

ufirstgold

User Guide



 Ulster Bank

Welcome to ufirstgold

You've worked hard to get where you are. Now there's a current account that works hard to give you a range of benefits designed to help you get the most from life.

Inside this guide you'll find all the information you need to help you take best advantage of your ufirstgold account.

Also, please visit ufirstaccount.co.uk for further information on the benefits available.

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As with most clubs there is a monthly account fee.
The ufirstgold monthly account fee is currently £9 a month.

The terms and conditions for the ufirstgold benefits are at the back of this user guide. To make sure you receive any items you order through ufirstgold membership services, remember to let your branch know if you change your address. Terms and Conditions apply. For details please see our **Personal Banking – terms and conditions** brochure in our branches or on our website ulsterbank.co.uk.

Additional Packaged Accounts


If you already hold a packaged account from Ulster Bank and are satisfied to open an additional packaged account, please note that there may not be any additional advantage for you of opening another account. You'll also be charged an additional monthly account fee on the new packaged account.

Living outside Northern Ireland or the rest of the UK

If you're living outside Northern Ireland or the rest of the UK or plan on living outside Northern Ireland or the rest of the UK it's important to note that some of the benefits attached to your account are only available when you're visiting or resident in Northern Ireland or the rest of the UK.

ufirstgold membership services

 **0370 600 0661*** or
+44 2392 676 740
if calling from outside
the UK

 Also, please visit
ufirstaccount.co.uk
for further information on
the benefits available.

Calls may be recorded. Lines are open 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday, to speak to an agent. Outside of these hours, you may still be able to access your benefits through an automated service and in accordance with the opening hours outlined under each individual benefit.

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

The most important information we'll need when you call us is your ufirstgold membership number. This is made up of your branch sort code and your ufirstgold account number.

Write them down in the space below so you'll always have them to hand.

Sort code

--	--	--	--	--	--

Account number

--	--	--	--	--	--	--	--

By logging on to the Members' Website at **ufirstaccount.co.uk**, you'll be able to view the benefits that are available to you, you can see how you can access these benefits and you can monitor your benefit usage to ensure you get the best value from your account.

When you log on to the Members' Website for the first time, you'll be asked to provide your first name, last name, date of birth, sort code and account number. You can then insert your email address and create a password that you can use to log in to the Members' Website in future.

You can register for the Members' Website at **ufirstaccount.co.uk** 24 hours after account opening.

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

ufirstgold Benefits

- Interest-free arranged overdraft buffer of up to £500
- Ticket Booking
- Annual Worldwide Family Travel Insurance
- Mobile Phone Insurance



Interest-Free Arranged Overdraft Buffer of up to £500

Since there'll always be times when you face unexpected demands, ufirstgold offers access to an interest-free arranged overdraft buffer of up to £500 to cover those extra expenses.

How it works

This is an interest-free arranged overdraft buffer which every ufirstgold member can apply for.

- Provided your arranged overdraft balance remains below the interest-free arranged overdraft buffer you won't be charged arranged overdraft interest.
- If your arranged overdraft balance exceeds the interest-free arranged overdraft buffer you'll be charged arranged overdraft interest on the full arranged overdraft balance.

How to apply

When opening your ufirstgold account you can apply for an interest-free arranged overdraft buffer of up to £500 (depending on your circumstances).

Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. Overdrafts are repayable on demand. Your debit balance should not exceed your arranged overdraft limit. 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'll incur Unarranged Overdraft interest as well as the Maintenance Charge. You may also have to pay the Paid Referral Fee and the Guaranteed Card Payment Fee. For full details of the interest and charges please see our **A Guide to Personal Account Fees and Interest** brochure.

Ticket Booking

Enjoy 15% cash-back on tickets for the theatre, dance, opera, concert performances, sporting events and more throughout Northern Ireland, the Republic of Ireland and the rest of the UK.

ufirstgold gives you access to live entertainment at reduced prices. Get 15% cash-back for as many events as you like within Northern Ireland, the Republic of Ireland and the rest of the UK. The cash-back will appear in your online cash-back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking.

How to claim your 15% cash-back

To ensure receipt of your cash-back, following the completion of your online booking you must return to the ufirstgold Tickets Services pages on ufirstaccount.co.uk and confirm your booking reference number provided to you by Ticketmaster in the box provided. If you do not complete an online booking in this way we will be unable to provide you with the 15% cash-back. Further details can be found on www.ufirstaccount.co.uk.

- **Guaranteed 15% cash-back** – based on the normal face value price of the ticket. Tickets must be ordered as outlined below.
- **Receive cash-back on up to four tickets** – for each event booked.
- **No limit** – take advantage of this cash-back as often as you like.

Main exclusions

You can't resell your tickets, and must be attending the event. You may be able to order more than four tickets, but you'll pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we'll be unable to provide you with the 15% cash-back. Terms and Conditions apply – please see pages 23 to 26 for more information, including details on how to claim your cash-back for online bookings.



Book online

at ufirstaccount.co.uk
or visit for more information
and common questions.
Only Ticketmaster events
can be booked online.



Book by phone

For non-Ticketmaster
events call the Ticket
Concierge Service through
ufirstgold membership
services on **0370 600 0661**.*

Lines are open Monday to Sunday 8am
to 10pm except Christmas Day.

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

Annual Worldwide Family Travel Insurance

On your next holiday it's good to know you're automatically covered when you open your ufirstgold account. See what's protected when you're a ufirstgold customer.



ufirstgold gives you and your family multi-trip worldwide travel insurance up to 31 days per trip, that covers you all year round.



This also includes up to 17 days' winter sports cover per year.

Main exclusions:

- The maximum trip duration is 31 days.
- Winter sports cover is restricted to 17 days per year.
- Dependent children over 18 (or over 23 in full time education) are not covered under this policy.
- Travel within the UK, ROI or Channel Islands is only covered if you stay at least 2 nights in pre-booked accommodation at least 25 miles away from where you usually live.
- You must live in the UK, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the last year.

Do you have an existing medical condition?

You may not be covered. Call ufirstgold Membership Services on **0370 600 0661*** for more information.

How to make a claim

Call **0870 609 2043** or from outside the UK **+44 12 5274 5694**. Please have your ufirstgold membership number to hand when you call. Calls may be recorded.

More information on travel insurance

The insurance is only in force for as long as you've your ufirstgold account. Conditions apply to the insurance – please see the ufirstgold Travel Insurance Policy Summary on pages 37 to 44 and Travel Insurance Certificate and Policy Document on pages 57 to 79 of this brochure or log onto **ufirstaccount.co.uk** for more details and common questions.

Worldwide Travel Insurance is underwritten by U K Insurance Limited. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Registered No. 1179980.

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

Mobile Phone Insurance

Wide-ranging cover for your phone against loss, theft, damage and breakdown, as well as unauthorised use in the event of loss or theft, wherever you are in the world.



Covers most mobile phones with a screen size of less than 7 inches (measured diagonally).



Loss, theft and damage – including water, liquid and malicious damage.



Breakdown cover – if your phone develops an electrical or mechanical fault outside of the manufacturer's warranty.

48hr

48 hour replacement handset delivered to your home, place of work or your nearest Carphone Warehouse Store. Replacement phones will, where possible, be of the same make and model and will be refurbished models. All replacement phones come with a 12 month warranty.



Unauthorised calls cover – up to £2,000 for monthly contracts and up to £100 for pay as you go customers, if your phone is used to make unauthorised calls following loss or theft.



Worldwide protection – wherever you are in the world, you're covered. A replacement phone will be arranged on return to your home address.



Accessories are covered up to £250 per claim, if they were lost, stolen or damaged at the same time as your phone.

+£75

The excess for this policy is £75.

Main exclusions:

- Covers up to two claims per account holder in any 12 month period – a £75 excess applies for each claim.
- Our replacement phones are refurbished models. All replacement phones supplied by us will come with a 12 month warranty from our supplier.
- Loss or theft must be reported to your network provider within 24 hours of discovery for unauthorised use claims to be considered.
- All claims must be reported to the insurer within 60 days.
- Any costs relating to cosmetic enhancements that have been made to the phone, such as plating or embellishment, will not be paid.
- You must take all reasonable precautions to prevent damage, theft and loss.
- To be eligible for this benefit you must be a resident of the UK.

More information on worldwide mobile phone insurance

The insurance is only in force for as long as you've your ufirstgold account and remain a permanent resident in the UK.

Conditions apply to this insurance. Please ensure you read the ufirstgold Mobile Phone Insurance Policy Summary on pages 32 to 36 and the Mobile Phone Insurance Policy Document on pages 45 to 56 of this brochure for full details of the cover, limits and conditions of cover.

You're automatically covered by this insurance and whilst there's no need to register the phone immediately, you should register the phone with us as soon as possible.

Registering your phone will make it easier if you need to make a claim later.



You can register online at ufirstaccount.co.uk



or by phone **0370 600 0661***

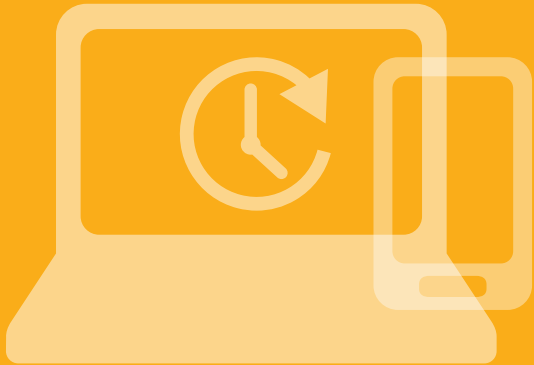
Mobile Phone Insurance is provided by Aviva Insurance Limited. Registered in Scotland, No 2116. Registered Office, Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Whilst Aviva is the insurer of this policy and will remain liable to you under the terms and conditions of this policy, we will use members of the Carphone Warehouse Group as our agents in order to help us administer your policy and deal with claims.

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

Anytime Internet and Telephone Banking

Like to have control over your money from the comfort of home – or anywhere else in the world – whenever you want? Want to reduce the amount of time spent queuing in branch?

Our Anytime Internet and Telephone Banking services can give you this freedom, 24 hours a day, 365 days a year. We take security seriously, so you can have complete peace of mind when banking online. But Anytime offers far more than confidence and convenience.



Key features

If you already have an Ulster Bank account, why not sign up to Anytime Internet and Telephone Banking so that you can manage your finances any time, anywhere.

- 1** Registration is simple and only takes a few minutes.
- 2** Make payments and transfer money instantly between your Ulster Bank accounts.
- 3** Send money to friends and family at home or abroad (Fees and charges may apply for International payments – please see our brochure ‘Schedule of Services – Payment and International Banking Charges’).
- 4** Check your balances easily. Your available balances are updated in real time.
- 5** Check your Ulster Bank Credit Card balances and transactions and pay them online.
- 6** View and manage your Direct Debits and Standing Orders.
- 7** Pay bills today or up to 120 days in the future.
- 8** Switch from paper to eStatements – view up to 7 years of statement history online.
- 9** Activate your Ulster Bank serviceCARD/debitCARD.
- 10** Set up your text alert preferences.
- 11** Free additional online protection with Rapport, our free desktop security software.
- 12** Extra security and peace of mind is available with a free easy-to-use Card Reader.
- 13** Help with technical queries is available when you need it via our online Help 24/7 service.

Key Considerations

- Fees and charges may apply for international transfers via Anytime Internet Banking. Please see our brochure 'Schedule of Services – Payment and International Banking Charges' for more information.
- Anytime Internet and Telephone Banking terms and conditions apply.
- Some services may not be available on certain types of account or to under 18s, for further information please see the Personal Banking Terms and Conditions brochure in branch.
- There are limits on the amount you can transfer under any credit transfer.

