



Help for what matters

 **Ulster Bank**

**Welcome to your
Business Debit Card**

Start using your new Business Debit card today

This leaflet explains the features and benefits of your new Business Debit card. Please take a few minutes to read it carefully.

If this is your first Business Debit card, please ensure you activate it by following the instructions that came with your card. Activation only takes a few minutes and it enables you to use your new Business Debit card immediately and take advantage of the great benefits it has to offer.

You should have received your Personal Identification Number (PIN) separately. Make sure you memorise the number – never write it down or tell anyone your PIN. If you have not received your PIN please contact us so a replacement PIN can be sent to you.

Your Business Debit card is great for day-to-day purchases. It can cut down significantly on the administration involved in reconciling cash and personal card expenses, and you can keep track of all your expenditure easily.

Terms apply to your card, please see brochure Business Debit Card Terms.

Replacement cards

If this is a replacement card you can start using it straight away with your existing (PIN). Please, however, destroy your old card securely by cutting it through the magnetic strip and the chip.

Using your debit card can help make your everyday business expenditure much easier to manage. It can reduce the number of cheques you need to write – saving you time and money and helping you do business with the increasing number of suppliers who no longer accept cheques. You can also keep track of smaller expenses that you would otherwise pay for with personal cards or cash.

Key Features and Benefits

- Access to Balance and mini statements at an ATM
- Worldwide acceptance (VISA Badged)
- Ideal for day-to-day expenses like stationery or petrol
- Gives you flexibility, allowing access to cash and ability to pay for goods and services instore and online
- Keeps you in control by cutting down on the administration involved with cash and personal card expenses.

Keeping your card safe

Criminals are continually looking for new ways to use your card fraudulently. Whether you're banking online or entering your PIN in a public place, you should always be vigilant. We may contact you to confirm that you have received your new Business Debit card but we will never ask for sensitive information like your PIN or the three-digit security number on the reverse of your card.

Added protection

Your Business Debit card offers purchase protection against loss, damage and fraud.

Fraud checking

We operate a fraud checking system. If we think someone is trying to use your card fraudulently, we may ask the retailer to contact us by phone. Once we have confirmed that you are making the purchase yourself, we'll complete the transaction.

Secure online shopping

The Ulster Bank Secure system protects you when you shop on websites that use Verified by Visa. It's an extra level of security that helps prevent fraudulent use of your card.

If you have already registered for Ulster Bank Secure with a previous Business Debit Card, the same password will work for your replacement card. If not, it's a good idea to sign up. The first time you use an online retailer participating in Verified by Visa, you'll be prompted to register. Simply create your secure password, and you'll be asked for it every time you shop on sites that use Verified by Visa. If you prefer, you can register your card now at www.ulsterbanksecure.com

Damaged or undelivered goods

If you pay for goods with your Business Debit card and they don't arrive or they are damaged, we could help recover your payment. We may also cover your payment if the company goes into administration before you receive the goods. In the first instance, however, we would request you contact the supplier directly to resolve the issue. If you are unsuccessful, contact your branch as soon as possible for help.

Making payments and withdrawing cash

Paying for goods and services

You can use your Business Debit card to pay for goods and services on the high street, online or over the phone.

Regular payments

You can set up regular payments for bills and services from your Business Debit card. If you already make regular payments from your previous card, please give your replacement card details to the retailer or service provider.

Cashback

Many UK shops and supermarkets offer Cashback. This allows you to access to up to £100 in cash without using a cash machine (ATM).

Access to your cash

You can make free cash withdrawals (up to your daily limit) with your Business Debit card from any Ulster Bank or NatWest cash machine. You can withdraw cash from any ATM in the UK and we will not charge you a fee, however other companies may charge you a fee. You will be advised on screen about any charges before you withdraw cash. You can also use any of our cash machines (ATMs) to get a balance or mini statement or change and unlock your card PIN.

Worldwide acceptance

You can use your Business Debit card overseas so you don't need to carry large amounts of cash or travellers' cheques. You can use it for purchases and to withdraw money in the local currency from cash machines (ATMs) or over the counter from banks in most countries. Please note that you may be charged for using your card abroad. See overleaf for details.

For more information, please visit
www.ulsterbank.co.uk/businessdebit

Business Debit charges

This section sets out our charges for the transaction types listed below. It does not reflect any charges which a third party might charge you (for example, commission rates or ATM fees). Please note that any transaction that takes place at an Ulster Bank branch would be subject to commission. Please refer to Ulster Bank guide to fees and charges for further details.

Business Debit charges	
Transaction type	Charges*
Sterling cash withdrawals from any UK cash machine (ATM)	No charge
Sterling cash withdrawals from any Ulster Bank, RBS or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar	
Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo	
Purchase of foreign currency or travellers cheques in the UK	
Foreign currency withdrawal from any Ulster Bank cash machine (ATM) in the Republic of Ireland	
Cash withdrawals or the purchase of currency or travellers cheques outside the UK	We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction. We will also charge a Foreign Cash Fee of 2.25% of the combined value of the transaction and the Non-Sterling Transaction Fee (minimum £2, maximum £5). If you elect for the transaction to be converted into sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee.

DebitCARD charges (cont.)

Transaction type	Charges*
Purchases made outside the UK (for example, purchasing goods in a shop)	We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction. Will we also charge a Foreign Purchase fee of 75p per transaction
Purchases made anywhere in a foreign currency (for example, online/telephone purchases made in or outside the UK)	

Foreign Exchange Rate

With the exception of transactions that are taken from Ulster Bank ATMS, we will convert any transaction made in a foreign currency using your debit card or ATM card, into Sterling using the Visa Payment Scheme Exchange Rate. To see the up-to-date rates used for debit cards and ATM cards visit www.visaeurope.com and click on the **Cardholders** section. For transactions undertaken at Ulster Bank ATMs in a foreign currency an Ulster Bank scheme rate is applied. To see the up-to-date rates used for these transactions please visit www.ulsterbank.co.uk

If your Business Debit card is lost or stolen...

Call us straight away on **0370 600 0459**

(or **+44 131 549 8186** from abroad).

Lines are open 24 hours a day, 7 days a week.

For more information visit



ulsterbank.com



Drop into your local branch



Use your new Business Debit card
wherever you see the Visa logo

 Ulster Bank

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