

A guide to our personal accounts

Help for what matters

 Ulster Bank

This brochure tells you about the following:

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1 Welcome to Ulster Bank

Whether you have just opened an Ulster Bank personal account or you're already our customer, this brochure will give you all the information you need on how your account works.

If you need more information about the wide range of products and services available from us, please contact your branch. We're always pleased to help.

You should also read our brochure 'Personal banking – terms and conditions' for detailed conditions on how your account works.

2 Our commitment to you

At Ulster Bank, we try to carry out our business in a fair and reasonable way and want our relationship with you to be based on confidence and trust. We will try our best to clearly explain how your accounts and financial arrangements with us work and keep you up-to-date with all developments. We'll also take all possible care with security, to protect your accounts against fraud or misuse at all times.

We have a strict duty of confidentiality about your financial affairs. We will not pass on information about you to other companies or other people outside The Royal Bank of Scotland Group of companies (the 'Group'), of which we are a member, unless we have your permission to do so, or we have or are allowed to do so. For example, this may be:

- to follow any laws aimed at preventing money laundering;
- when we have to do so to follow an order of a court or other authority (such as the Serious Fraud Office);
- when we need to pass on information about you to prevent fraud or get back any money you owe us (if you owe us money, we will try to give you at least 28 days' notice, to allow you to put matters right); and
- when we provide information to other companies who provide a service to us or you.

We may share information about you and your dealings with any Group company or with other companies in the Group. We may do this to:

- assess credit and insurance risks;
- prevent and detect fraud; and
- develop customer relationships, services and systems.

We will not exchange information about you with other companies in the Group for marketing purposes unless you give your permission.

Ulster Bank, a business name of National Westminster Bank Plc ("NatWest"), is owned by NatWest Group. You can get a list of the main companies in NatWest Group from Ulster Bank Customer Relations, Freeport Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB.

If you take on a new financial commitment, such as a loan from some other institution, this institution may ask us for a general opinion of your ability to meet this commitment. This is known as a banker's reference or status enquiry. We will only provide a banker's reference or status enquiry to the institution concerned after you have given your written authority to them. You will have to pay a charge when we give you this service. You will find the amount of the charge in our brochure **A guide to personal accounts fees and interest**.

If you need any more information on how the status enquiry system works, just contact your local branch where our staff will be happy to help.

We follow the principles of the Data Protection Act 1998 which states that we must gather and process the personal information held on computers and certain manual filing systems in a responsible way. Under the Data Protection Act, you are entitled to receive a copy of your records. You will have to pay a charge when we give you this service. You will find the amount of the charge in our brochure **A guide to personal accounts fees and interest**.

If you fail to make a payment to us when it's due

If you fail to make a payment to us when it's due, we may use a credit balance on any other account in your name with us to pay or reduce any debt which you owe to us. A joint account credit balance can only be used to pay or reduce a debt in joint names. This is called "exercising set-off".

3 What fees we charge

We know our customers can sometimes be worried or confused by fees. In the following pages, we explain when you do and when you don't pay fees. Please see the brochure **A guide to personal accounts fees and interest** for details of the fees we charge and an explanation of the pricing structure we use for our current accounts.

When you don't pay

As long as you stay in credit, we don't charge you anything when you do any of the following.

- If you pay by Visa, cheque, Direct Debit or standing order.
- If you use your serviceCARD, debitCARD or cashCARD in 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. It will say on the screen about any charges before you withdraw cash. You can then stop the transaction if you do not want to be charged.
- If you receive regular account statements but not copies (either electronically or by post), chequebooks and lodgment books.
- If you use our 24-hour internet and telephone banking services. (Your phone or internet service provider's call charges will apply.)

We do not make separate charges for using our counter services, but there may be extra fees if we have to make special arrangements.

When you pay

Occasionally, you may find that you need to make a withdrawal or other payment that you cannot cover with the money in your account or (if you have an arranged overdraft) will take you over your arranged overdraft limit. If you find yourself in this position, you should ask us to give you an arranged overdraft or an increase to your existing arranged overdraft which will cover the payment. If we agree to your request, you can be sure that your payment will be made and you will avoid the fees, charges and extra interest which apply to unarranged overdrafts. We explain our charges in our brochure.

A guide to personal accounts fees and interest, which you can get from any branch. If you have not contacted us first to arrange an overdraft, we may not be able to make payments you have made, including transfers to Ulster Bank loan accounts, or we may not allow you to withdraw money or make other payments. Please see the section of this brochure headed 'Unarranged overdrafts and unpaid transactions' for some examples of the fees, charges and extra interest which apply to unarranged overdrafts.

You will have to pay separate charges when we provide certain services whether you are overdrawn or in credit. These services include:

- stopping cheques (although it is free if the cheque has been lost or stolen);
- sending money to, or receiving money from, abroad;
- looking after important documents or precious items;
- travel services, including using Visa abroad; and
- credit cards.

You can get full details of these and other charges from any branch or on our website at **www.ulsterbank.co.uk**

Interest you pay

You will usually pay interest if you borrow money through an overdraft. The interest rates we apply will depend on the type of account you have and whether you agreed an arranged overdraft with us before you went overdrawn and whether you remained within your arranged overdraft limit.

We will always tell you the current interest rate when you open an account, take out a loan, agree an arranged overdraft or apply for a credit card. Your branch will always be able to tell you the latest rates which apply to your account or to any other account that might be more suitable for you.