For details of the limits applicable for transfers made through Anytime Internet Banking please visit [ulsterbank.co.uk/paymentlimits](https://www.ulsterbank.co.uk/paymentlimits). For Telephone Banking the limits will be advised to you when you're making the transfer.

What may help you when registering for Anytime Internet and Telephone Banking

Signing up to Anytime is simple. All you need is an Ulster Bank Personal account or Credit Card held in the Northern Ireland and be aged 11 years or over.



You can register for Anytime Internet Banking at ulsterbank.co.uk/anytime



To register for Anytime Telephone Banking Call **0345 900 3200**



If you are already registered for Anytime Telephone Banking you can manage your account over the telephone by calling us on **03457 424 365*** (from abroad **+ 44 28 9053 8033**).

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

Mobile Phone Banking and Alerts Services

Our Smartphone and Alerts Service (other handsets) give you more control of your finances when you're on the move.



Key features

Key features of our Smartphone Apps for iPhone, BlackBerry and Android

- 1** Application available free of charge from the relevant App Store.
- 2** Up-to-the-minute balance available.
- 3** View a statement with up to seven years of transaction history anytime, anywhere.
- 4** Make transfers between your Ulster Bank accounts.
- 5** Pay your Contacts – using only their Mobile Phone Number.
- 6** Pay your friends, family, credit card, or utility bills – just set up and make your first payment to each new payee in Anytime Internet Banking beforehand.
- 7** Withdraw cash from an ATM** without a debit card using the Get Cash service.
- 8** Locate your nearest Ulster Bank Branch or Cash Machine.

Key features of our Alerts Service

- 1** Once a week, we'll text you your account balance on whatever day suits you best.
- 2** We'll let you know by text when your account goes above or below a certain limit set by you.
- 3** Once you've registered we can send you a balance and mini-statement text anytime you like. Just text BAL or MINI to the Ulster Bank Shortcode 53627.

**ATM: Automated Teller Machine

Alerts Service

Activity Alerts

If we hold a valid mobile number for you we will 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*.

Key considerations for Ulster Bank Smart Phone Apps and Alerts Service

- Ulster Bank Mobile Phone Banking is free of charge to all personal customers.
- You need to be over 11 years of age to use our Smartphone Apps and Alerts Services.
- Data Charges may apply on some mobile networks for mobile phone banking.
- Full terms and conditions are available at ulsterbank.ie/mobile or by contacting your local branch. Mobile Phone Banking terms and conditions apply.
- **Please remember we will never ask you for your PIN or Password details by text or email.**

*PIN: Personal Identification Number

What may help you when registering for our Smartphone Apps

To register you'll need your serviceCARD/debitCARD for the first account you want to register and your 10 digit customer number used to log in to the Anytime Banking service.



You can download the Mobile Phone Banking App from the relevant App Store or from [ulsterbank.co.uk/mobile](https://www.ulsterbank.co.uk/mobile)

What may help you when registering for our Alerts Service

Make sure we hold an up-to-date mobile phone number for you. You can update this at any time on Anytime Internet Banking, by phone or at your branch.



You can register online at [ulsterbank.co.uk/alerts](https://www.ulsterbank.co.uk/alerts)



Any mobile phone with text functionality can be used to receive our Alerts Service

Terms and Conditions

Please read the following terms and conditions. They give you important information about the benefits which come with your Ulster Bank ufirstgold account.



05.1 Terms and Conditions

Definitions

“ufirstgold Membership Services” means services provided by Affinion International Limited acting as agents for Ulster Bank.

ufirstgold Benefits

You are entitled to apply for any additional benefits specified in this User Guide for as long as your ufirstgold Current Account remains open. We may alter any of these benefits and will usually give you at least one month's prior written notice except in exceptional circumstances (for example where a benefit provider goes into liquidation) when we may remove a benefit without prior notice.

We reserve the right to reclaim all or part of the value given on any benefits as highlighted in this User Guide should the ufirstgold Current Account be closed or downgraded within six months of the Account being opened.

Please note that if you cancel your agreement for the ufirstgold Current Account during the 14-day period, your ufirstgold Membership will also be cancelled automatically and you will not be able to use any ufirstgold benefits in this Guide.

If you cease to reside in the UK, you may not be able to access some of the ufirstgold Benefits attached to the Account. For further information contact your branch or call ufirstgold Membership Services on 0370 600 0661. From outside the UK call 0044 2392 676 740.

Credit facilities: Over 18s only. Security (by way of guarantee) may be required for personal loans.

1 Interest-free overdraft

- 1.1 Each ufirstgold Current Account holder can apply for an authorised interest-free overdraft limit marked. Whilst the balance of your ufirstgold Current Account remains either in credit or within the interest-free overdraft limit, debit interest will not be charged. Details of the level of the interest-free overdraft are given in our booklet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.
- 1.2 If the balance of your account exceeds the interest-free overdraft limit without prior arrangement, we will charge you debit interest at the Bank's arranged overdraft interest rate up to your limit and interest at the unarranged interest rate for any balance over and above your interest-free overdraft limit.

2 Transaction Fees Covered

- 2.1 ufirstgold Current Account is free from all transaction fees whether the account is in credit or debit. These charges include Cheques, ATM withdrawals (from 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) Visa Debit transactions, Direct debits, Standing Orders, automated lodgements or withdrawals and non-automated lodgements and withdrawals. Charges for additional services will continue to apply.

Ticket Booking Service

These terms and conditions govern the ufirstgold Tickets Service (“the Service”) which is available to you as a ufirstgold account holder. If you cancel your ufirstgold account you will no longer be eligible to use the Service. The Service is provided by Affinion International Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 15% cash-back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern Affinion International Limited's relationship with you.

Terms and Conditions Continued

GENERAL:

- 1 The ufirstgold Tickets Service is provided by Affinion International Limited ("Affinion"), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797
- 2 As a ufirstgold account holder you will receive a 15% Cash-back Refund ("Cash-back") on all tickets purchased via the Service up to a maximum of four tickets per event.
- 3 You must be included in the party attending the event to qualify for the Cash-back benefit. Tickets must not be re-sold. If it comes to Affinion's attention that either of these conditions has not been complied with, Affinion reserve the right to withdraw the use of the Ticket Booking Service from you.

ONLINE BOOKINGS:

- 4 Bookings may be made online via the dedicated ufirstgold Tickets Service pages of the website via ufirstaccount.co.uk. These pages are provided by Ticketmaster UK Limited ("Ticketmaster"), registered office: 48 Leicester Square, London WC2H 7LR, No. 02662632 and any bookings you make online are subject to Ticketmaster's terms and conditions, details of these can be found at ticketmaster.co.uk/legal/purchase.html. If you are not able to access the website, or if tickets for the event are not available online, you may call ufirstgold Membership Services on 0370 600 0661 to book via the Ticket Concierge Service.
- 5 For tickets booked online, Cash-back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
- 6 All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.
- 7 All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.
- 8 To be eligible for Cash-back for an online booking you must access the Ticketmaster site via the ufirstgold Ticket Service pages of the website via ufirstaccount.co.uk
- 9 Following the completion of an online booking made through the ufirstgold Ticket Service pages, you should confirm the booking reference number provided to you by Ticketmaster in the box provided to you when returning to the ufirstgold Ticket Services pages on ufirstaccount.co.uk.
- 10 For bookings made online it may be possible to purchase tickets sold through Ticketmaster partner sites, these bookings will not be eligible for cash-back. You will be notified when tickets are being sold by partner sites.

TICKET CONCIERGE SERVICE:

- 11 To enquire about tickets not available online or to make a query about the Service you may call ufirstgold Membership Services on 0370 600 0661 between the hours of 8am to 10pm Monday to Sunday, 364 days a year (excluding Christmas Day) to speak to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets.
- 12 If it is not possible to provide the requested information immediately, or book your tickets immediately, the Tickets Concierge Adviser will make enquiries and contact you

within 13 business hours with the outcome or status of the enquiry where business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).

- 13 The Ticket Concierge Service will try to accommodate any specific request you may have, by sourcing a supplier for the desired event tickets, however success cannot be guaranteed. You will be contacted within 13 business hours of receiving your instruction to make the search to tell you if they have not succeeded in finding a source of the tickets for you.
- 14 Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
- 15 Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
- 16 The Ticket Concierge Service can only source tickets where they are available at face value.
- 17 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 18 If you book tickets for an event taking place within the Republic of Ireland you will be charged in pounds sterling using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.
- 19 For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirstgold account holders and has no control over the events. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

TICKETS:

- 20 Tickets cannot be refunded or exchanged.
- 21 You may purchase as many tickets as are available for the event or as stipulated by the venue, event organiser, promoter and ticket agent. Only 4 tickets booked through the Service for any one event will be eligible for the Cash-back.
- 22 Upon making your booking you will be issued with a booking reference. If collecting tickets at the box office, you should present your booking reference upon arrival at the event venue. You will separately receive confirmation of your booking by email.
- 23 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 24 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.

CASH-BACK:

- 25 To be eligible for the Cash-back, you must be a ufirstgold account holder at the time you purchased your tickets.
- 26 The Cash-back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
- 27 The Cash-back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.

Terms and Conditions Continued

- 28 The Cash-back will appear in your online Cash-back Summary on the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.co.uk within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. Should you not receive your cash-back within 30 days of your booking please contact ufirstgold Membership Services on 0370 600 0661.
- 29 The Cash-back amount will appear as "Tickets Cash-back" on your bank statement.
- 30 Cash-back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
- 31 If you book tickets for an event taking place within the Republic of Ireland the Cash-back earned will be in pounds sterling using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day the Cash-back is processed which may vary from the exchange rate used by your payment card issuer.
- 32 Cash-back is only applicable for sporting events where the tickets are booked online via ufirstaccount.co.uk
- 33 If for any reason the event that the ticket(s) were purchased for is cancelled a refund (less any Cash-back already paid to you) will be paid to the credit or debit card used to purchase the ticket(s) originally.
- 34 If your ticket(s) were purchased via the dedicated ufirstgold Tickets Service pages of the ufirstaccount.co.uk website, you will receive a full refund of the price paid at the time of purchase to the credit or debit card used to purchase the ticket(s) on the internet originally.
- 35 Affinion reserve the right to retrieve the Cash-back paid to you at the time of the purchase of the ticket(s) if the event that the ticket(s) were purchased for is cancelled. If we are going to debit the Cash-back value from your ufirstgold account, ufirstgold Membership Services will write to you giving no less than 28 days' notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

CUSTOMER SERVICE:

- 36 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirstgold Membership Services on 0370 600 0661. If telephoning, your call may be recorded for quality and training purposes.
- 37 Any complaint regarding an event that you attend must be brought to the attention of the venue management as early as possible during the event and, if not resolved to your satisfaction, should be notified to ufirstgold Membership Services on 0370 600 0661.

05.2 Initial Disclosure Document

keyfacts[®] about our insurance services

Ulster Bank Limited, 11-16 Donegall Square East, Belfast BT1 5UB

1 The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2 Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us.
We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4 What will you have to pay us for this service?

- A fee.
- No fee for arranging non-investment insurance contracts.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5 Who regulates us?

Ulster Bank Ltd, 11-16 Donegall Square East, Belfast BT1 5UB is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 122315.

Our permitted business is arranging non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

6 Ownership

The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in the Royal Bank of Scotland Group also, indirectly, wholly owns and controls Ulster Bank Limited.

Initial Disclosure Document Continued

7 What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing **Write to:** Ulster Bank Limited, Complaint Handling Centre, Floor 3, Danesfort, Stranmillis Road, Belfast BT9 5UB.

By phone **Telephone:** 0345 3002515.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Important information about compensation arrangements

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

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.

ufirstgold – Additional Information Document

We are providing information on each insurance product included in the ufirstgold Account Package.

