at least 14 days' notice of how much we are going to take and when.

Amounts we do not charge interest on

We will not charge interest on any part of an overdraft (whether arranged or unarranged) which represents:

- any amount (apart from interest) you must pay us in connection with you breaking your responsibilities under your agreement with us; or
- a Maintenance Charge, Paid Referral Fee, Guaranteed Card Payment Fee or Unpaid Transaction Fee. (See section 10 for details of these charges.)

Current Account Switch Service – Interest – and charge-free period

If you plan to take advantage of, or have taken advantage of, our switching service, there will be an interest- and charge-free period on the arranged overdraft.

This means that during this period, you will not pay any arranged overdraft interest on any amounts overdrawn on the account. The three-month period will start once we process your instructions to transfer the account.

The arranged overdraft confirmation information we will issue to you after we have agreed to provide the arranged overdraft will contain a 'Total cost of credit' amount. Under the Consumer Credit Act we have to give you details of the cost of credit covering a period of three months based on you using the whole overdraft over that period.

When we work out the total cost of credit, we will use the arranged overdraft interest rate that applies to the arranged overdraft at the time the facility is agreed. We will have taken account of any interest-free period on your arranged overdraft when working out the total cost of credit. If we have not yet processed your transfer of account instructions when the arranged overdraft is agreed, the rate we use in the calculation will be the rate that will apply when the interest-free period ends. The total cost of credit amount is an example only. The actual cost will depend on how much you use the arranged overdraft. This will include the interest-free period you may have.

10 Arranged overdrafts, unarranged overdrafts and unpaid transactions – charges

The charges shown in this section do not normally apply to the other accounts we offer to personal banking customers. However, we sometimes allow customers to operate other accounts in a way which allows them to give instructions for a withdrawal or other payment which cannot be met from the funds in the account. If this happens, the charges listed below under the heading ‘Unarranged overdrafts and unpaid transactions – charges’ will apply. ufirstgold, ufirst Private, Current Plus Account*, Current Account, Private Current Account, Student Account, Graduate Account – see note 1, Step Account* – see note 2, Dual Account* – see note 3 Foundation Account and Cash Account* – see note 4

Note 1: The Maintenance Charge, Guaranteed Card Payment Fee and Paid Referral Fee do not apply to Student and Graduate Accounts.

Note 2: The Maintenance Charge, Guaranteed Card Payment Fee and Paid Referral Fee do not apply to Step Accounts*.

Note 3: The Guaranteed Card Payment Fee and Paid Referral Fee do not apply to Dual Accounts*.

Note 4: The Maintenance Charge, Guaranteed Card Payment Fee, Paid Referral Fee and Unpaid Transaction Fee do not apply to the Foundation, Cash* and Adapt Accounts.

Arranged overdrafts – setup and renewal fees

Type of account	Fee
Current, Current Plus* ufirstgold, Private Current Account, ufirst Private, Student and Graduate Accounts	No fee

Unarranged overdrafts and unpaid transactions – charges

Maintenance Charge	Amount of fee
If your account overruns without formally agreeing an overdraft, or you exceed your arranged overdraft limit, you will have to pay a monthly Maintenance Charge. You will have to pay the Maintenance Charge if you have an unarranged overdraft at any time during a monthly charging period.	£20

*These accounts are not available to new customers.

Paid Referral Fee	Amount of fee
<p>You will pay a Paid Referral Fee if:</p> <ul style="list-style-type: none"> • you informally request an overdraft by issuing instructions for a withdrawal or other payment on your account; • the payment cannot be met by the funds in your account or any unused arranged overdraft facility; • an unarranged overdraft is created or increased because we decide we are willing to accept your request; • the unarranged overdraft on your account stands at more than £15 at close of business on the day the transaction is paid or taken from your account (or the next business day if that day is a Saturday, Sunday or bank holiday). 	<p>£15 for each day on which a Paid Referral takes place. (We will not charge more than £90 in any charging period.)</p>

Guaranteed Card Payment Fee	Amount of fee
<p>You will pay a Guaranteed Card Payment Fee if:</p> <ul style="list-style-type: none"> • you informally request an overdraft by issuing instructions for a withdrawal or other payment on your account; • the payment cannot be met from the funds in your account or any unused arranged overdraft facility; and • we decide we are not willing to accept your request but we find we have to because you have guaranteed the payment using a debit card. 	<p>£15 for each transaction. (We will not charge more than £90 in any charging period.)</p>