Interest rates change from time to time. We may change the rate of arranged overdraft interest that applies to your arranged overdraft, by putting advertisements in the following newspapers, The News Letter, Irish News and the Belfast Telegraph. If we tell you in press advertisements, we will also advertise the change on our website at www.ulsterbank.co.uk. If the alteration applies to branch-based accounts, we will also put a notice in our branches. We may also change interest rates by telling you personally at least 30 days before the change applies. You can ask our branch staff, phone us using your usual contact number or visit our website at **www.ulsterbank.co.uk** to find out our latest interest rates.

Interest we pay you

When you have money in your account, you may be eligible to earn interest on it.

If you are eligible for interest, we will work out the interest due on the cleared amount in your account at close of business every day.

Please see section 'Available balance' on page 9 for information on timescales for clearing cheques.

We work out interest each day and pay it into your account once a month, usually the day after we send you your statement.

If you have a Dual account (not available to new customers), you will receive interest every month from now on and not each year.

Please contact your branch if you would like more information on any of the above or if your current account does not pay interest, and you would like to change it to one that does.

We usually pay interest on savings accounts every month, every three months, or every year, depending on the type of savings account you have. If you are in doubt, please check the dates with your branch.

How we keep you informed

Our brochure **A guide to personal accounts fees and interest** gives details of the fees we charge when you have an unarranged overdraft or when we cannot make a payment which you have told us to make. The brochure also gives details of the fees we charge for our more common specialist services. If you are a new customer, we will give you this brochure when you open the account.

If you have to pay overdraft fees (arranged or unarranged), arranged overdraft interest, unarranged overdraft interest or unpaid transaction fees, we will tell you about 21 days before we take the payment from your account. At this time we will tell you how much we will take, when and what it is for. The total amount we take will be shown on your next statement.

Whenever you ask about any of our specialist services, we will tell you about any fee involved. We will take all fees relating to specialist services when we actually provide those services. If you are not sure about fees or interest rates, please ask at your branch or visit www.ulsterbank.co.uk

We will give you at least 60 days' notice before we introduce any new fees or increase any fees. For more information, please read our brochure **Personal banking – terms and conditions**.

4 Paying money into your account

To pay cash or cheques into your account, simply fill in a paying-in credit slip. The cashier will stamp and initial the stub and you should keep this for your records. You'll find a number of these pre-printed slips in your chequebook (if you have one).

You fill in the pre-printed slips as follows.

The diagram shows a 'bank giro credit' slip from Ulster Bank. Red arrows point to the following fields and labels:

- Date:** 24 Mar 2005
- Destination Branch:** Any Street, Any Town, Somewhere
- ACCOUNT:** ABC Ltd.
- PAYED BY:** P. Wilson
- Sort Code:** 98 00 00
- Account No.:** 12345678
- Signature of person lodging into account:** (indicated by a line pointing to the signature area)
- Number of cheques in lodgment:** 2
- Total Cash Lodged:** £215
- Total Cheques Lodged:** £185
- Grand Total:** £430

Notes Large	
Notes £20	
Notes £10	
Notes £5	
£1	
£50	
£100	
£200	
£500	
£1000	
TOTAL CASH	£215
Cheques No.	50
	£185
	00
	£430
	50

You can ask us for a paying-in book (pre-printed with your account details) if we provide one on your type of account and you can pay in cash or cheques at any branch. You can also pay in cash or cheques through other banks, although they may charge you.

You can also:

- send cheques (but not cash) direct to your Ulster Bank branch by post with a filled-in paying-in slip;
- arrange to have funds paid direct to your current account by the person or business paying you the money; and
- arrange for your salary to be paid direct into your current account which could save you a lot of time.

So that anyone can pay money into your account, for example, your employer, all you have to do is pass on your bank details by either giving them a pre-printed credit slip or your branch address, sort code, the full title of your account and your account number. You can find all this information on your chequebook, or in the papers given to you when you opened the account (if this applies).

5 Available balance

Maximum timescales for clearing cheques paid into accounts

This section shows the maximum timescales for the cheque-clearing process.

We work out the normal timescales for clearing a Sterling cheque in business days from the day we add the money to your balance (or take it off your overdraft). This day is known as 'transaction day'.

If the date the credit appears on your account is, for example, Monday, this will then mean the following.

By Wednesday (two days after the transaction day)	the value of the cheque will be taken into account in your balance when we work out credit interest or debit interest (if you are overdrawn).
By Friday (four days after the transaction day) or by the following Tuesday (six days after the transaction day for savings accounts)	<p>you can withdraw the funds from this day. However, the cheque could still be returned unpaid and taken from your account up until close of business on the sixth day after transaction day.</p> <p>If you withdraw any or all of these funds in the period two days to six days after transaction day and we take the money from the unpaid cheque from your account, your account may become overdrawn and we may charge you. Please see your account terms and conditions and fees brochure for full details.</p>
By the following Tuesday (six days after the transaction day)	<p>this is the last day that we can take the amount of an unpaid cheque from your account without your permission.</p> <p>From our close of business on this day the money from the cheque will be in your account and we cannot take it out again – even if the cheque bounces.</p>

Remember the following

- These standards only apply on business days, and not weekends and bank holidays.
- You may be able to withdraw funds sooner than the timescales mentioned above.
- In cases where you do not pay the cheque in over the counter at your branch (for example, because you sent it to us by post), it may take longer for us to add the money to your balance (or take it off your overdraft). Once we have added the money to your balance (or taken it off your overdraft), the position will be the same as shown above.
- Longer timescales apply if the cheque is not in Sterling, or is not issued by a UK bank.
- There are some cases in which, for legal reasons, or as a result of circumstances beyond our control, a cheque may be prevented from being paid into your account or it may take longer than the timescales mentioned above.

