

# Helpful tips on how to avoid unarranged overdraft charges

## We're here to help

We want to help you avoid paying unarranged overdraft charges. If your account is not in credit, or if you go over your agreed overdraft limit, you will be charged. To help you avoid these charges, here are some tips to help keep you on top of your account balance at all times.

## How to avoid unarranged overdraft charges

If your account overruns without formally agreeing an arranged overdraft, or you exceed your arranged overdraft limit, this is called an unarranged overdraft. When this happens, you will incur Unarranged Overdraft fees as shown in our 'A Guide to Personal Accounts Fees and Interest' brochure. 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. Here are a few tips on how to avoid going into an unarranged overdraft.

### 1. Know your balance

Checking your balance regularly could help you avoid going into an unarranged overdraft. You can do this in many ways:

#### Anytime Internet and Telephone Banking

Stay in control 24/7 by signing up to Anytime Banking. It's free, secure and easy to sign up.

- Check your balances and transactions.
- Manage your account online or via telephone banking.

Register by calling **0345 900 3200** or logging onto [ulsterbank.co.uk/anytime](https://ulsterbank.co.uk/anytime). Anytime Banking is available to those aged 11+ with an eligible Ulster Bank account. Some services may not be available on certain types of accounts or to under 18's.

#### Mobile Banking

We've a range of free mobile banking services that will help you manage your money – wherever you are:

##### Free text alerts

Helps you keep track of your money on the move and is easy to use.

- Once a week, we'll text you your account balance on whatever day suits you best.
- We'll let you know by text when your account goes above or below a certain limit set by you.
- Once you've registered we can send you a balance or mini-statement text any time you like. Just text BAL or MINI to the Ulster Bank Shortcode 60627.

If we hold a valid mobile number for you we will also automatically send you a text when a certain activity has taken place on your account such as:

- create or amend a payee.
- create or amend a standing order.
- update your address or telephone details.
- you are issued with a new debit/cash card or PIN.

Register by calling **0345 366 6558** or logging onto [ulsterbank.co.uk/alerts](https://ulsterbank.co.uk/alerts). Please make sure we hold an up-to-date mobile phone number for you. You can update your information at any time and set your alerts on Anytime Internet and Telephone Banking or at your branch.

##### Free Mobile Banking App

With our apps you can:

- Make one off payments up to any UK account using a sort code and account number (Payment limits apply).
- Search from a list of approved utility and service providers to make bill payments.
- Pay Your Contacts your payments cannot exceed £250 a day as long as you have available funds in your account (including overdraft facility. Payee must be 16 and over with a UK mobile number who has Ulster Bank Mobile Banking app or is registered for Paym.)
- Get Cash from your account at any Ulster Bank Northern Ireland, NatWest, EasyCash, or Tesco cash machine without your Debit card. Withdraw up to £130 a day with Get Cash. This must be within your daily withdrawal limit and you must have at least £10 available, including any overdraft facility.
- Transfer money between your Ulster Bank Northern Ireland Accounts.
- Check your balance and your statement.
- Create, view, and cancel standing orders to existing payees.
- View and cancel Direct Debits that you have set up.
- Find your nearest cash machine or local branch with Near Me.

App available on most smartphones to customers with Anytime Internet Banking and a UK mobile number.

#### Important information for mobile phone banking

Terms and conditions apply. Ulster Bank Text Alerts and Mobile Phone Banking are free to all personal customers. Data charges may apply. App available on selected smartphones.

## ATM Machines

Check your balance regularly at any Ulster Bank, NatWest, EasyCash, or Tesco cash machine, any time day or night and its free to use.

If you do need to use your credit card to withdraw cash, you should be aware there is a cash advance credit card fee for doing this. Visit [ulsterbank.co.uk/creditcards](http://ulsterbank.co.uk/creditcards) for full details.

## 2. Plan ahead

Knowing exactly where you stand with your money will enable you to plan ahead and manage your outgoings.

- Write down what money is coming in and what needs to go out each month.
- Set up Standing Orders and Direct Debits to pay your monthly bills.
- A good time for payments to leave your account is just after you've been paid.
- If you need help to organise your finances you could avail of a free Customer Service Review in your local branch.

## 3. Consider your options

Due to unforeseen circumstances and expenses, you may sometimes need flexibility with your borrowing. We've a range of borrowing options that could help you to meet your borrowing needs.

### Arranged Overdrafts

An arranged overdraft can give you access to extra funds in your current account when you run out of funds unexpectedly or need a little extra for a short period (subject to eligibility and account holding). You only pay arranged overdraft interest when you use your arranged overdraft. Arranged overdraft interest is charged on the amount you've borrowed at the stated rate for your account, as long as you're within your arranged overdraft limit. Once you've agreed your overdraft with us, you can use it at any time – without having to contact your branch. Overdrafts are repayable on demand. Lending is subject to account holding, credit review and approval. You must also be over 18 and living in Northern Ireland. It is important to find the right product for you, as some of the options below may be cheaper in the short-term but could work out more expensive over the full borrowing term, depending how quickly you can repay.

### Credit card

A flexible and convenient way to borrow and can be carefully managed by following these simple rules to avoid unnecessary charges:

- Ensure your outstanding balance is paid on time. You could set up a Direct Debit to make your regular monthly payments to your credit card.
- You should aim to pay off your balance in full and on time every month.
- If you do need to use your credit card to withdraw cash, you should be aware that there's a fee for doing this.

Visit [www.ulsterbank.co.uk/creditcards](http://www.ulsterbank.co.uk/creditcards) for full details. Over 18s only. Lending criteria, terms and conditions apply.

### Personal loan

A longer-term borrowing option for you to consider.

- The interest rate on a personal loan is fixed from the outset so you know exactly what to budget for each month.
- Loans between £1,000 and £14,950 can be repaid over a term of 1 to 5 years
- Loans between £15,000 and £25,000 can be repaid over a term of 1 to 7 years

The amount you borrow will be based on your ability to repay and the purpose of the loan. Lending criteria, terms and conditions apply. Over 18s only. Only available to residents in Northern Ireland. Personal loans are not available for business or mortgage purposes. Other restrictions may apply.

## Understanding Fees and Charges

Information on our charges and interest rates is set out in our brochure 'A guide to personal account fees and interest' which is available in our branches or on our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk). Alternatively, you could refer to your next current account statement – on the last page you'll find an explanation of the charges you might incur, on the 'Information on our charges and interest rates' page. Knowing how these work will help you learn how to avoid them.