Unpaid Transaction Fee	Amount of fee
<p>You will pay an Unpaid Transaction Fee if:</p> <ul style="list-style-type: none"> • you informally request an overdraft by issuing instructions for a withdrawal or other payment on your account; • the payment cannot be met from the funds in your account or any unused arranged overdraft facility; and • we decide not to make the payment. 	<p>£10 for each item. (We will not charge more than £100 in any charging period.)</p>

When will we take these fees and charges from your account?
<p>We will take the fees and charges 21 days after the end of your charging period (or on the previous business day if this is a Saturday, Sunday or a bank holiday). We will give you at least 14 days' notice of the amount of each fee and the date we will take it. The charging period normally ends on the date that we send your statement to you.</p>

Making an informal request for an unarranged overdraft means you will have to pay a Paid Referral Fee, a Guaranteed Card Payment Fee or an Unpaid Transaction Fee. If an unarranged overdraft arises, you will also have to pay the Maintenance Charge and unarranged overdraft interest on the amount overdrawn unless it represents fees, charges or costs of the kind described in section 9 under the heading, 'Amounts we do not charge interest on'.

We will not charge the Paid Referral Fee if we have already charged you a Guaranteed Card Payment Fee on the same day.

We will not charge the Unpaid Transaction Fee if you write an Ulster Bank cheque which is paid into an Ulster Bank account and:

- you do not have enough money in your account; or
- any unused arranged overdraft is not enough to cover the payment, and we decide not to make the payment.

For examples showing how our charges work, please see the section headed 'Unarranged overdrafts and unpaid transactions' in our brochure **A guide to our personal accounts**.

Changes to charges

We may change the charges set out in this leaflet. If we increase a charge, we will let you know personally at least 60 days before the change comes into effect.

Repaying your overdraft

We can demand that you repay your overdraft by giving you written notice at any time. If we do this, you must immediately repay the full amount of your overdraft.

11 How to avoid paying fees and charges in future

We want to help you avoid paying fees and charges on your account.

This section includes some tips to help you stay on top of your finances by avoiding these charges in future. Take a look – they could save you money!

Remember, we will only add fees and charges to your account if you go overdrawn on your Ulster Bank current account without an arranged overdraft limit or if you go over the arranged overdraft limit of your account. So, to avoid paying any of these fees and charges, all you have to do is stay in credit or keep within the arranged overdraft limit of your current account at all times. Charges for other services will still apply. Please see section 13 of this brochure.

Tips for staying on top of your finances

1 Know your balance

Check your balance regularly to avoid going overdrawn by mistake. You can do this free of charge at any Ulster Bank cash machine. You can choose to take advantage of our Text Alerts service or enrol for our full Mobile Phone Banking application. Both are free of charge and are great ways to stay on top of your finances. Enrol for free Mobile Phone Banking at www.ulsterbank.co.uk/mobile. Terms and conditions apply. You can also check your balance by phone or online at any time of the day or night with Anytime Banking. If you are not already registered, please call us on 0345 424 365*.

2 Organise your outgoings

Set up standing orders, direct debits and any other requests for payments to be taken from your account (in other words, payments with a future date), so they leave your account at the same time each month – if possible, just after you've been paid. Remember, there are no charges for setting up or changing standing orders and direct debits. You may even want to consider opening a second account so that you can easily keep control of all your standing orders, direct debits and payments which will be made in the future in one account and use the other for everyday spending.

It can also be useful to add up all these fixed outgoings so you can see exactly what you have left to spend each month.

*Anytime Banking is available 24 hours a day, 365 days a year. Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

3 Overdrafts

If you find it hard to stick to your budget every month, why not consider setting up an arranged overdraft or extending one you already have?

By agreeing an arranged overdraft limit with us, you will pay the arranged overdraft interest rate and can avoid paying any unarranged borrowing fees and charges. There are no setup fees for setting up or extending overdrafts. Please speak to a member of staff at your local Ulster Bank branch. Overdrafts are available depending on your circumstances and our conditions.

