

# What does Brexit mean for your personal banking?

With the UK set to formally leave the European Union on 31 October 2019, we'd like to reassure you that we're ready to support you throughout the Brexit process and beyond.

There are no immediate changes to your everyday banking services while the UK remains a member of the EU. We're continuing to monitor the situation and remain committed to providing you with as much notice as possible, if we do need to make any changes following the UK's departure from the EU.

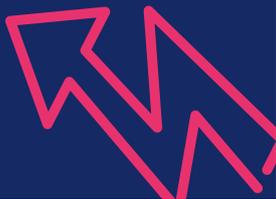
## Will my money be safe...

Yes. Your money will continue to be protected by the Financial Services Compensation Scheme (FSCS).



## Will euros be more expensive for my holiday...

Fluctuations in currency could and do occur. As we do today, Ulster Bank will always offer our customers the best price we can.



## Can I still use my debit or credit card in the EU...

Yes. You'll still be able to use your cards to make payments or withdraw money from ATMs. You can also continue to use Apple or Android Pay as usual.



## Will I be able to make payments from the UK in euros?

Yes. You'll be able to make payments in euros in the same way as you would now.



## I'm an EU citizen living in the UK with an Ulster Bank account. Will I be able to bank with you?

Yes but this could change if UK or EU regulations are updated when the UK leaves the EU. We'll share updates as more information becomes available.

## Will I be able to make and receive payments from EU countries?

Yes. Making payments to EU countries will be the same as it is now. Your usual direct debits and other payments should continue as normal.

## Will I be able to order travel money before travelling to EU countries?



Yes, but if there's significant disruption after Brexit, we may need to make short term changes to our travel money service.

Try to order the money at least five days before collection to ensure the currency you need is available.

## Will my Ulster Bank travel insurance still cover me in the EU?



Yes, if your travel's delayed or has to be abandoned due to Brexit disruption, you'll be covered according to the T&Cs of any travel insurance policy that you have with your Ulster Bank current account. And you'll be covered for all insured health conditions.

Remember to check with us about cover for pre-existing conditions before you travel.

## Will payments to the EU cost me more money after Brexit?

While future government regulations will only apply in the UK, we don't expect there to be extra charges for using a card in EU countries. Existing foreign exchange charges will still apply.

## Will I be able to access my account online and my mobile app from other countries?

Yes. There should be no changes so you can continue to use online banking and your mobile app as usual.



## Can I still use ATMs in EU countries?

Yes. It will still be easy to use your bank card in ATMs across Europe, in much the same way as you can use it already in non-EU countries, such as America or Australia.

## Beware of Brexit Scams

People are being targeted by fraudsters taking advantage of the confusion around Brexit. Beware that fraudsters could pose as your bank and ask for personal information. They're taking advantage of potential changes in how the UK operates in the EU (depending on how the UK leaves). They'll then use this information to steal money from your account.

Remember, we'll never ask for your full PIN and full password by text, email or on the phone.



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