Please contact your branch if you would like more information on any of the above.

You may not be able to withdraw the whole balance of your account at all times. For example, a cheque you've paid in may not yet be cleared, or a Direct Debit needs to be paid. You can easily find out how much money is available to you for withdrawal (in other words, your available balance) at an Ulster Bank cash machine, through Anytime Telephone Banking on **0345 742 4365** (see note below) or Anytime Internet at **www.ulsterbank.co.uk/anytime** (if you are registered for these).

Faster confirmation of payment

We can specially present a cheque to the bank or building society it came from to get early confirmation (usually the next business day) that it will be paid. You may not receive the funds any earlier than normal, but you will have confirmation that there are enough funds to pay the cheque. If you use this service, we will charge a fee. For details, please read our brochure **A guide to personal accounts fees and interest**.

When a cheque is returned unpaid (or 'bounces')

Sometimes a cheque which we have added to your balance is later returned unpaid (or 'bounces').

If a Sterling cheque issued by a UK bank 'bounces' after you have paid it into your account, we can take the amount of the cheque from your balance (or add it back to your overdraft) at any time before the end of the sixth business day after the 'transaction day'. As explained above, the transaction day is the day on which we add the money to your balance (or take it off your overdraft). In other words, you will not be sure that the money is yours until six days after the transaction day.

For example, if we add the money to your balance on a Tuesday, the point at which you can be sure the money is yours (the end of the sixth business day after transaction day) will be the end of the Wednesday of the following week (or the Thursday of that week if the Monday is a bank holiday). If, before then, the cheque is returned unpaid (or 'bounces'), we will take the amount of the cheque back from your balance – even if we have already allowed you to withdraw the money. If this means that an unarranged overdraft arises on your account, you will have to pay unarranged overdraft interest and fees as explained in our brochure **A guide to personal accounts fees and interest**.

However, if the cheque is not returned unpaid until after the end of this period, we will not take the money from your account (or add it to your overdraft) unless:

- you give your permission; or
- you were knowingly involved in a fraud to do with the cheque.

As before, longer timescales apply if the cheque is not in Sterling, or is not issued by a UK bank.

Please contact your branch if you would like more information on any of the above.

Cash

If you pay cash into any Ulster Bank branch in the UK on a business day, it will normally clear on the same day. You should pay in cash and cheques separately, as you can withdraw cash paid over the counter there and then. If you pay in cash and cheques together, you will not be able to withdraw the cash until the following business day.

Automated payments

The introduction of the Faster Payment Scheme in May 2008 means that automated payments, for example, standing orders and online and telephone banking payments, made between accounts at banks will normally be received almost immediately (but may sometimes take up to two hours), as long as the payment is within the Faster Payments Scheme limits. If a payment is made between banks that are not members of the scheme or if a payment which is more than the scheme limits is sent, we will advise you of alternative methods of making the payment. Payments made under the Faster Payment Scheme will appear as cleared funds in the account of the person they are going to. If appropriate, we will pay interest on the amount of the payment from the day it reaches your account.

When you set up an Anytime Telephone Banking payment we will tell you the day you can expect the payment to leave your account. **For amounts over the Faster Payments Scheme limits, you will still need to use CHAPs, for which the normal charge will apply.** We may carry out extra identity checks when you are making larger payments or withdrawing cash from your account.

Once a faster payment has been sent, it cannot be recalled.

6 Cheques

Chequebooks

We may give you a chequebook depending on your account and financial circumstances.

A chequebook:

- gives you access to your funds and allows you to pay for goods and services without carrying large amounts of cash;
- is one of the safest ways to send payments by post and the chequebook stubs give you a record of what you have paid; and
- is another way for you to make payments or withdraw money from your account.

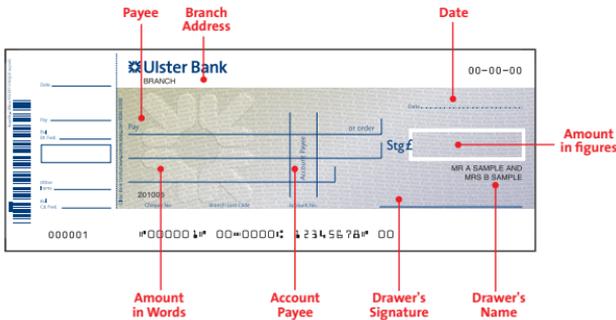
Before you reach the end of your chequebook, we will automatically order a new one for you. You can also order one at any of our cash machines, through Anytime Telephone Banking* on **0345 742 4365** or Anytime Internet Banking* at **www.ulsterbank.co.uk/anytime** (if you are registered for these services). Or, contact your branch. They can also order a chequebook for you, pre-printed with your account details.

