



Fee Information Document

Name of the account provider: Ulster Bank Limited

Account name: PRIVATE CURRENT ACCOUNT

Date: The information in this Fee Information Document is correct as of 31 October 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Your Current Account Terms or at www.ulsterbank.co.uk.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £15
Payments (excluding cards)	
Direct Debit	No fee
Standing order	No fee
Sending money within the UK	<ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £25 • CHAPS (pounds) between branches £6
Sending money outside the UK	<ul style="list-style-type: none"> • SEPA (Euros) EURO = £0 Sterling = £25 • Standard international payment Non Sterling = £0 Sterling = £25 • Urgent international payment £25
Receiving money from outside the UK	£6
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • Foreign Cash Fee; and 2.25% of withdrawal – minimum £2, maximum £5 • Non-Sterling Transaction Fee 2.65% of withdrawal
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> • Foreign Purchase Fee 75p • Non-Sterling Transaction Fee 2.65% of transaction

Overdrafts and related services	
Arranged overdraft	<ul style="list-style-type: none"> ● Arranged Overdraft Usage Fee (per monthly charging period); and ● Arranged Overdraft interest <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £10.</p> <p style="text-align: right;">£6 19.89% EAR</p>
Unarranged overdraft	<ul style="list-style-type: none"> ● Unarranged Overdraft Usage Fee <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p> <p style="text-align: right;">£8 per day*</p>
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> ● Unpaid Transaction Fee <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£8)).</p> <p style="text-align: right;">£8*</p>
Allowing a payment despite lack of funds	No fee
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
Other services	
Cancelling a cheque	No fee

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



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