These are the only insurance products of this type Ulster Bank arranges as part of its ufirstgold Account Package. You are under no obligation to accept these insurance products.

Additional Information Document

Will These Insurance Products Meet Your Needs?

The Insurance Products mentioned below are an integral part of the ufirstgold Account range of benefits/services available for you to use.

- Inclusive Annual Worldwide Family Travel Insurance will be appropriate for eligible customers who wish to ensure that they and their family are covered for worldwide travel. As a ufirstgold account holder, you automatically qualify for this benefit.

Mobile Phone Insurance Policy

The Mobile Phone Insurance policy provides insurance cover for eligible customers, against loss, theft, damage, breakdown and unauthorised use. You can cover one mobile phone for each account holder, two phones for joint accounts. In the event of a claim you will receive a replacement handset. Replacement handsets are refurbished models. Where it is not possible to provide a phone of the same model, an alternative phone will be provided which will be of at least the equivalent technical specification.

Once your account is active you are automatically covered by this insurance however we strongly recommend you register the phone with us as soon as possible. We will need the IMEI number of the phone before we can deal with a claim, so the claims process will be easier if we have this on record.

It's simple to register, you can do so by calling ufirst Membership Services on 0370 600 0661; or register online via ufirstaccount.co.uk

Ulster Bank is not making a personal recommendation based on your individual circumstances that these policies are suitable for your needs and we recommend that you read the Policy Summaries and enclosed Policy Documents carefully.

How Much Will This Cost Me?

The Insurance products listed are an integral part of the Ulster Bank ufirstgold Account range of benefits/services available for you to use. There is no separate charge for these insurance policies, they remain available while the ufirstgold Account is open. There is a monthly subscription charge for the ufirstgold account and this charge is not adjusted should you not wish to use a specific feature of the account.

Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future.

Other taxes may exist that are not paid via underwriting Insurer and/or Ulster Bank Limited or imposed by them or us.

The Monthly Subscription Charge for the account, currently £9 per month, is inclusive of insurance premium tax where applicable.

Your Right To Cancel

Annual Worldwide Family Travel Insurance

You have a right to cancel your Annual Worldwide Family Travel Insurance within 14 days of opening your ufirstgold Account.

To cancel your Annual Worldwide Family Travel Insurance, your written notice of cancellation should be sent to U K Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

Mobile Phone Insurance

To cancel your Mobile Phone Insurance please call 0370 600 0661. You have the right to cancel this policy at any time however there will be no refund or reduction in the ufirstgold monthly account fee.

If you don't exercise these cancellation rights, the agreements will be binding on you.

If the connected Ulster Bank ufirstgold Account is closed, the policies end at the same time.

What If I Need To Make A Claim

Annual Worldwide Family Travel insurance

To notify U K Insurance Limited of a claim in the first instance, please telephone 0870 609 2043. You will need to provide your Name, Address and the Account Number of your ufirstgold Account through which your insurance was arranged.

Mobile Phone Insurance

- If the phone is lost or stolen, you must contact your network provider as soon as you discover the loss, but no more than 24 hours from discovery (48 hours if you are abroad at the time of the loss). If you don't, we may refuse to pay any unauthorised use claim that you submit to us.
- If your phone is stolen you should report it to the police as soon as reasonably possible and get a crime reference number from them – we may ask you for this when you claim.
- You must tell us about any claim within 60 days of discovering the theft, loss, damage or breakdown.
- If the incident happens abroad, we won't replace the phone until you return home.

To make a claim please

- Visit ufirstaccount.co.uk
- Or call 0370 600 0661.

The Law Applicable

You and the Insurers have a legal right to choose which law will apply to these contracts. However, the Annual Worldwide Family Travel Insurance is offered to you on the basis that it will be governed by the law of England. The Mobile Phone Insurance is offered to you on the basis that it will be governed by the law of England.

The Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the insurers be unable to meet all their liabilities to policyholders, compensation may be available. Non compulsory insurance contracts are covered for a maximum 90% of the claim, without any upper limit. Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk Annual Worldwide Family Travel Insurance is arranged by 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.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Registered No. 1179980.

Mobile Phone Insurance is provided by Aviva Insurance Limited. Registered in Scotland, No 2116. Registered Office, Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Whilst Aviva is the insurer of this policy and will remain liable to you under the terms and conditions of this policy, we will use members of the Carphone Warehouse Group as our agents in order to help us administer your policy and deal with claims.

ufirstgold – Mobile Phone Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the ufirstgold account Mobile Phone Insurance Policy Document.

It is important that you read the full policy wording carefully and keep it for future reference.

Mobile Phone Insurance Policy Summary

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Who is the insurer?

The insurer is Aviva Insurance Limited.

What is ufirstgold account Mobile Phone Insurance?

This Mobile Phone Insurance policy provides cover for your phone in the event of damage, loss, theft or breakdown outside the manufacturer's warranty.

What are the main features and benefits?

- Cover is for one mobile phone that is owned and used by the account holder. Where the account is in joint names, one phone will be covered for each account holder, with a maximum of two phones per ufirstgold account.
- The phone is covered whilst being used by the account holder.
- We will settle claims by replacing the phone, replacement phones are refurbished models. All replacement phones provided by us will come with a 12 month warranty.
- The phone will be covered whilst the account holder is temporarily outside the UK, providing they remain a permanent UK resident, meaning they have their main home in the UK. If you are abroad when a claim happens, we will not replace the phone until you return to the UK.
- The cover provided by this policy allows for a maximum of two claims in total during any 12 month period. Where the ufirstgold account is in joint names, you will be entitled to make a maximum of two claims per account holder in any 12 month period, with an overall limit of 4 claims per ufirstgold account in any 12 month period.
- Accessories are covered up to £250 per claim, if they are lost, stolen or damaged at the same time as your phone.
- In the event of unauthorised use following loss or theft, we will provide cover for up to £2,000 for monthly contracts and up to £100 for pay as you go customers.

Mobile Phone Insurance Policy Summary Continued

What are the significant or unusual exclusions or limitations?

There are a number of exclusions and limitations in your policy. Significant or unusual ones are shown below. Full details can be found under the “What is not covered” heading in Sections 6 and 7, as well as the General Conditions and General Exclusions sections of your Mobile Phone Insurance Terms on pages 45 to 56 of this brochure.

- You must report loss or theft of your phone to your network provider within 24 hours of discovery (48 hours if outside the UK). In the event of theft, the incident should be reported to the police as soon as reasonably possible. We may refuse to pay any unauthorised use claim if you fail to report the loss or theft to your network provider in accordance with the policy terms.
- You will need to pay the first £75 of each claim made on this policy. This is known as the excess.
- You must take all reasonable precautions to prevent loss, theft or damage.
- Accessories are only covered if they have been lost, stolen or damaged at the same time as the phone.
- We will not pay any costs relating to cosmetic enhancements, such as plating or embellishment with precious metals, stones or crystals.
- There is no cover for any phone manufactured wholly or substantially from precious metals, stones or crystals.
- There is no cover if the phone:
 - is being used by someone other than the account holder.
 - has been deliberately left unattended and unsecured.
- There is no cover for theft or loss of the phone from an unattended vehicle unless the phone has been placed in a locked boot, concealed luggage compartment or closed glove box of a securely locked vehicle that has been broken into using force and violence.
- There is no cover for damage caused by general wear and tear or damage that does not affect how the phone works.
- We will not pay any claim where you are unable to provide the IMEI number of the phone, the IMEI number cannot be verified by us, or the IMEI number provided belongs to a phone that has previously been reported as lost or stolen.
- Where requested, you will be required to provide such information, documents or receipts reasonably necessary to support and/or verify your claim.

How long does my policy run for?

Unless you exercise your right to cancel, the policy will remain in force as long as you have a ufirstgold account and remain a permanent resident in the UK.

As your circumstances may change over time, it is important you review the terms and conditions of your ufirstgold Mobile Phone insurance regularly to ensure that the cover remains adequate for your needs.

Registration

We strongly recommend that you register your phone as soon as possible. If the phone has not been registered before a claim is made, registration will need to be carried out at that time. It's simple to register – do this by visiting ufirstaccount.co.uk or calling 0370 600 0661.

How do I make a claim?

Important steps you need to take

- Report loss or theft to your network provider within 24 hours of discovery (48 hours if you are abroad at the time) for unauthorised usage claims.
- Tell us about any claim as soon as possible, but always within 60 days of discovery.

If you need to make a claim, either:

- Go online through ufirstaccount.co.uk; or
- Call 0370 600 0661.

If you have not registered your mobile phone details you will need to register before you claim.

Our phone lines are open:

Monday to Friday 08.00 – 20.00

Saturday 09.00 – 18.00

Sunday 10.00 – 17.00

Bank Holidays – 10.00 – 18.00 (closed on Christmas Day)

Your Cancellation Rights

You have a statutory 14 day period in which to cancel the ufirstgold account Mobile Phone Insurance. This period begins on the start date or when the insurance terms and conditions are received, whichever is later.

If the ufirstgold account Mobile Phone Insurance is not cancelled within the above 14 day period, the Mobile Phone Insurance will remain active until the cover is cancelled in accordance with the rights set out in General Conditions section of the terms and conditions or you cease to be a permanent resident in the UK.

To exercise your right to cancel, please call 0370 600 0661. Please note, if the Mobile Phone Insurance is not required, there will be no refund or reduction in the ufirstgold monthly account fee.

Mobile Phone Insurance Policy Summary Continued

If you have a complaint

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly and achieve a fair outcome. To ensure that we provide the kind of service you expect we welcome your feedback. We will review the complaints we receive to make sure that we continually improve the service we offer. Details of our full complaints process can be found in your policy wording.

If you are unhappy with any aspect of the handling of your Mobile Phone Insurance claim we would encourage you, in the first instance, to seek resolution by contacting us:

By telephone: 0370 600 0661.

In writing either via the ufirstaccount.co.uk or by letter addressed to:

ufirstgold Mobile Phone Insurance

PO Box 351

Southampton

SO30 2PJ

If for some reason we haven't been able to resolve your complaint within eight weeks, or you're not satisfied with the resolution you can refer your complaint to the Financial Ombudsman Service. If you receive a final response letter from us and you want to contact the Financial Ombudsman Service, you'll need to do this within six months of receiving our final response letter:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 0800 023 4567 (free from landlines) or

0300 123 9123 (free from most mobile phones)

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Aviva Insurance Limited, Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Your ufirstgold Travel Insurance Policy Summary

Please read this document carefully. It is a Policy Summary only and does not detail the full terms and conditions of the insurance policy. Full details of the insurance policy terms and conditions can be found in the Policy Document. This document does not form part of the contract between us.

This policy is provided and underwritten by U K Insurance Limited. As a ufirstgold Account holder, you are eligible for cover as long as you maintain your account. You should review and update your cover periodically to ensure it remains adequate.

A maximum duration of 31 days per trip applies, and for winter sports cover, the maximum number of days per year is 17.

Travel Insurance Policy Summary

What are the benefits provided by and significant exclusions and limitations of ufirstgold Travel insurance?

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Section of Cover	Sum Insured	Main/Unusual exclusions/restrictions	Excess
General Conditions and exclusions	N/A	<p>The following conditions and exclusions apply to all sections of the policy wording.</p> <p>CONDITIONS:</p> <ul style="list-style-type: none"> You must live in the United Kingdom, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the year before you bought this policy. You must tell Ulster Bank ufirstgold Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities or a health condition). If you are not sure whether to tell Ulster Bank Travel Insurance, tell them anyway. We will not pay for any loss or damage caused as a result of you not acting in a reasonable way to look after your property. <p>EXCLUSIONS:</p> <p>We will not cover the following.</p> <ul style="list-style-type: none"> Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if: <ul style="list-style-type: none"> the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before the trip was booked; you are travelling against medical advice; you are travelling to receive medical advice or treatment; you are on a hospital waiting list waiting for treatment; or you have been given a terminal diagnosis. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs. 	