*Anytime Banking is available 24 hours a day, 365 days a year. Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Six steps to writing a cheque

- 1 On the line marked 'Pay' write the name of the person or business you want to pay using a ballpoint pen or permanent ink.
- 2 On the line beneath it write the amount in words.
- 3 In the box beside the pound sign, fill in the amount in figures.
- 4 Write the person or business' name and the cheque amount (both words and figures) as far as possible to the left in the space provided. Draw a line through any space left beside the amount so that someone else cannot write in any extra words or figures.
- 5 Sign and date the cheque using your normal signature. Your branch will keep a sample of your signature to check.
- 6 Then fill in the 'cheques issued' record in your chequebook.

Check out the example below for steps on how to write a cheque.



Crossing a cheque

For added protection against fraud, all cheques are pre-printed with 'Account Payee only' written across them. This means that only the person or business the cheque is made out to can pay it into their account.

Cheques

To help prevent fraud when writing cheques you should do the following:

- When writing a cheque, it is always a good idea to draw a line through any unused space, as this will prevent unauthorised people from adding extra numbers or names.
- Cheques should include the date on which you write the cheque. If you write a cheque with a future date on it, there is a risk that we may pay the cheque before the date you have written on it. So you should not do this.
- To help prevent fraud, you should clearly write the name of the person or business you are paying the cheque to and put extra information about them on the cheque if you are not personally paying the cheque in. (For example, this could be because you are sending a cheque by post.)

- If you are paying a cheque to a large organisation, for example HM Revenue & Customs, do not make the cheque payable simply to that organisation. Add further details into the payee line (for example, Inland Revenue re: J Jones, your reference xxxyyz).
- Your cheque is likely to be returned to you if it is made payable simply to a bank or building society.

Stopping a cheque and cancelling payments

If you would like us to stop a cheque or cancel a payment or a series of payments you have authorised, you should do the following:

Cheques

- Please tell us the cheque number and date, the amount of the cheque, your account number and the name of the person or business it is made out to.
- We cannot accept instructions using our internet banking service.
- You must tell us to stop the cheque before we take the amount from your account.

Standing orders

- We need the name of the person or business it is going to, the amount and how often.
- You must tell us to cancel the standing order at least three business days before the payment is taken from your account.

Direct Debits

- You should also tell the person or the business the Direct Debit is paid to.
- We need the name of the person or the business it is paid to, the amount and how often it is paid.
- You must tell us at least three business days before the item is taken from your account.

We can accept your instruction to stop a cheque or cancel a payment:

- in writing at your branch or by post; or
- by calling us (followed by written confirmation).

Important

We are not able to stop a cheque or cancel a payment if you do not give us notice before we are committed to pay the cheque or make the payment.

Out-of-date cheques

You must pay in a cheque within six months after the date it is written or it will not be paid. In this case, we will have to return it to the person or business who issued it and they will need to write a fresh cheque or they can change the date on the cheque and write their initials next to it.

7 Unarranged overdrafts and unpaid transactions

Charging Scenarios

You may have to pay charges if you use your Current, Current Plus*, ufirstgold, Dual*, Step*, Student, Graduate, Private Current or ufirst Private Accounts to make payments when:

- you do not have enough money in your account and have not agreed an arranged overdraft with us; or
- the payment takes you over the your arranged overdraft limit.

We won't charge you more than £80 in a monthly charging period for an unarranged overdraft

The table overleaf gives some examples of our charges for making payments from your account when you haven't enough money.

We developed these examples with the Financial Conduct Authority and leading consumer groups to help you to think about how changing the way you use your account can affect the amount we may charge you.

These examples are meant to show how different actions can result in different charges. They are only examples so you shouldn't see them as actions you might take and charges you might have to pay.

We may not allow you to use your account in the ways shown below. You should avoid going into an unarranged overdraft wherever possible and you should contact us if you need help to manage your account.

We could add other fees, charges and interest to your account if you try to make payments when you do not have enough money. For details of all the charges and interest rates please see our brochure A guide to personal accounts fees and interest.

Choose an example below which shows how you might manage your current account. If you have recent bank statements, use these to help you choose. Once you have worked out reasons why you might be charged, it could help you to avoid charges in future.

*These accounts are not available to new customers

	Reasons that you might be charged	Current Account	Student Graduate Step*
		Current Plus* ufirstgold Private Current ufirst Private	
		Charge	Charge
1	We refuse a payment from your account because there is not enough money in your account.	£0	£0
2	A payment from your account takes you into an unarranged overdraft by less than £10. You are overdrawn for one day during the month.	£20	£0
3	A payment from your account takes you into an unarranged overdraft and you make another payment from the account while you are overdrawn. You are overdrawn for two days in a row during the month.	£50	£0
4	A payment from your account takes you into an unarranged overdraft, and you make nine more payments from the account while you are overdrawn. You are overdrawn for 10 days in a row during the month.	£80	£0
5	A payment from your account takes you into an unarranged overdraft. You are overdrawn for one day. However, on three more occasions during the month, a payment takes you into an unarranged overdraft. On each of these occasions you are overdrawn for three days in a row.	£80	£0
6	A payment from your account takes you into an unarranged overdraft. You are overdrawn for 21 days in a row during the month and you make 12 more payments from the account while you are overdrawn.	£80	£0

*These accounts are not available to new customers.

For more information about the transactions we used to work out these charges please visit www.consumerdirect.gov.uk

8 Overdrafts

You should normally keep your current account in credit. However, depending on your account, you may be able to apply for an arranged overdraft to meet certain short-term borrowing needs. We do not allow arranged overdrafts on savings accounts.

