



Name of the account provider: Ulster Bank Limited

Account name: Select

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](http://www.ulsterbank.co.uk).
- A glossary of the terms used in this document is available free of charge.

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

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

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**Name of the account provider: Ulster Bank Limited**

**Account name: ADAPT**

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Service	Fee	
<b>General account services</b>		
Maintaining the account	No fee	
<b>Payments (excluding cards)</b>		
Direct Debit	Service not available	
Standing order	Service not available	
Sending money within the UK	• Faster Payment (pounds)	Service not available
	• CHAPS (pounds) between banks	Service not available
	• CHAPS (pounds) between branches	Service not available
Sending money outside the UK	• SEPA (Euros)	£0 (branch or telephony only)
	• Standard international payment	£0 (branch or telephony)
	• Urgent international payment	£25 (branch or telephony)
Receiving money from outside the UK	£6	

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	<ul style="list-style-type: none"> <li>● Foreign Cash Fee; and</li> <li>● Non-Sterling Transaction Fee</li> </ul>	<b>2.25% of withdrawal – minimum £2, maximum £5</b> <b>2.65% of withdrawal</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	<ul style="list-style-type: none"> <li>● Foreign Purchase Fee</li> <li>● Non-Sterling Transaction Fee</li> </ul>	<b>75p</b> <b>2.65% of transaction</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>● Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>● Arranged Overdraft interest</li> </ul>	<b>Service not available</b> <b>Service not available</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>● Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>● Unpaid Transaction Fee</li> </ul>	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document

Name of the account provider: Ulster Bank Limited

Account name: FOUNDATION

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

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>● Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>● Arranged Overdraft interest</li> </ul>	<b>Service not available</b>  <b>Service not available</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>● Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>● Unpaid Transaction Fee</li> </ul>	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document

Name of the account provider: Ulster Bank Limited

Account name: STUDENT

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

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul>	<p><b>No fee</b></p> <p><b>0.00% EAR</b></p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul>	<b>No fee</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <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>	<b>£8*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £8 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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## Fee Information Document

Name of the account provider: Ulster Bank Limited

Account name: Graduate

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

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and</li> <li>• Arranged Overdraft interest</li> </ul> <p style="text-align: right;"><b>No fee</b> <b>0.00% EAR</b></p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee</li> </ul> <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;"><b>£8 per day*</b></p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <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;"><b>£8*</b></p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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Name of the account provider: Ulster Bank Limited

Account name: U FIRST GOLD

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Service	Fee
<b>General account services</b>	
Maintaining the account	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£10</b></li> </ul>
<b>Payments (excluding cards)</b>	
Direct Debit	<b>No fee</b>
Standing order	<b>No fee</b>
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) between banks <b>£25</b></li> <li>• CHAPS (pounds) between branches <b>£6</b></li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) <b>EURO = £0</b></li> <li>• Standard international payment <b>Sterling = £25</b></li> <li>• Urgent international payment <b>Non Sterling = £0</b></li> <li><b>Sterling = £25</b></li> <li><b>£25</b></li> </ul>
Receiving money from outside the UK	<b>£6</b>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	<b>No fee</b>
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2.25% of withdrawal – minimum £2, maximum £5</b></li> <li>• Non-Sterling Transaction Fee <b>2.65% of withdrawal</b></li> </ul>
Debit card payment in pounds	<b>No fee</b>
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>75p</b></li> <li>• Non-Sterling Transaction Fee <b>2.65% of transaction</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>19.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £250.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></li> </ul> <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>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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Name of the account provider: Ulster Bank Limited

Account name: U FIRST PRIVATE

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

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Service	Fee
<b>General account services</b>	
Maintaining the account	<ul style="list-style-type: none"> <li>• Monthly account fee <b>£26</b></li> </ul>
<b>Payments (excluding cards)</b>	
Direct Debit	<b>No fee</b>
Standing order	<b>No fee</b>
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) <b>No fee</b></li> <li>• CHAPS (pounds) between banks <b>£25</b></li> <li>• CHAPS (pounds) between branches <b>£6</b></li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) <b>EURO = £0</b></li> <li>• Standard international payment <b>Sterling = £25</b></li> <li>• Urgent international payment <b>Non Sterling = £0</b></li> <li><b>Sterling = £25</b></li> <li><b>£25</b></li> </ul>
Receiving money from outside the UK	<b>£6</b>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	<b>No fee</b>
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Foreign Cash Fee; and <b>2.25% of withdrawal – minimum £2, maximum £5</b></li> <li>• Non-Sterling Transaction Fee <b>2.65% of withdrawal</b></li> </ul>
Debit card payment in pounds	<b>No fee</b>
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Foreign Purchase Fee <b>75p</b></li> <li>• Non-Sterling Transaction Fee <b>2.65% of transaction</b></li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Usage Fee (per monthly charging period); and <b>£6</b></li> <li>• Arranged Overdraft interest <b>14.89% EAR</b></li> </ul> <p>Arranged Overdraft Usage Fees and arranged overdraft interest will only be charged if you use your arranged overdraft by more than £500.</p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Usage Fee <b>£8 per day*</b></li> </ul> <p>Charged if an unarranged overdraft of more than £10 is created on your account (9 fees per charging period (£72)).</p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£8*</b></li> </ul> <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>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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