Section A	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Medical and other expenses	£10m	<p>Inner Limits</p> <ul style="list-style-type: none"> Emergency dental treatment £150 Body or ashes repatriation £2,000 <p>If you go into hospital, you must tell Ulster Bank ufirstgold Travel Insurance immediately.</p>	£35

Section A	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Medical and other expenses	£10m	<p>What you are not covered for:</p> <ul style="list-style-type: none"> Any treatment or surgery which our assistance service thinks is not immediately necessary and can wait until you get home. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for. An anticipated event. Any costs after the time when, in our medical advisers opinion, you are fit to be returned home. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel. 	£35

Section B	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Sending you home in an emergency	£1m	<p>What you are covered for:</p> <p>We will pay up to the overall limit shown to return home if our assistance services think is medically necessary, and they arrange this for you.</p> <p>What you are not covered for:</p> <ul style="list-style-type: none"> Any treatment or surgery which our assistance services thinks is not immediately necessary and can wait until you return home. Any expenses for treatment or surgery carried out more than 12 months after the date for the incident which you are claiming for. The extra cost of single or private-room accommodation unless it is medically necessary. Any treatment or medication of any kind that you receive after you return home. An anticipated event. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel. Any extra costs after the time when, in our medical adviser's opinion, you are fit to be returned home. 	£35

Travel Insurance Policy Summary Continued

Section C	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Personal Accident	£20,000	<p>We will pay up to the limit shown to you or your executors or administrators if you are involved in an accident which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following.</p> <ol style="list-style-type: none"> 1. Permanent total disability. 2. Loss of a leg or foot. 3. Complete loss of use of an arm or hand. <p>If you die we will pay £4,000 (£700 for children under 16 years of age).</p>	Nil

Section D	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Personal Liability	£1m	<p>Conditions: You must give Ulster Bank ufirstgold Travel Insurance notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim.</p> <p>What you are not covered for: Any liability arising from an injury or loss or damage to property:</p> <ol style="list-style-type: none"> a. owned by you, a member of your family or household or a person you employ; or b. in the care, custody or control of you or of your family or household or a person you employ. 	£100

Section E	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Legal Expenses	£50,000	<p>Conditions:</p> <ul style="list-style-type: none"> • If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court. • We can refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim. <p>What you are not covered for:</p> <ul style="list-style-type: none"> • Any claim you report to us more than 180 days after the date you knew about, or should have known about, the incident leading to the claim. • Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident. • Legal costs and expenses that you have paid or will have to pay before we have agreed to them. 	£75

Section F	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Personal belongings, baggage and money	£1,500	<p>Inner Limits:</p> <p>Valuables £150 Single article limit £100 Essential items replacement £100 Theft from unattended motor vehicles £75 Replacement passport and tickets £200 (£40 for children under 16)</p> <p>What you are not covered for:</p> <ul style="list-style-type: none"> • Breakage of fragile articles or sports equipment whilst in use. • Theft, loss of or damage to household goods, pedal cycles, motor vehicles, watersports equipment, marine equipment and craft and their accessories. • Shortages due to mistakes or neglect. • Any loss of theft which you do not report to the police within 24 hours of discovering it and which you do not get a written acknowledgment for. • Any item, set or pair worth more than £50 which you haven't got an original receipt or insurance valuation for before the loss. • Property you leave unattended in a public place. 	£35

Section G	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Cancelling or cutting short your holiday	£2,500	<p>What you are not covered for:</p> <ul style="list-style-type: none"> • Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type. • You not wanting to travel. • An anticipated event. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel. • The transport operator or their agents refusing to transport you or a member of your immediate family, or a travelling companion, because they consider that you or they are not fit to travel. • Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. • If you cut short your trip and you have less than 25% of the trip left or five days, whichever is greater. 	£35

Travel Insurance Policy Summary Continued

Section H	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Abandoning your holiday and travel delay	£2,500	<p>Inner Limits: Travel delay – Each full eight-hour period of delay £10 (Max £400)</p> <p>Conditions:</p> <ul style="list-style-type: none"> You must have checked in for your trip at or before the recommended time; and You must get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted. <p>What you are not covered for: Any claim that results from strikes or industrial action which were public knowledge before the start of the trip.</p>	Nil

Section K-N	Sum Insured	Main/Unusual exclusions/restrictions	Excess
Winter Sports Cover		<p>Inner Limits:</p> <p>Piste Closure £300</p> <p>Ski Equipment £1,000</p> <p>Ski Hire £500</p>	Nil
		<p>Conditions and Exclusions</p> <p>Piste closure Section K</p> <ul style="list-style-type: none"> The pre-booked holiday resort where you are staying is at least 1,000 metres above sea level. 	Nil
		<p>Ski Equipment Section L</p> <ul style="list-style-type: none"> You are not covered for any loss theft of or damage to ski equipment aged over 5 years old. 	£35
		<p>Ski Hire Section M</p> <ul style="list-style-type: none"> Any theft of loss which you do not report to the police within 24 hours of discovering it and getting written acknowledgment. 	Nil
		<p>Ski Pass Section N</p> <ul style="list-style-type: none"> Any theft of loss which you do not report to the police within 24 hours of discovering it and getting written acknowledgment. 	£35

Full details of exclusions can be found in the exclusions section of your Travel Insurance Certificate.

Your right to cancel

You have a right to cancel this insurance within 14 days of opening your ufirstgold Account. To cancel your Annual Worldwide Family Travel Insurance, your written instruction should be sent to U K Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

How to make a claim

To notify U K Insurance Limited of a claim in the first instance please telephone 0870 609 2043.

How to complain

If you need to complain:

For issues relating to the purchase or administration of your insurance or a claim you have made:

- Please call us on 0870 609 2043.
- If you wish to write, then please address your letter to Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.

You can refer complaints about claims under Section E Legal Expenses to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

If we cannot resolve the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123.

You can visit the FOS website at www.fos.org.uk

The FOS will contact us for you. The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

Travel Insurance Policy Summary Continued

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme.

www.fscs.org.uk

ufirstgold Travel Insurance is underwritten by U K Insurance Limited. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Registered No. 1179980.

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.

Mobile Phone Insurance Policy Document

Mobile Phone Insurance Policy Document

1. Introduction

These are the terms and conditions for your ufirstgold Account Mobile Phone Insurance. Insurance is provided by Aviva Insurance Limited (Registered in Scotland, No 2116. Registered Office, Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153. (“**we/us/our**”).

These terms and conditions give **you** full details of what is covered, what is not covered and the limits and conditions of cover. Please read these terms and conditions carefully and keep them in a safe place.

You must comply with these terms and conditions. If **you** do not comply, **we** may refuse cover in the event of a claim.

Whilst **we** are the insurer of this policy and will remain liable to **you** under the terms and conditions of this policy, **we** will use members of the Carphone Warehouse Group as **our** agents in order to help **us** administer **your** policy and deal with claims.

2. Definitions

These are words and phrases with special meanings and they will be shown in **bold** wherever they appear in the policy wording.

accessory/accessories

Any charger, headset, memory card, case or screen protector owned by **you** and designed to be used with the **phone**.

account holder/you/your

Any person named as an account holder on the ufirstgold Account who is over 18 years of age and a permanent **UK resident**.

breakdown

Failure of the **phone** to operate due to an internal electrical or mechanical fault happening after the date the manufacturer’s warranty expires.

damage

Malicious damage caused by someone other than **you**, or accidental damage caused by a sudden and unexpected event, including liquid damage.

IMEI number

The International Mobile Equipment Identity number of the **phone**.

network provider

The company to which the **phone** is connected and that **you** pay for network services.

period of insurance

Mobile Phone Insurance is available to **you** as a benefit of the ufirstgold Account. Cover for **breakdown** starts from the date the manufacturer’s warranty expires. Cover for **damage**, theft and loss starts from the **start date**. Subject to **your** and **our** right to cancel, cover will continue as long as **you** have a ufirstgold Account and remain a permanent **UK resident**.

phone/phones

A mobile phone or smartphone that:

- can make and receive calls when connected to a mobile network;
- has a screen size of less than 7 inches (measured diagonally);
- is designed to be handheld;
- cannot be used as a satellite phone; and
- is owned and used by **you**.

Cover is provided for one **phone**, unless the ufirstgold Account is in joint names, in which case one **phone** per **account holder**, with a maximum of two **phones** per account.

start date

The date on which **you** opened the ufirstgold Account or 21 March 2013, whichever is later.

UK

England, Scotland, Wales and Northern Ireland.

UK resident

A person who has their main home in the **UK**.

unauthorised use

Calls, data downloads, emails, internet usage, MMS messages and SMS messages made or sent following theft or loss of **your phone**.

3. Registering your Phone

You are automatically covered by this insurance with effect from the **start date**, subject to these terms and conditions. Whilst there is no need to register the **phone** immediately, **we** strongly recommend **you** register the **phone** with **us** as soon as possible. **We** will need the **IMEI number** of the **phone** before **we** can deal with a claim, so the process will be easier if **we** have this on record.

It's simple to register – do this by:

- Visiting ufirstaccount.co.uk
- Or calling 0370 600 0661

All **you'll** need is **your** account number and details of the **phone**, including the **IMEI number**.

4. Making a Claim – what you need to do and know

We want to help **you** make **your** claim as quickly and easily as possible.

If **you** need to make a claim please:

- Visit ufirstaccount.co.uk
- Or call 0370 600 0661

Our phone lines are open:

Monday to Friday 8.00am – 8.00pm

Saturday 9.00am – 6.00pm

Sunday 10.00am – 5.00pm

Bank Holidays – 10:00am – 6:00pm, Closed on Christmas Day.

Important things to remember:

- If the **phone** is lost or stolen, **you** must contact **your network provider** as soon as **you** discover the loss, but no more than 24 hours from discovery (48 hours if **you** are abroad at the time of the loss). If **you** don't, **we** may refuse to pay any **unauthorised use** claim that **you** submit to **us**.
- If **your phone** is stolen **you** should report it to the police as soon as reasonably possible and get a crime reference number from them – **we** may ask **you** for this when **you** claim.
- **You** must tell **us** about any claim within 60 days of discovering the theft, loss, **damage** or **breakdown**.
- If the incident happens abroad, **we** won't replace the **phone** until **you** return home.

Help **us** to help **you** by making sure **you** comply with the terms and conditions of the policy.

Mobile Phone Insurance Policy Document Continued

5. Your Cover

We will insure **your phone** in the event of **breakdown**, theft, loss or **damage** during the **period of insurance**, subject to the terms and conditions of this policy.

The maximum number of claims **we** will pay an **account holder** in any 12 month period is two. Where the **ufirstgold** Account is in joint names, **you** will be entitled to make a maximum of two claims per **account holder** in any 12 month period, with an overall limit of four claims per account in any 12 month period.

The **phone** will be covered whilst **you** are temporarily outside the **UK**, providing **you** remain a permanent **UK resident**.

6. The Phone

What is covered

The **phone** is insured against **breakdown**, theft, loss and **damage** during the **period of insurance** subject to the terms and conditions of this policy.

1. In the event of a valid claim **we** will provide a replacement **phone**.
2. If **we** replace the **phone**, **we** will also replace any **accessories** if they suffer **breakdown**, theft, loss or **damage** at the same time.