To apply for an arranged overdraft, simply drop into your branch or give them a call and they'll be happy to discuss your needs and what overdraft facilities are available to you. If we agree an arranged overdraft, we'll let you know how long it will apply for, the amount in question and the rate of arranged overdraft interest, or any fees which apply. The interest, charging periods and charges are shown in our brochure **A guide to personal accounts fees and interest**.

Overdraft is repayable on demand. The overdraft facility may not be exceeded without the prior permission of Ulster Bank. If you exceed your arranged overdraft limit, we will charge unarranged overdraft interest, at the rate stated in our **Guide to Personal Current Account Fees and Interest** brochure. A Maintenance Charge and other charges may also apply. Please ask in branch for details.

Lending criteria, terms and conditions apply. You must be 18 or over to apply for an overdraft or other form of credit. We may need security over your property.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT

9 Statements

Regular statements will help you to manage your finances simply and responsibly. Our statements itemise every transaction passing through your account (since the previous statement) and can help you to compare them with your own records. Any charges that have been applied to your account are now printed in capitals, making it easier for you to identify these charges and what they are. You can decide how often you want to receive a statement, though this will normally depend on the number of transactions. You can ask us to provide your statement either electronically or by post. Always check your statements and let us know if you think anything is wrong, and once checked, file them in a safe place, just in case you want to check any transactions at a later date.

Statements will be issued quarterly but are available monthly. If you require to change the frequency this can be requested at account opening or by visiting your branch or phoning Anytime Telephone Banking once your account has been opened.

Outside your normal statement dates, you can check the balance of your account and get a mini-statement which shows the last six transactions on your account, at any Ulster Bank cash machine, 24 hours a day, seven days a week.

We will send statements and all correspondence to the address of the first named person on a joint account unless you say otherwise.

We now send you information with your statement on the charges and debit and credit interest rates that apply to your account.

Below are the debit and credit interest rates that currently apply to your account

Interest (variable) you currently pay us on overdrawn balances

When you stay within your arranged overdraft limit
Account overdraft
overdrawn by:

	Gross rate each year	EAR
Up to £500	0.00%	0.0%
Over £500	14.88%	15.90%

When you go over your arranged overdraft limit

Rate that applies on the amount:

	Gross rate each year	EAR
Up to your arranged limit	14.88%	15.90%
Above your arranged limit (unarranged overdraft interest)	21.0%	23.10%

When you do not have an arranged overdraft limit

Applicable rate on full amount (unarranged overdraft interest)	21.0%	23.10%
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If you exceed your arranged overdraft limit or become overdrawn without agreeing this with us first, this is known as an unarranged overdraft. Unarranged overdraft interest and borrowing charges will apply. Any overdraft related charges will be notified to you in your 'Pre Advice of Interest and Charges'.

Gross rate

– For interest due on credit balances, Gross Rate means the interest rate we pay you before tax, if this applies.
 – For interest due on overdrawn balances, Gross Rate means the interest rate you pay on borrowing, if this applies.

EAR

– The Effective Annual Rate is the real cost of an overdraft shown as a yearly rate, which takes into account how often we charge interest to the account, if this applies.

AER

– The Annual Equivalent Rate is used for accounts where you earn interest, if this applies. It shows what the gross credit interest rate would be if we paid it to the account every year and you then received interest on that interest as part of the account balance.

Account Number
Branch sort code
Ulster Bank

83265943
90-00-98

MR DAVID JONES
MRS CATHERINE JONES

Debit and credit interest rates

This page shows you the debit and credit interest rates that could be applied to your account at the time the periodic statement is produced.

10 Pre-advice of fees and interest

We will also send you a pre-advice with your statement to let you know about any fees or interest you are due to pay during the charging and interest periods. We normally take fees and interest from your account 21 days after the charging and interest periods end (or the previous business day if this is a Saturday, Sunday or bank holiday). The charging and interest periods (which are slightly over or slightly under a month) normally end on the date that we send your statement to you. The pre-advice will show you the transactions that have led to the charges.

As these pre-advice statements depend on a certain time period, they can't be reprinted. The pre-advice statement below is for illustration purposes only.

Your arranged overdraft limit

Breakdown of fees and charges

Charging period
Date and total amount of fees to be taken from your account

Ulster Bank ufirstgold

Pre-advice note
Details of the account charges for the period 19 August 2014 to 18 September 2014
The total account charge we will take from account number 12345678 on 9 October 2014 will be £84.00
Your arranged borrowing limit is £500

Breakdown of charge

Maintenance charge for the period 19 August 2014 to 18 September 2014 The charge is based on a Maintenance Charge of: £20.00 Plus a subscription of: £9.00	Charge
The amount we will take from account number 12345678 on 9 October 2014 will be:	£29.00
Unpaid Transaction Fees for the period 19 August 2014 to 18 September 2014 The Unpaid Transaction Fees accrued on account number 12345678 are £10.00	
Items that have generated these fees: 20 August 2014 CHQ SERIAL NO: 000131 105.00 The amount we will take from account number 123456789 on 9 October 2014 will be:	Charge £10.00
Paid Referral Fees for the period 19 August 2014 to 18 September 2014 The Paid Referral Fees accrued on account number 12345678 are £15.00	