12 Debit Card and Cash Card charges

This section sets out our charges for the transaction types listed below. It does not reflect any charges which a third party might charge you (for example, commission rates or ATM fees). Please note that any transaction that takes place at an Ulster Bank branch would be subject to commission.

Debit Card charges

Transaction type	Charges
Sterling cash withdrawals from any UK cash machine (ATM)	No charge*
Sterling cash withdrawals from any Ulster Bank, RBS or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar	
Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo	
Foreign currency withdrawal from any Ulster Bank cash machine (ATM) in the Republic of Ireland	
Cash withdrawals or the purchase of currency or travellers cheques outside the UK	We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.
Foreign currency withdrawal in any other banks, travel agents, bureau de change or other outlets displaying the Visa logo in the UK	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.
Purchases made outside the UK (for example, purchasing goods in a shop)	We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.
Purchases made anywhere in a foreign currency (for example, online/telephone purchases made in or outside the UK)	We will also charge a Foreign Purchase fee of 75p per transaction.

Cash Card charges

Transaction type	Charges
Sterling cash withdrawals from any UK cash machine (ATM)	No charge*
Sterling cash withdrawals from any Ulster Bank, RBS or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar	
Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo	
Foreign currency withdrawal from any Ulster Bank cash machine (ATM) in the Republic of Ireland	
Cash withdrawals outside the UK	<p>We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.</p> <p>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).</p> <p>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.</p>

Where a charge in the tables above is stated as a percentage, this is a percentage of the Sterling transaction amount.

*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**.

13 Other services

Stopping payment instructions	
Stopping a cheque (unless it has been lost or stolen)	£8
Payments	
Getting a bank draft	£15
Getting a special clearance for a cheque	£13
Bank report for audit purposes	Minimum charge £22.50 plus VAT
Request to return your cheque after it has been cleared (charged if you ask for over 10 cheques)	£1 for each cheque
There is no charge for copy/duplicate statements for a period within the last 7 years. For statement requests over 7 years the following charges will apply:	
Copy of statement	£10 for each request
Loan of deeds to solicitor (for a purpose other than to sell a property)	no charge*
Night-safe facility in place (for each wallet)	£20 every six months
Safekeeping of an envelope (effective from 30 May 2011)*	£30 every year plus VAT
Safekeeping of a box or parcel (effective from 30 May 2011)*	£90 every year plus VAT
Access Fee (effective from 30 May 2011)	£10
Status enquiry, banker's reference and other confidential enquiries	£10 plus VAT

We will agree a fee with you if we provide services to manage your banking records for any legal, regulatory or personal needs you may have.

If the service you are looking for is not shown in the table above, please ask at any branch or call the number on your statement summary sheet.

*New items of safekeeping will not be accepted into branches from 1 March 2011. This service is for existing customers only.

14 Interest on credit balances

From 6 April 2016, Credit interest on savings will be paid without deduction of tax – this means you will get the gross amount of interest. This is called the Personal Savings allowance.

For further Information on Personal Savings Allowance, please visit www.gov.uk

15 Duty or other charges

There may be costs (such as duty) other organisations charge on your account. We may take from your account the amount of any duty or other charge applied to your account by any competent authority (for example, a government organisation) in connection with your account and which we may pay to the authority on your behalf.

16 What to do if you have a complaint

If you are not satisfied with any aspect of our service, you can tell us about your concerns in any of the following ways:

In person – visit any of our branches and speak to one of our staff

In writing – address your letter to The Manager of your account holding branch or your Relationship Manager

Online at www.ulsterbank.co.uk – submit a complaint using our Online Complaint Submission Form

By Telephone – use your usual number for contacting the Bank. If you have access to the Anytime Banking Service, our advisors are available 24 hours a day, 365 days of the year.

Please visit www.ulsterbank.co.uk for further information.

To find out more:

Call into your local branch

0345 603 3738

www.ulsterbank.co.uk

Braille, large print and audio

This brochure is also available in Braille, large print, audio tape or on disk.
Please contact your local branch for details or Textphone 0800 015 4422.

Information correct as at 19 June 2017.

Help for what matters

 **Ulster Bank**

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.

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