Claims Conditions

1. **You** should report theft to the police as soon as reasonably possible after discovering the theft, and must obtain a crime reference number from the police.
2. **You** must provide **us** with the **IMEI number** of **your phone** when **you** claim. In the event of a claim for **damage** or **breakdown**, this will be verified during the replacement process.
3. Where possible, the replacement **phone** will be the same make and model as **your original phone**.
4. Where it is not possible to replace the **phone** with one of the same make and model, **we** will provide an alternative replacement **phone** which in **our** reasonable opinion will be of at least equivalent technical specification to the **phone**, but may:
 - a. be a different colour;
 - b. have a different operating system;
 - c. be a different model;
 - d. be made by a different manufacturer;
 - e. vary in features and functions.
5. **Our** replacement phones are refurbished models. If the replacement phone is found to have cosmetic damage when **you** receive it, **you** must notify **us** within 72 hours of **you** receiving the phone. Where **you** fail to notify **us** within 72 hours of receiving the phone **we** may deem the damage to have occurred after the phone was received. Cosmetic damage is not covered by the warranty on **your** replacement phone.
6. **We** will try to ensure that **you** keep **your** existing telephone number, but if this is not possible because of the **network provider** or any other reason beyond **our** control, the replacement **phone** will be connected with a new telephone number.
7. If **we** replace the **phone**, the original **phone** will become **our** property and where a lost or stolen **phone** is subsequently found or returned to **you**, **you** must send it to **us**.
8. If **we** are unable to provide a replacement of the **accessories**, **we** will at **our** discretion, provide **you** with a voucher for use in Carphone Warehouse stores or a cash settlement.

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9. If **we** replace the **phone** with a different make or model and this means **you** can no longer use **your** own **accessories**, **we** will replace **your accessories** with new **accessories**, subject to the financial limit below.
 10. If **you** are abroad at the time of an incident leading to a claim, **we** will not replace the **phone** until **you** return to the **UK**.
 11. **You** may be required to remove any personal data, applications, passwords and associations to external systems (such as Apple iCloud or other online data storage or security systems) from the **phone** before the claim can be processed.
 12. If **you** claim for a **phone** that has been purchased from a non-UK source, **we** may choose to settle the claim by making a payment to you for the retail price **you** paid or the current retail value of the phone, whichever is less.

Accessories Limit

We will replace **accessories** where necessary, up to a maximum of £250.

Excess

We will not pay the first part of any claim. This is known as the excess and **we** will collect it from **you** before replacing the **phone**.

The excess for each claim made on this policy is £75.

What is not covered

1. The excess as shown above.
2. Any **phone** which has been manufactured wholly or substantially from precious metals, stones or crystals.
3. Where the **phone** has been cosmetically enhanced by plating or embellishment with precious metals, stones or crystals, **we** will not pay any costs relating to these cosmetic enhancements. The replacement **phone** will be the manufacturer's standard design and specification.
4. Any claim where the incident occurred whilst the **phone** was being used by someone other than **you**.
5. Any claim:
 - a. for theft or loss that occurs whilst **you** have deliberately left the **phone** unattended and unsecured.

By unattended we mean the **phone** is left, out of arm's reach, with no-one known to **you** paying attention to, looking after or watching the **phone**.

By unsecured **we** mean the **phone** is left in a place where it can be easily taken by a person **you** do not know, without them having to use force and/or violence except:
 - i. where the **phone** is in **your** private residence or the private residence of someone known to **you** and **you** are also present in that private residence at the same time; or
 - ii. where the **phone** is in **your** workplace and **you** have taken reasonable steps to ensure the **phone** is not in plain sight.
 - b. resulting from the **phone** having been given to, or left in the control or possession of another person.
6. Any claim for **breakdown** due to:
 - a. failure to follow the manufacturer's instructions and/or installation guide;
 - b. any external cause such as a software virus, software or **accessories** which are not approved by the manufacturer or faults in any external electrical supply/connection;
 - c. any issue that is covered under the manufacturer's warranty.

Mobile Phone Insurance Policy Document Continued

7. Any claim for theft or loss of the **phone** from an unattended vehicle unless the **phone** has been placed in a locked boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence.
8. Any claim for damage:
 - a. caused by general wear and tear, scratching, or any other type of damage (including cosmetic **damage**), that does not affect how the **phone** works;
 - b. caused by or through misuse or failure to follow the manufacturer's instructions;
 - c. caused by changes **you** have made to the **phone** through maintenance, repairs and/or the process of cleaning and/or restoring.
9. Any claim for **accessories** where the **phone** they are used with is not the subject of a valid claim at the same time.
10. Any incident that occurred before the **start date** of this policy.
11. Any claim where:
 - a. **you** are unable to provide details of the **IMEI number** of the **phone**;
 - b. the **IMEI number** cannot be verified by **us**;
 - c. the **IMEI number** belongs to a **phone** which has previously been recorded as lost or stolen.
12. Any claim resulting from a manufacturer's recall of the **phone**.
13. Any costs associated with cleaning, servicing, inspection or any adjustments of the **phone**, intended by the manufacturer to be routinely carried out by **you** or anyone else and specified as being such in the manufacturer's instructions and/or installation guide.
14. Any loss arising as a result of **you** being unable to use the **phone** or any loss that is not the direct result of the insured incident itself.
15. Any claim if the **phone** has been modified with technical enhancements or repaired by someone other than the manufacturer or one of its authorised repair agents. If a **phone** has been modified cosmetically the **phone** will be covered but not the cosmetic enhancements.
16. Loss of stored information, including (but not limited to) any data, downloads, videos, photos, music and applications.
17. Any costs relating to the recompilation and/or re-installation and/or retrieval of data.
18. Any claim caused by a government or public authority confiscating the **phone**.
19. Any claim for a **phone** that is not owned and used by **you**.
20. Anything mentioned in section 9 – General Exclusions.

7. Unauthorised Use

What is covered

If the **phone** is lost or stolen and the claim is accepted by **us**, **we** will cover the costs of any **unauthorised use** up to the limit shown on the next page.

Claims Conditions

1. **You** must report the loss or theft of the **phone** to **your network provider** within 24 hours of discovering the loss or theft (48 hours if **you** are abroad at the time of the loss).
2. If **you** have a pay monthly contract, **you** must provide **us** with an itemised bill from **your network provider** which clearly shows the unauthorised use and the costs incurred. **We** may also request previous itemised bills from **you**. **You** must send **us** any bills **we** request as soon as reasonably possible.

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3. If **you** are on a pay as you go arrangement, **you** must provide evidence from **your network provider** of the credit available at the time of loss or theft, or proof of **your** most recent top ups.

What will we pay

The most **we** will pay for all **unauthorised use** as a result of any valid claim is £2,000 for pay monthly contracts or £100 for pay as you go arrangements. These limits include any taxes or charges made by **your network provider**.

What is not covered

1. Any claim for **unauthorised use** where **you** have not made a successful claim for the loss or theft of the **phone**.
2. Costs incurred due to **unauthorised use** which do not appear on a bill from **your network provider**, or where **you** are unable to provide evidence of the credit available, or most recent top ups on a pay as you go arrangement
3. Any claim for **unauthorised use** where the loss or theft was not reported to **your network provider** within 24 hours of discovering the loss or theft (48 hours if the **user** is abroad at the time of the loss or theft).
4. Anything mentioned in section 9 – General Exclusions.

8. General Conditions

These are conditions that apply to the whole policy.

1. **We** strongly recommend registering the **phone** at the **start date** or when a new **phone** is purchased. If the **phone** has not been registered before a claim is made, registration will need to be carried out at that time. Please refer to section 3 – Registering your **phone** for full details.
2. If **we** have reasonable grounds to believe that **you** have intentionally provided **us** with false information or intentionally withheld relevant information from **us**, **we** will not pay the claim, **we** may cancel **your** Mobile Phone Insurance and will pass details to Ulster Bank who may, at its discretion, close **your** ufirstgold Account.
3. **You** must take reasonable care to protect the **phone** and its **accessories** from **damage**, theft or loss.
4. **You** must use and maintain the **phone** and **accessories** in line with the manufacturer's instructions.
5. **You** may be required to provide such information, documents or receipts reasonably necessary to support and/or verify **your** claim and **we** may contact **your network provider** and/or the police to confirm that **you** or the **authorised user** have reported the loss or theft to them. **We** may also share details of **your** claim with other insurance companies. **You** may be required to provide information in writing and/or through a telephone interview with a claims investigator. **You** should refer to section 12 – Data Protection for further details on how **we** will use personal information.
6. **We** may take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy.
7. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, **we** are entitled to approach that insurer for a contribution towards the claim.
8. **You** cannot transfer **your** rights under this policy.
A person (including the **authorised user**), partnership (whether limited or not) or company who is not insured under the policy has no rights under this policy to enforce any of its terms whether under statute or otherwise.

Mobile Phone Insurance Policy Document Continued

9. **We** may, at any time and after taking a fair and reasonable view, make changes to **your** policy cover and/or terms and conditions of insurance to:
- reflect changes in our expectation of the future cost of providing cover and administering **your** policy;
 - reflect changes (affecting us or **your** policy) in the law, regulation or the interpretation of law or regulation;
 - to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply; and/or
 - in order to make them clearer and fairer to **you** or to rectify any mistakes that may be discovered in due course.

Changes will be notified to **you** in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

If **you** are unhappy with any changes **we** make under this section **you** have the right to cancel **your** policy in accordance with point 10 below.

10. Following the expiry of **your** 14 day statutory cooling off period, **you** continue to have the right to cancel this insurance at any time by contacting Ulster Bank, but no refund of any fees payable in respect of **your** ufirstgold Account will be available.

9. General Exclusions

These are exclusions that apply to the whole policy.

There is no cover for:

- Any claim where **you** fail to provide the documents, receipts or other information necessary to support and/or verify **your** claim.
- Any financial loss resulting from the **phone** being used without **your** consent to access **your** bank account, mobile wallet or similar, and/or make purchases, unless the loss is specifically covered under section 7 – Unauthorised Use.
- Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - terrorism;
 - any action taken in controlling, preventing, suppressing or in any way related to a. and b. above.
- Any **damage** caused intentionally by **you**.
- Tablet computers or any other device with a screen size of 7 inches or more.
- Any claim where **you** have not paid **your** monthly ufirstgold Account fee.

10. Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly and achieve a fair outcome. To ensure that **we** provide the kind

of service **you** expect **we** welcome **your** feedback. **We** will review the complaints **we** receive to make sure that **we** continually improve the service **we** offer.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** Mobile Phone Insurance claim **we** would encourage **you**, in the first instance, to seek resolution by contacting **us**:

By telephone: 0370 600 0661

In writing either via ufirstaccount.co.uk or by letter addressed to:

Ulster Bank [ufirstgold](#) Account

Aviva Mobile Phone Insurance

PO Box 351

Southampton

SO30 2PJ

What we'll need to know

So that **we** can get to the bottom of **your** complaint straight away **we** need as much information as possible. To help **us** do this, please try to include the following information when **you** contact **us**.

- **Your** contact details, including any daytime phone numbers.
- **Your** account number and sort code.
- What **your** complaint is about.
- Any names or dates **you've** noted if **you've** already spoken to someone about this problem.
- Any losses **you've** suffered.
- What **you'd** like us to do to put things right.

What we'll do next

We'll do **our** best to resolve **your** complaint straight away. If **we** can't **we'll** keep **you** updated step-by-step.

Step 1

If we can't resolve **your** complaint within one week we'll contact **you**, so **you** know who is dealing with it.

Step 2

We'll keep **you** updated regularly, but if **you** have any questions **you'll** be able to contact the team dealing with **your** complaint directly.

Step 3

We'll aim to resolve **your** complaint within two weeks. If for some reason **we** can't resolve it in this time, **we'll** keep **you** regularly updated on **our** progress until it's all sorted.

If **you're** not happy with **our** progress at any time, please call the team dealing with **your** complaint straight away.