Account Number 12345678 **MR JOHN SMITH**
Branch sort code 98-98-98

Breakdown of fees and charges continued

Interest period
Date and total amount of interest to be taken from your account

Ulster Bank ufirstgold

The fees arose as a result of items we paid which caused or increased unarranged borrowing on: 4 September 2014
The amount we will take from account number 12345678 on 9 October 2014 will be:

Guaranteed Card Payment Fees for the period 19 August 2014 to 18 September 2014 The Guaranteed Card Payment Fees accrued on account number 12345678 are £30.00	Charge
Items that have generated these fees: 21 August 2014 POS TESCO 58.20 21 August 2014 POS HMV 33.58	Charge
The amount we will take from account number 12345678 on 9 October 2014 will be:	£30.00

Details of debit interest for the period 19 August 2014 to 18 September 2014
The debit interest for this account is £4.37
We will take this amount from account number 12345678 on 9 October 2014

Total debit interest we will take:	Interest £4.37
------------------------------------	--------------------------

Account Number 12345678 **MR JOHN SMITH**
Branch sort code 98-98-98

Ulster Bank

11 Your Annual Summary

The Annual Summary is issued to you each year on the anniversary of your Current Account opening date. It provides information on charges and interest you may have paid as well as a summary of any refunds and interest you may have received in the previous 12 months.

Please see the example below where we have explained the information contained in each section of the Annual Summary. The Annual Summary below is for illustration purposes only.

Annual summary of charges, refunds and interest
15 September 2013 to 14 September 2014



The time period is clearly identified: You will receive your Annual Summary on the anniversary of your account opening date.

Annual summary of charges, refunds and interest

Total amount taken from your account £74.00
Total amount paid into your account £5.00

A breakdown of the charges and interest above is shown over the page



Summary of charges, refunds and interest: This shows the total amount of charges and interest you have paid in the last year. It also highlights the total amount of refunds and interest you have received.

Breakdown of charges and refunds	Taken from your account	Paid into your account	Breakdown of interest	Taken from your account	Paid into your account
Maintenance Charge	20.00		Debit interest – interest you paid us		
Paid Referral Fee	15.00		Arranged overdraft interest	2.50	
Guaranteed Card Payments Fee	15.00		Unarranged overdraft interest	7.50	
Unpaid Item Fee	10.00		Credit interest – interest we paid you		
Account Fee	9.00		Interest on your credit balance		0.00
Refunds		5.00	Refunds and adjustments	0.00	0.00
Minus any reductions*	5.00		Sub-totals	£10.00	£0.00
Sub-totals	£64.00	£5.00			

*A £5 reduction in charges has been made. We have previously advised you about this and the Sub-total above reflects these reductions.

Any refunds received have been added together to show your total refund amount.



Breakdown of charges and refunds: This section shows the total amount of charges, refunds and membership fees made on your account over the last year.

Breakdown of interest: This shows the total amount of debit interest that you paid us on overdrawn balances and any refunds you were paid. It also shows the total amount of credit interest we paid you on your credit balance.

If you have not incurred any charges, refunds or interest, these items will appear as zeros.

Interest (variable) you currently pay us on overdrawn balances			Interest (variable) we currently pay you on your credit balance		
When you stay within your arranged overdraft limit			Amount in account		
Amount account overdrawn by:	Gross rate each year	EAR	Over £0	Gross rate each year	AER
Up to £500	0.00%	0.00%		0.00%	0.00%
Over £500	14.88%	15.90%			
When you go over your arranged overdraft limit			Rate that applies on the amount:		
Up to your arranged limit	Gross rate each year	EAR	Up to your arranged limited	14.88%	15.90%
Above your arranged limit	21.0%	23.10%	Above your arranged limit	21.0%	23.10%
When you do not have an arranged overdraft limit			This page shows a breakdown of account charges you may have incurred over the last year, any debit interest that you could have paid us and any credit interest we may have paid you. Further help can be found by visiting www.ulsterbank.co.uk/annualsummaryexplained		
Applicable rate on full amount	21.0%	23.10%			



Interest you currently pay us on overdrawn balances: Here you can see the debit interest rates you are charged on arranged and unarranged overdrafts.

Interest we currently pay you on your credit balance: This shows the interest rates we pay, if applicable, on the credit balance in your account.

12 Cards

We have three types of card available to customers.

- serviceCARDS (not available to Foundation, Dual*, Step* or Cash* account holders.)
- debitCARDS
- cashCARDS

serviceCARDS are only available to customers who are 18 years or over. You can only have a cashCARD or debitCARD if you are 16 years or over. However, on Adapt Account, we can provide a debitCARD to customers under 16 years if we have the permission of their parent or guardian.

serviceCARDS and debitCARDS have two main functions.

- 1 You can withdraw cash 24 hours a day, seven days a week from any of our cash machines or the network of cash machines nationwide. (See the list below.)
- 2 You can pay for goods and services – in shops, supermarkets, petrol stations, restaurants and many other places – wherever you see the Visa logo. Simply hand over your serviceCARD or debitCARD and sign the authorisation slip or key in your personal identification number (PIN).

cashCARD has the following function.

- 1 You can withdraw cash 24 hours a day, seven days a week from any of our cash machines or the network of cash machines nationwide. (See the list below.)

Bank of Ireland, First Trust Bank, Northern Bank, AIB Bank, National Irish Bank, Permanent TSB, Clydesdale Bank, Coutts & Co, Isle of Man Bank, HSBC, NatWest Bank, The Royal Bank of Scotland and the Link ATM network. This is not a full list. Check the relevant cash machine for acceptance.