If for some reason **we** haven't been able to resolve **your** complaint within eight weeks, or **you're** not satisfied with the resolution **you** can refer **your** complaint to the Financial Ombudsman Service. If **you** receive a response letter from **us** and **you** want to contact the Financial Ombudsman Service, **you'll** need to do this within six months of receiving this letter:

The Financial Ombudsman Service

Exchange Tower

Mobile Phone Insurance Policy Document Continued

London E14 9SR

Telephone: 0800 023 4567 (free from landlines) or

0300 123 9123

Or simply log on to their website at

www.fos.org.uk.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaint procedure does not affect **your** right to take legal action.

11. Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

12. Data Protection

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data **you** supply is Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by **us**, **our** agents, associated companies and the Royal Bank of Scotland Group. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes.

Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if we were dealing with it.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive personal data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

In assessing **your** application now or at renewal, **we** or **our** agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for **us** (such as loss adjusters or investigators).

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, **we** may need to collect data that the Data Protection Act defines as sensitive (such as criminal history). By proceeding with this insurance **you** will signify **your** consent to such information being processed by **us** or **our** agents.

13. Fraud

If **you** make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim, **we** may cancel this mobile phone insurance and **we** will pass details to Ulster Bank who may, at their discretion, close **your** ufirstgold Account. **We** reserve the right to tell the police about any dishonest claim. All policy cancellations will be confirmed in writing to **you** within 30 days to **your** last known address.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the police;
- Undertake credit searches and additional fraud searches;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We can supply on request further details of the databases **we** access or contribute to. If **you** require further details please contact **us** at:

Ulster Bank ufirstgold Account
Aviva Mobile Phone Insurance
PO Box 375
Southampton
SO30 2PU

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity.

14. Choice of Law

1 If **your** address is in Scotland:

- a. Scots law applies between **you** and **us**; and
- b. the Scottish courts have non-exclusive jurisdiction over any disputes arising out of this benefit.

2 If your address is in England or elsewhere:

- a. English law applies between **you** and **us**; and
- b. the English courts have non-exclusive jurisdiction over any disputes arising out of this benefit.

Mobile Phone Insurance Policy Document Continued

15. Other Important Information

Your Cancellation Rights

You have a statutory 14 day period in which to cancel the ufirstgold Account Mobile Phone Insurance. This period begins on the **start date** or when the insurance terms and conditions are received, whichever is later.

If the ufirstgold Account Mobile Phone Insurance is not cancelled within the above 14 day period, the Mobile Phone Insurance will remain active until the cover is cancelled in accordance with the rights set out in section 8 – General Conditions or **you** cease to be a permanent **UK resident**.

To exercise **your** right to cancel, please contact 0370 600 0661. Please note, if the Mobile Phone Insurance is not required, there will be no refund or reduction in the ufirstgold Account fee.

Reasonable Care

The **user** must take the same level of care as they would take if **you** did not have this insurance. The **user** must take all reasonable precautions to prevent theft, loss or **damage**.

Special Requirements

We are committed to meeting the needs of all **our** policyholders, including those with special requirements. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech impaired policyholders who wish to speak to **us** and have a textphone available can do so by using the RNID's Typetalk Relay service. This is available 24 hours a day, seven days a week and allows customers who find this convenient to contact **us** via a Typetalk Operator who will relay instructions and other requests verbally to **our** call centre staff. Please note that to use Typetalk Relay, **you** must have or be able to get access to a textphone. If so, just dial 18001 and then dial **our** number; once the call is connected, a Typetalk Operator will join the call to relay **your** message. **Our** responses will then appear as text on **your** textphone. For Typetalk, please call 18001 0870 600 0661. For all other services, including requests for Braille, large print or audio versions of any of **our** documents, please call 0370 600 0661. In all cases, **we** will be happy to help.

Telephone Call Recording

For **your** and **our** joint protection telephone calls may be recorded and/or monitored.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Travel Insurance Certificate and Policy Document

Inclusive Annual Worldwide Family
Travel insurance Certificate of insurance.
Policy number UF2109.

Travel Insurance Certificate and Policy Document

Important

You can only access benefits whilst you are a ufirstgold Current Account Holder. Please ensure you take this travel insurance certificate and policy with you when you travel. It is recommended you read the policy booklet carefully before you travel.

General Provisions

The policy is evidence of the contract between you and us. The policy and any endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.

The conditions which appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be met.

From time to time it may be necessary for us to alter your travel insurance policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice or some other future specified date.

Please note that upon surrender, termination or cancellation of your ufirstgold Account, the benefits under this travel policy will no longer be available to you.

Schedule of insured persons

The following people are entitled to cover under this policy:

- 1 Any Account holder;
- 2 The Account holder's partner;
- 3 The Account holder's dependent children.

Please refer to the meaning of words on page 62 and also General Exclusions and Conditions on pages 64 to 65.

Medical Warranty

This policy doesn't cover any claims relating directly or indirectly to any pre-existing medical conditions relating to the insured person or anyone upon whom the trip depends. A pre-existing medical condition is:

- a) any medical condition which the insured person was aware of at the time of booking the trip.
- b) receiving day or in-patient treatment or is on a waiting list for day or in-patient treatment.
- c) receiving a terminal prognosis.
- d) intending to travel against the advice of a qualified medical practitioner.
- e) travelling to obtain medical treatment.

Geographical Areas

This policy provides cover for anywhere in the world except where the UK Foreign and Commonwealth Office advises against all travel. To check if your destination is subject to any warnings visit www.fco.gov.uk or call +44 207 008 1500.

Note: We only provide cover for travel within the United Kingdom, Republic of Ireland or Channel Islands if you stay for at least two nights in pre-booked accommodation at least 25 miles away from where you usually live.

Insurers

Ulster Bank ufirstgold Travel Insurance is underwritten by U K Insurance Limited. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Registered No. 1179980.

Important Information

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents to: U K Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ within 14 days of receipt, we will return any premium paid in full provided you have not travelled or made a claim on the policy during that time. You may cancel this insurance at any time by returning your policy documents to: U K Insurance Limited, PO Box 106, 37 Broad Street, Bristol BS99 7NQ.

If you do not exercise the cancellation right, the agreement entered into between us and you will be binding on you.

How to Make a Claim

To notify us of a claim in the first instance please telephone 0870 609 2043.

How to Complain

If you need to complain:

For issues relating to the purchase or administration of your insurance or a claim you have made:

- Please call us on 0870 609 2043.
- If you wish to write, then please address your letter to Customer Relations, PO Box 1150, Churchill Court, Bromley BR1 9WA.

You can refer complaints about claims under Section E Legal Expenses to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

If we cannot resolve the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9 123.

You can visit the FOS website at www.fos.org.uk

The FOS will contact us for you. The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Registered No. 1179980.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes

Travel Insurance Certificate and Policy Document Continued

of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Statement of Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

Holiday tips

- 1 Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water and avoid ice in your drinks and ice cream.
- 2 The sun on holiday can be much more powerful than you are used to at home. To prevent sunburn and sunstroke, do not stay out in strong sunlight between 11am and 3pm, and always wear sunscreen.
- 3 Think before you dive. Check the depths of swimming pools and the sea and only dive in if you are sure that the water is deep enough.
- 4 Please ask and follow local advice on health and safety in your resort area.
- 5 Do not pack valuables, money and important documents in the baggage that you check in at the airport. Keep them with you at all times during your trip.
- 6 Do not take more cash than you need. Use travellers' cheques if possible.
- 7 If you are taking particularly valuable items on holiday, you should insure them under the 'all risks section' of a household contents insurance.
- 8 Never leave your belongings unattended or with strangers, particularly at airports and on the beach, or in vehicles.
- 9 Leave in plenty of time to get to the airport, port or train station before the check in time shown.
- 10 Make sure that all passports, visas, vaccinations and health requirements are up to date and be sure to take all the documents you need with you.

Health

Your insurance contains conditions that relate to your health and the health of others who might not be travelling with you but whose well being your trip may depend on. In particular we may not cover medical problems which you or they had before you booked your trip.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

Excesses

Under most sections of this insurance you have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies.

Law

This insurance will be governed by English Law unless we agree otherwise.

The language used in this and all other documents relating to the policy is in English. All future communications both verbal and written will be in English unless otherwise agreed.

Any questions

If you have any doubts about the cover we provide or you would like more information, please contact ufirstgold Membership Services on 0370 600 0661 or from outside the UK +44 870 609 2043.

Medical and other emergencies

24-hour emergency service

Our assistance services will provide immediate help if you are ill or injured outside the United Kingdom, Republic of Ireland or Channel Islands. They provide a 24-hour emergency service 365 days a year. If you require assistance in the event of an incident covered under this policy please contact our assistance services at Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

Emergency phone number in the United Kingdom: 01252 740141, from outside the UK +44 1252 740141.

Emergency fax no: 01252 740110, from outside the UK +44 1252 740110 Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.

When you contact our assistance services, you will need to say that you are insured with 'Ulster Bank ufirstgold Travel Insurance' and give the following information:

- Your reference number which is UF2109
- Your name
- Your address
- Your phone number abroad.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact our assistance services for you immediately. If they do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses.

If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from our assistance services when you return to the United Kingdom, Republic of Ireland or Channel Islands.

Returning early to the United Kingdom, Republic of Ireland or Channel Islands

If you have to return home under section A (Medical and other expenses), section B (Sending you home in an emergency) or section G (Cancelling and cutting short your holiday) our assistance services must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return home.

Note to all insured people, treating doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell our assistance services immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow our assistance services or their representatives to see all of your medical records and information.

Travel Insurance Certificate and Policy Document Continued

Claims information

Medical claims

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or illness together with any bills which you should have paid.

Claims for delay, loss or damage to money, personal belongings, baggage and so on.

You must tell the relevant transport company about any delay, loss or damage to personal belongings and so on if they are being carried by any airline, transport company and so on.

You must also get a property irregularity report. If you do not tell the airline, transport company and so on within three days of the event, we may not be able to pay your claim.

You must report immediately any loss of money or loss or damage to personal belongings and so on to the police (and hotel management if this applies). You must also get an official written report. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

General

You must send any claim to Ulster Bank ufirstgold Travel Insurance as soon as possible of your trip ending. If you do not, we may not be able to pay your claim.

If you wish to register a claim please ring us on 0870 609 2043 (from NI)/+44 1252 745694 or write with a brief description of your claim to The Claims Manager, U K Insurance Limited, 4th Floor, 17 Quay Street, Manchester M3 3HN.

Ulster Bank ufirstgold Travel Insurance are open every weekday and will send you a claim form as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act 1998.

The meaning of words

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Abroad

Outside your country of residence.

Account holder

Any individual who holds an Ulster Bank ufirstgold Current Account.

Anticipated event

Any event or occurrence which you or your relative knew would occur or could have been reasonably expected to occur during your trip and which you or your relative were aware of at the time of booking the trip.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time would prevent the business from running properly.

Country of residence

United Kingdom, Republic of Ireland or Channel Islands where you have lived for at least six months in the last year.

Dependent children

All unmarried children (including adoptive and foster) of the Account holder who at the time of booking the trip are aged under 18 years and living at home (or up to 23 years if in full-time education as long as their permanent address is the same as yours).

Hazardous activities

Are flying, hang-gliding, ballooning, parachuting, parascending, or other aerial activities, except while travelling in a fixed wing aircraft or helicopter as a passenger, not as a pilot or aircrew, nor for the purpose of undertaking any trade or technical operation in or on the aircraft. Motor cycling on machines exceeding 125cc – unless you have held a full clean motor cycle licence for at least 3 years and are accident and conviction free. Mountaineering or cliff or rock climbing necessitating the use of ropes or guides. Potholing. Canyoning. Engaging in or practising for speed or time trials, sprint or racing of any kind. Manual work of any kind. Ski racing in major events, ski jumping, ice-hockey, use of bob-sleighs or skeletons. White water rafting, canoeing or sailing outside territorial waters, unless undertaken under suitably qualified supervision as a pre-paid element of the trip. SCUBA diving unless you are a qualified diver and you are accompanied at all times by another qualified diver or if you do not hold a SCUBA diving certificate you are accompanied by a qualified diving instructor. SCUBA diving when diving beyond a depth of 30 metres. Bungee jumping. Professional sports.

Legal costs

The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value and complexity of your claim. We will also pay costs which you are ordered to pay by a court or other organisation and any other costs we agree to in writing. The most we will pay will be £50,000 for any claim or claims arising from any one incident.

Partner

A person living with the Account holder as though married.

Permanent total disability

A disability which prevents you from working in any job and which lasts 12 months, and at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

Personal money

Cash, travellers cheques, letters of credit, travel tickets, lift passes, hotel vouchers, passports and greencards held for social and domestic purposes.

Public transport

Using train, bus or coach services to join the booked holiday.

Relative

Husband, wife, parent, parent-in-law, grandparent, grandchild, brother, sister, son, daughter, fiancé or fiancée.

Ski equipment

Skis, poles, boots and bindings, snow boards or ice skates owned or hired by you.

Solicitor

Any suitably qualified person appointed to represent you under this section E.

Trip

A trip abroad which starts when you leave your home address in your country of residence and ends when you return to your home address in your country of residence. This policy covers trips of up to 31 days, except where the trip involves winter sports where the maximum duration allowable is 17 days.

Valuables

Photographic, audio, video and electrical equipment of any kind (including CDs, computer games, video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

Travel Insurance Certificate and Policy Document Continued

We, us, our

U K Insurance Limited and/or our agents.

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing, ski boarding, snow mobile, sledging, lugging, tobogganning or ice skating.

You, Your, Yourself, Insured Person

Any Account holder, Account holders partner and Account holder's dependent children.

General conditions and exclusions

Conditions

- 1 You must live in the United Kingdom, Republic of Ireland or Channel Islands and have not spent more than six months abroad during the year before you bought this policy.
- 2 You must tell Ulster Bank ufirstgold Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities or a health condition).
If you are not sure whether to tell Ulster Bank ufirstgold Travel Insurance, tell them anyway.
- 3 We will not pay for any loss or damage caused as a result of your not acting in a reasonable way to look after your property.
- 4 You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
- 5 You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
- 6 You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may turn down your claim.
- 7 You must help us get back any money that we have paid from anyone or from other insurers (including the Department of Social Security/Department of Social Welfare) by giving us all the details we need and by filling in any forms.
- 8 Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger aircraft.
- 9 If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim, you may be prosecuted and we will not cover your claim.
- 10 You must give Ulster Bank ufirstgold Travel Insurance all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
- 11 You must keep any articles that are damaged and send them to Ulster Bank ufirstgold Travel Insurance if they ask. You must pay any costs involved in doing this.
- 12 You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post mortem examination. You or your legal representatives are responsible for any costs resulting from these examinations.
- 13 You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.

Exclusions

We will not cover:

- 1 Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a) the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before the trip was booked;
 - b) you are travelling against medical advice;
 - c) you are travelling to receive medical advice or treatment;
 - d) you are on a hospital waiting list waiting for treatment; or
 - e) you have been given a terminal diagnosis.
- 2 Loss or damage, directly or indirectly caused by war, terrorism, revolution or any similar event or any Government, public or local authority legally taking or damaging your property.
- 3 Any claim arising from or as a result of civil commotion's or riots of any kind.
- 4 Loss, or damage to any property, or any loss, expense or liability arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 5 Any claim under Section F (Personal belongings, baggage and money) if you already have a more specific insurance covering this.
- 6 You, if at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. We will only pay our share.
- 7 Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
- 8 Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
- 9 Any claim using a two wheeled motor vehicle over 125cc unless you have a full clean motor cycle licence for at least three years and you are accident and conviction free.
- 10 Claims and losses that are not directly associated with the incident that caused the claim.

For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost whilst on a trip.
- 11 Any claim arising directly or indirectly from financial problems.
- 12 Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
- 13 Any claim arising or resulting from you being involved in any illegal or criminal act.
- 14 Any claim arising or resulting from Armed Forces championships, or heats, or officially organised practice, or training for these events or any Hazardous Activity.
- 15 Any claim arising or resulting from depression, anxiety, mental strain, depressive illness of any type, suicide or attempted suicide or injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
- 16 Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs.

Travel Insurance Certificate and Policy Document Continued

Sections of insurance

Section A – Medical and Other Expenses

Part 1

If you go into hospital, you must tell Our Assistance Services immediately.

What you are covered for

We will pay up to £10,000,000 for the following for necessary and reasonable costs as a result of you being injured or ill during your trip.

- 1 Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to £150 as long as it is to immediately relieve pain only).
- 2 Up to £2,000 for either the cost of returning your body or ashes home or for the cost of a funeral in the country where you die if this is different from the country where you normally live.
- 3 Extra accommodation and travel expenses to allow you to return home if you cannot return as you originally booked provided this has been approved by us.
- 4 Extra accommodation for someone to stay with you and travel home with you, if this is necessary due to medical advice, and authorised by our assistance services or expenses for one relative or friend to travel from the United Kingdom, Republic of Ireland or Channel Islands to stay with you and travel home with you, if this is necessary due to medical advice, and authorised by Our Assistance Services.
- 5 The extra cost for you to return home following the death, serious injury or serious illness of a relative or business colleague.

Part 2: Emergency Medication for Pre-existing Medical Conditions

If we have confirmed, in writing, cover for a pre-existing medical condition, we will pay up to £250 towards any expenses incurred in obtaining any associated medication, which you take on a trip that is lost or stolen (we will not pay claims where you forgot to take the medication with you).

Part 3: Physiotherapy

We will pay up to £350 if, following a bodily injury you make a valid claim under part one of this section and you require further physiotherapy treatment on your return to the UK. This is not a private medical insurance. If you require emergency treatment, you must inform the assistance service immediately otherwise we may be unable to pay your medical expenses. If you need more than simple outpatient treatment of the sort you can pay for locally, you should call the assistance service for help and advice.

What you are not covered for

- 1 The first £35 of each claim for each person, (except for claims under section A (Medical and other expense) only if you have a refund of the cost under the terms of the European Health Insurance Card (EHIC)).
- 2 Any treatment or surgery which Our Assistance Services thinks is not immediately necessary and can wait until you return home.
- 3 Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
- 4 The extra cost of single-or private-room accommodation unless it is medically necessary.

-
- 5 Any treatment or medication of any kind that you receive after you return home.
 - 6 An anticipated event.
 - 7 Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned home.
 - 8 Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
 - 9 For the cost of any phone calls, other than necessary calls to Our Assistance Services.

Section B – Sending You Home in an Emergency

What you are covered for

We will pay up to £1,000,000 to return you home if our assistance services think this is medically necessary, and they arrange this for you.

What you are not covered for

- 1 The first £35 of each claim, for each person, (except for claims under section A (Medical and other expense) only if you have a refund of the cost under the terms of the EC reciprocal health agreement (EHIC)).
 - 2 Any treatment or surgery which our assistance services thinks is not immediately necessary and can wait until you return home.
 - 3 Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
 - 4 The extra cost of single-or private-room accommodation unless it is medically necessary.
 - 5 Any treatment or medication of any kind that you receive after you return home.
 - 6 Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned home.
 - 7 Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
 - 8 For the cost of any phone calls, other than necessary calls to Our Assistance Services.
- Please read the general conditions and exclusions.

Section C – Personal Accident

What you are covered for

We will pay up to £20,000 to you or your executors or administrators if you are involved in an accident which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following:

- a. Permanent total disability.
- b. Loss of a leg or foot.
- c. Complete loss of use of an arm or hand.

If you die we will pay £4,000 (£700 for children aged under 16 years of age).

Please read the general conditions and exclusions.

Travel Insurance Certificate and Policy Document Continued

Section D – Personal Liability

What you are covered for

We will pay up to £1,000,000 if you are legally liable for accidentally:

- 1 Injuring someone; or
- 2 Damaging or losing somebody else's property.

What you are not covered for

- 1 The first £100 of each claim, for each person.
- 2 Any liability arising from an injury or loss or damage to property:
 - a) owned by you, a member of your family or household or a person you employ; or
 - b) in the care, custody or control of you or of your family or household or a person you employ.
- 3 Any liability, injury, loss or damage:
 - a) to your employees or members of your family or household or a person you employ;
 - b) arising out of or in connection with your trade, profession or business;
 - c) arising out of a contract you have entered into;
 - d) arising out of you owning, possessing, using or living on any land or in buildings;
 - e) arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or air craft of any description, animals, firearms or weapons; or
 - f) arising out of any criminal, malicious or deliberate acts.

Conditions of cover

It is a condition of the cover provided under this section that:

- 1 You must give Ulster Bank ufirstgold Travel Insurance notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim; and
- 2 You must help Ulster Bank ufirstgold Travel Insurance and give them all of the information they need to allow them to take action on your behalf.
- 3 You must not negotiate, pay, settle, admit or deny any claim unless you get Ulster Bank ufirstgold Travel Insurance's written permission.

Please read the general conditions and exclusions.

Section E – Legal expenses

The 24 hour phone number for practical UK legal advice in connection with your trip and for reporting a legal cost claim is 0845 301 6331 (+44 845 301 6331 from abroad). If something you are proposing to do may result in a claim you must talk to us first. Please quote reference UF2109 and say you are insured with Ulster Bank ufirstgold Travel insurance when you call.

What you are covered for

We will pay legal costs to help You claim damages or compensation for injury, illness or death, which happens during your trip.

The cover under this Section E only applies if:

- Any legal proceedings are carried out by a court or other organisation that we agree to; and
- It is always more likely than not that you will be successful with your claim.

What you are not covered for

We will not pay:

- 1 To defend Your legal rights in claims against you;
- 2 Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
- 3 For actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);
- 4 Legal costs and expenses that you have paid or will have to pay before we have agreed to them;
- 5 Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;
- 6 Any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation;
- 7 The first £75 of each claim, for each person;
- 8 Legal costs if you stop or settle a claim or withdraw instructions from solicitors without good reason.

If this occurs, you will have to refund any costs and expenses We have paid or agreed to pay during your claim.

(See also General Exclusions on pages 64 to 65.)

Conditions

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

You must do the following:

- give us full details of your claim and any other information that we or the solicitor ask you for. You must pay any costs involved in providing this information;
- tell us about any developments affecting your claim;
- tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- tell us if anyone makes a payment into court or offers to settle your claim;
- try to get back costs that we have to pay, and pay them to us;
- get our agreement in writing before you try to negotiate or settle a claim; and
- co-operate fully with the solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the solicitor to give us any documents or information that they have or know about.

Appointing a solicitor:

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.
- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (ask us if you want a copy).
- You must not agree any charges with the solicitor without getting our permission first.

Travel Insurance Certificate and Policy Document Continued

- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

We can do the following:

- Contact the solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Disputes:

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or Geographical Region whose law governs this section of the policy. The arbitrator's decision is final. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. (See page 59 for details of our complaints procedure.) (See also General Conditions on pages 64 and 65.)

Section F – Personal belongings, baggage and personal money

What you are covered for

F1 – Personal belongings and baggage

We will pay up to £1,500 for the following.

- 1 After taking off an amount for wear, tear and loss of value, we will pay for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair of £100.
- 2 After taking off an amount for wear, tear and loss of value, we will pay for loss, theft of or damage to valuable items that you own. We will pay up to £150 with a limit for any one item, set or pair of £100.