You can get more details on serviceCARDS, debitCARDS and cashCARDS from any branch.

Card care – To help prevent fraud and protect your accounts, you must take care of your chequebook, passbook, cards, PINs and other security information, by following the information given below.

- Do not keep your chequebook and cards together.
- Keep your card safe and your PIN, password and other security information secret.
- Do not allow anyone else to use your card or tell anyone your PIN or password.
- If you change your PIN, choose a new number carefully.
- Remember your PIN, password and other security information.
- Never write down or record your PIN or password and destroy any notice of your PIN as soon as you receive it.
- Keep your card receipts and other information about your account safe.

*These accounts are not available to new customers.

- Take care when storing or getting rid of information about your account. For example, use a shredder, as people who commit fraud use many methods like going through your bins.
- You'll find the APACS (the UK payments association) website www.cardwatch.org.uk is a helpful guide on what to do if you suspect card fraud.
- Your bank or building society will never ask you to reveal your PIN. If you are in any doubt about whether a caller is genuine, take their details and call the card issuer.
- Consider signing up to a secure payment system using our secure www.ulsterbanksecure.com (such as confirmed by Visa or MasterCard securecode) whenever you are given the option of shopping online. This involves you registering a password with your card company, which they will then ask you for whenever you shop at a participating online retailer. You should keep this password secret.
- Be aware that your post is valuable information in the wrong hands. If you fail to receive a bank statement, card statement or any other financial information, contact your bank or building society.

If any of your Ulster Bank debit or credit cards (MasterCard) or your chequebook are lost or stolen call **0370 600 0459** or **(44 13152 38383)** from abroad as soon as possible).

In general, if you contact us as soon as possible after you discover the loss, you will not have to pay for any amounts that are then taken from your account. However, you might have to pay if you've acted without reasonable care, for example, if you have written your PIN on your card.

Lines are open 24 hours a day, seven days a week (except bank holidays).

13 Joint accounts

- By signing the Account Opening Documentation, we will (unless and until instructed otherwise) accept instructions from any one of you. This means that any one of you can withdraw the full balance in your account. If you wish to set restrictions on the account you will need to fill in our Joint Account Mandate form at your local branch. This will be your instruction to us about the signing arrangements on your account. For example, you may choose for us to only accept instructions from both of you to withdraw any money or the whole balance from your account, or to apply for an overdraft. This mandate will continue to apply in the event that the joint account holders' relationship changes or ends. The Joint Account Mandate will continue to apply unless alternative instructions are provided by one of the account holders. In such circumstances, to freeze funds or stop the account, instruction must be provided in line with the mandate.
- We normally send regular account statements to the address of the first person named on the account and we will get your written permission to do this when you open your account with us.
- If each person lives at a different address, you may ask for copies of your statement to be sent to each address. There will be no charge for this service.
- For accounts which are operated using a passbook, we will provide one passbook containing the names of all the joint account holders.
- We normally send any letters, notices, cards and so on to the address of the first person named on the account unless you ask us to do something else.
- You should not use a card issued to another joint account holder named on your account.
- If you have a joint account with an arranged overdraft, or you have another loan in joint names (for example, a joint loan account) and one of the account holders dies, or if you and your partner split up, we may have to stop ('freeze') your accounts. If we freeze your joint account, we will normally offer to open new accounts for the person who survives or each of you (if you have split up). Our usual account opening conditions and credit requirements will apply.
- Other circumstances where we may need to freeze your account would include:
 - if any one account holder is declared bankrupt;
 - if we have to do so by law;
 - if there is a dispute between the people who have opened the account; or
 - in cases of fraud.
- You should be aware that you can see up to seven years of statement information on all your current accounts and savings accounts by ordering statements and it will be available, in due course, using online banking. This means that if a customer has a sole account which they change to a joint account, or if a power of attorney is granted, the other person or people will also be able to see up to seven years of statement information. If you would prefer that your past transaction history is not made available in this way, you should open a new account in joint names rather than amend an existing account.

14 Other services

We can offer you a wide range of banking and financial services, from loan facilities to deposit accounts, residential and commercial mortgages and credit cards, and all on competitive terms. Ulster Bank Financial Services can give you advice on all aspects of life assurance, retirement planning and investments.

Choose a simpler way to pay

You can set up a Direct Debit or standing order on your account if you have regular bills to pay, for example electricity, rent, mortgage or finance instalments – so you can avoid writing and sending out cheques too often. You can also set up a standing order to make regular transfers into a savings account. You should always have enough cleared funds or an appropriate overdraft facility to cover your bills.

1 Direct Debits

You can set up a Direct Debit to pay a fixed amount such as an insurance policy premium, or something which changes, like electricity bills. An organisation authorised to collect a Direct Debit on your account can only take amounts which are due, and the organisation will let you know beforehand. If there is a mistake, we will make an immediate refund to you and claim the incorrect amount back from the organisation which claimed the money. Organisations which claim Direct Debits must meet certain conditions of the Direct Debit scheme which is strictly controlled.