We will pay up to £100 (£200 providing your employer can provide written confirmation that your trip is for business reasons) for buying essential items if your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

F2 – Personal money, passport and travel documents

We will pay up to £200 for the following.

- 1 For the cost of replacing your passport and personal money. You must give us evidence that you owned them and evidence of their value. (The most we will pay for children under 16 years of age is £40 for all areas of travel.)

Note: We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under sub-section F1 only. We will only pay up to £75 for each insured person.

What you are not covered for

- 1 The first £35 of each claim for each sub-section, for each person.
- 2 Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.
- 3 Theft, loss of or damage to household goods, pedal cycles, motor vehicles, watersports equipment, ski equipment, golf equipment, marine equipment and craft and their accessories.
- 4 Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
- 5 Shortages due to mistakes or neglect.
- 6 Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written acknowledgement for.
- 7 If your belongings are delayed or held by any customs or other officials legally taking your belongings.
- 8 Cash which you do not carry on your person (unless it is held in a safety deposit box or safe that is not in your hotel room or apartment).
- 9 Theft, loss or damage to photographic, electrical equipment, electrical items or jewellery not carried in your hand baggage while you are travelling.
- 10 Theft, loss of or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses, or artificial limbs or hearing aids.
- 11 Any item, set or pair worth more than £50 which you haven't got an original receipt or insurance valuation for before the loss.
- 12 Property you leave unattended in a public place.
- 13 Any loss, theft or damage to items carried on a vehicle roof rack.
- 14 Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
- 15 Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.
- 16 Loss or theft of personal belongings or baggage while not in your control or in the control of any person other than an airline or ferry company.

Please read the general conditions and exclusions.

Section G – Cancelling and cutting short your holiday

Part 1

What you are covered for

We will pay up to £2,500 for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following.

- 1 dying, becoming ill or injured.
- 2 The death, injury or illness of a relative, close business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.

Travel Insurance Certificate and Policy Document Continued

- 3 If you are called for jury service or as a witness or you are put in quarantine.
- 4 An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
- 5 If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay because of an emergency.
- 6 If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
- 7 If the police need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
- 8 A medical practitioner advising you against travel for any reason.

Part 2: Catastrophe cover

If, during your trip, you can no longer stay at your pre-booked and prepaid accommodation because of:

- fire;
- storm;
- lightning;
- avalanche;
- explosion;
- hurricane;
- earthquake;
- flood; or
- tidal wave;
- medical epidemic;
- pandemic

we will pay the necessary extra travel and accommodation expenses to allow you to continue with your trip, or return to the UK if you cannot continue with your journey, up to a maximum of £500 per person.

Exclusions

In addition to the General Conditions, we will not pay for any claim directly or indirectly resulting from:

- a) You changing your mind to travel or continue with your trip when the local or national authorities confirm that it is safe to stay; or
- b) Expenses you can recover from elsewhere.

Conditions

You must send us:

- a) The original booking invoices and travel documents showing the dates and times of travel; and
- b) Written confirmation of the disaster from the local or national authority of the area where it happened.

Part 3: Home Care

We will pay for emergency and necessary repairs up to £250 to secure your home, while you are on a journey, following fire, flood or theft.

You must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and any receipts for expenses you pay.

Part 4: Recuperative Holiday

If you make a claim under Section A – Medical and other expenses and we subsequently pay for you to cut short that trip following your hospitalisation abroad of at least five full days, we will pay for you to take a recuperative holiday within three months of the original incident, whether in the UK or abroad, subject to a maximum of £1,000 for accommodation and travel expenses only.

Any associated costs such as travel insurance, food or clothing are not covered by this section.

You should contact the assistance service as soon as you become aware of any reason why the journey may need to be cut short, if you don't, we may be unable to pay your claim.

Please refer to the Medical and other expenses Section A for advice on relatives staying with you or travelling to you if medically necessary.

Claims conditions

In addition to anything mentioned in the general conditions, we will only pay:

- 1 For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
- 2 Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cutting short your trip is medically necessary.
- 3 Refunds for cutting short your trip, which have been calculated, based on the number of complete days lost by you returning early to the UK.

A medical practitioner is a person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

What you are not covered for

- 1 The first £35 of each claim, for each person.
- 2 Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type.
- 3 You not wanting to travel.
- 4 Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
- 5 An anticipated event.
- 6 Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
- 7 The cost of your original return trip if this has already been paid and you need to cut short your journey.
- 8 If you have to cut short your trip and do not return to the United Kingdom, Republic of Ireland or Channel Islands.
- 9 If you cut short your trip and you have less than 25% of the trip left or five days, whichever is greater.

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- 10 Any treatment or help where, given your physical or mental condition, it would have been reasonable for you to have consulted your medical practitioner, prior to you booking the trip, about whether or not it was appropriate for you to travel.
- 11 The transport operator or their agents refusing to transport you or a relative of yours, or a travelling companion, because they consider that you or they are not fit to travel. For example, because you or a relative of yours are not allowed to board an aircraft due to intoxication.

Please read the general conditions and exclusions.

Section H – Abandoning your holiday and travel delay

What you are covered for

We will pay up to the following limits if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least eight hours on each occasion.

H1 – Travel delay

We will pay £10 after each full eight-hour period of delay, as long as you eventually go on the trip. The most we will pay is up to £400.

H2 – Abandonment

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay an amount equal to the cost of your trip up to £2,500 less any amounts that we can get back.

What you are not covered for

Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.

Conditions

It is a condition of the cover provided under this section that:

- 1 You must have checked in for your trip at or before the recommended time.
- 2 You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

Section I – Hospital benefit

What you are covered for

We will pay up to £1,000 if, after an accident or illness that is covered under section A (Medical and other expenses) of this insurance, you go into hospital as an in-patient abroad. We will pay up to £10 for each complete 24-hour period.

Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls.

Please read the general conditions and exclusions.

Section J – Domestic pets

What you are covered for

We will pay £10 for each full 24-hour period of delay for extra kennel or cattery fees if the start of your original pre-booked return journey by aircraft, sea vessel or cross-channel train is delayed because of circumstances outside your control. You must be delayed at least 24 hours and we will pay up to £200.

What you are not covered for

- 1 Any claim that results from a strike or industrial action which you knew about before the start of your trip.
- 2 Any kennel or cattery fees you pay outside the United Kingdom, Republic of Ireland or Channel Islands or as a result of quarantine regulations.

Conditions

It is a condition of the cover provided under this section that:

- 1 You must have checked in for your trip at or before the recommended time.
- 2 You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- 3 Any amount we pay under this section only applies to domestic cats or dogs that you own.
- 4 You must get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Please read the general conditions and exclusions.

Section K – Piste closure

What you are covered for

We will pay up to £300 if, as a result of not enough snow in your pre-booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- 1 The cost of transport to the nearest resort up to £30 for each full 24-hour period; or
- 2 Up to £30 for each full 24-hour period if you are unable to ski and there is no other ski resort available.

Conditions

It is a condition of the cover provided under this section that:

- 1 You get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
- 2 The pre-booked holiday resort where you are staying is at least 1000 metres above sea level; and
- 3 If you buy this insurance within 14 days of the date you plan to leave and that you do know about any reason that could cause you to claim under this section, we will not provide cover for you.

Please read the general conditions and exclusions.

Section L – Ski equipment

What you are covered for

After taking off an amount for wear and tear and loss of value, we will pay up to £1,000 for the loss, theft of or damage to ski equipment owned by you with a limit for any one item, set or pair of £150.

What you are not covered for

- 1 Any loss, theft of or damage to ski equipment aged over five years old. The conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

Note: We will take any amount we pay under this section from any amount we pay under section F (Personal belongings, baggage and money). Please read the general conditions and exclusions.

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Section M – Ski hire

What you are covered for

We will pay £15 for each full 24 hour-period for the costs of hiring other ski equipment, we will pay up to £500 if:

- 1 The skis that you own are lost or delayed during your trip for over 12 hours; or
- 2 The skis that you own are lost or damaged during the course of your trip.

What you are not covered for

- 1 Any claim involving damage to your skis where you do not bring them back to the United Kingdom, Republic of Ireland or Channel Islands so we can inspect them.
- 2 Any theft or loss which you do not report to the police within 24 hours of discovering it and getting a written acknowledgement.
- 3 Any theft, delay, loss of or damage to personal belongings or baggage while it is transported unless you report this, at the time, to the carrier and get a property irregularity report.

Condition

It is a condition of the cover provided under this section that:

- 1 We take any payment made under this section from any claim under sub-section F1 (Personal belongings and baggage) of this insurance.

Please read the general conditions and exclusions.

Section N – Ski pass

What you are covered for

We will pay up to the proportionate value of any ski pass unused following loss or theft. The conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

Note: We will take any amount we pay under this section from any amount we pay under section F (Personal belongings, baggage and money).

Please read the general conditions and exclusions.

Section O – Replacing staff

What you are covered for

We will pay you or your employer up to £5,000 if a claim arises under section A (Medical and other expenses) which prevents you from going to a planned business meeting. We will pay the reasonable and necessary travel and accommodation expenses for a replacement business associate to travel from the United Kingdom, Republic of Ireland or Channel Islands to go to the meeting.

What you are not covered for

- 1 The first £35 of each claim, for each person.

Please read the general conditions and exclusions.

Section P – Business samples and documents

What you are covered for

We will pay up to £1,000 for business samples and documents, you do not own, which are lost, stolen or damaged during your trip.

The limits, conditions and exclusions applying to section F (Personal belongings, baggage and money) will also apply to this section.

Note: We will take any amount we pay under this section from any amount we pay under section F (Personal belongings, baggage and money).

24-hour concierge service

As well as providing 24-hour medical advice and help through our assistance services, the Ulster Bank ufirstgold Travel Insurance also gives you the unique benefits of a concierge service which you may call upon 24 hours a day, 365 days a year, to help you in any non-medical difficulties that you may come across. Telephone: 01252 740141 from outside UK +44 1252 740141 Fax: 01252 740110.

Privacy Notice

Why we need your information

We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

How we will use your information and who we will share it with

Ulster Bank Worldwide Travel Insurance is underwritten by U K Insurance Limited (UKI).

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount,
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy,
- Share the information with agencies that carry out certain activities on our behalf, for example those who help us underwrite your policy,
- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our policyholder services, including with our credit hire providers and legal advisors,
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone except where:

- We have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we require that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law

Travel Insurance Certificate and Policy Document Continued

enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Keeping you informed

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,
- Trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies,
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,
- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: Data Protection Officer at, UKI, Churchill

Court, Westmoreland Road, Bromley, BR1 1DP quoting your reference. The agencies may charge a fee.

Financial Sanctions

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publically available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publically accessible on your credit file (i.e. bankruptcy, CCI and electoral roll information). Information about access to the public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to:

Data Access Team at, UKI, Churchill Court, Westmoreland Road, Bromley, BR1 1DP quoting your reference. A fee may be payable.

Credit Reference Agencies

2 We make periodic searches at credit reference agencies and will provide information to the Group to manage and take decisions about your accounts. This may include information about how you manage your account including your account balance, credit limit and any arrears. We will also provide this information to credit reference agencies who may make this information available to other organisations so that they can take decisions about you, your associates and members of your household. The information may also be used for tracing purposes.

Fraud Prevention Agencies

3 If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking applications for, and managing credit or other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We, and other, organisations that may access and use the information recorded by fraud prevention agencies, may do so from other countries.

4 We can provide the names and addresses of the credit reference and fraud prevention agencies we use if you would like a copy of your information held by them. Please contact your branch. The agencies may charge a fee.

To find out more:

 Call into your local branch

 ufirstaccount.co.uk

 0800 046 6486

Braille, large print and audio

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

 **Ulster Bank**

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