- To sign up for a Direct Debit, simply fill in the form provided by the organisation you want to pay, and they will send it to us.
- If you want to change or cancel a Direct Debit, you should tell us in writing. Or, if you are registered, use our internet and telephone banking services – usually we need at least three business days' notice to cancel a Direct Debit. However, please remember that we can only cancel a Direct Debit if you tell us before we are committed to make the payment. When cancelling a Direct Debit, you should also tell the person or business it is paid to.
- Details of any Direct Debits will normally appear on your statement.
- Our Direct Debit guarantee protects you against unauthorised Direct Debits being taken from your account by mistake. For example, this applies if:
 - too much is taken;
 - it is taken too early;
 - it is taken after you have cancelled it;
 - you have not been given enough notice of a change to a Direct Debit amount or date; or
 - you think an amount has been wrongly taken from your account under a Direct Debit. Tell us straightaway and if it is a mistake, we will give you a full refund.

We do not allow Direct Debits on savings accounts.

2 Standing orders

A standing order allows you to make a direct payment from your account, for a fixed amount at regular intervals, to someone you have chosen. Once set up, standing order payments are automatic and trouble-free.

- To set up a standing order, simply fill in the appropriate form, which you can get from either the other person or business or any Ulster Bank branch. If you use Anytime Banking, you can also do this online or by phone.
- For each standing order, the amount and person or business it is paid to will appear on your statement.
- If you want to change or cancel a standing order, you should tell us in writing. If you are registered, you can use our internet and telephone banking services. Usually we need at least three business days' notice to cancel a standing order. However, please remember that we can only cancel a standing order if you tell us before we are committed to make the payment. When cancelling a standing order, you should also tell the person or business you are sending it to.

Standing orders are not allowed on savings accounts.

Credit cards

Credit cards are available if you apply and we will assess your financial circumstances. Please ask in your branch for our latest credit-card brochure to find out more.

Lending criteria, terms and conditions apply. You must be 18 or over. You can get current interest rates for cards from your branch or on www.ulsterbank.co.uk

15 Important information

Ulster Bank serviceCARD, debitCARD or cashCARD

You must never keep a record of your personal identification number (PIN) with your card or anywhere it may be discovered. If you think that someone else knows your PIN, let your branch know immediately and they will arrange for you to receive a new card and a new PIN. You should also keep your card receipts safe and get rid of them carefully.

Protection against fraud

As part of our aim to protect our customers from the risks of fraud and to reduce the instances of money laundering, we must check the identity and address details for all new accounts that are opened.

We will need to see:

- 1 original proof of your identity such as a full UK driving licence or current, full, valid passport; and
- 2 proof of your address with a recent utility bill, or bank or building society statements (originals).

We also have a legal requirement to make sure our existing customers have similar documents in place when opening another account with us. If you cannot provide any of the above, please speak to a member of staff who will be able to help.

What if things go wrong?

If you have problems, such as difficulty in meeting your repayments, it is in your and our interests to discuss this as soon as possible. If we know about your problems and have your full co-operation, there may be ways in which we can help you. Whatever you need, simply phone your branch or call in to speak to our staff. They will arrange an appointment with whoever is most suited to deal with your concerns.

Closing your account

If you want to close your account, you'll find the steps in our brochure **Personal banking – terms and conditions**.

This brochure will also outline the circumstances where we may ask you to close your account.

Closing a branch

If we plan to close or move your branch, we will let you know at least 12 weeks beforehand.

We'll also outline how we will continue to provide banking services to you.

Keeping us informed

Please make sure you let us know as soon as possible if you change your:

- name;
- address;
- phone number; or
- email address (if this is how we communicate with you).

If we do not hold the correct information, we may make your account 'dormant' to protect us both. This means that you will not be able to make any transactions on your account. Of course your money with us will still always be your property, even if it is in a dormant account. We can tell you how to get access to these accounts either direct, or through the British Bankers' Association. You can get a copy of the British Bankers' Association Dormant Bank Accounts brochure (ULST 79 NI) in any branch. You may also use the British Bankers' Association free central tracing service by logging onto **www.mylostaccount.co.uk**

Contact:

**British Bankers' Association
Dormant Accounts
Pinners Hall
105–108 Old Broad Street
London
EC2N 1EX.**

Phone: 020 7216 8909. Or you can download a copy from **www.bba.org.uk**.

If you die, your account will become part of your estate.

How to find out more

If you're interested in any of our other services and want to receive more information, simply write to:

Ulster Bank
Freepost
BEL 662
BT1 1BR.

(You do not need a stamp.) Or, you can call into, or arrange an appointment with your local branch or business centre, where our staff will be delighted to give you details of our products and services.

What to do if you have a complaint

If you are not satisfied with any aspect of our service you can tell us about your concerns in any of the following ways:

Going online at **www.ulsterbank.co.uk** – submit a complaint using our Online Complaint Submission Form;

In person – visit any of our branches and speak to one of our staff;

In writing – address your letter to The Manager of your account holding branch or your Relationship Manager;

By telephone – use your usual number for contacting the Bank. If you have access to the Anytime Banking service, our advisors are available from 8am to 10pm, 7 days a week.

Please visit **www.ulsterbank.co.uk** for further information.

To find out more information:

Call into your local branch

0345 603 3738

www.ulsterbank.co.uk

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.

Information correct as at 3 May 2021.

Help for what matters

 Ulster Bank

Ulster Bank, a business name of National Westminster Bank Plc ("NatWest"), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

NatWest is entered on the Financial Services Register (Registration Number 121878). Calls may be recorded.

ULST1550NI 3 May 2021