

A guide to personal accounts fees and interest savings accounts

Help for what matters

 Ulster Bank

Contents

Savings Accounts	3
• Instant Access	
• Youth Savings	
• Tax-free Saving	
• Fixed Term Savings	
• Accounts no longer available	
Cash Card Fees	22

Savings Accounts

Instant access

Loyalty Saver Information Sheet

An instant access savings account that pays interest annually on the first business day in January each year

This Information Sheet sets out the key information you need to know about your account.

It should be read together with Personal banking – terms and conditions Your Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary box			
Account name	Loyalty Saver		
What is the interest rate?	Balance	AER %/Gross p.a. (variable)	
	£1 to £24,999	0.20%	
	£25,000 to £99,999	0.30%	
	£100,000 – £1,000,000	0.35%	
	Interest is paid on a tiered basis which means you'll earn one rate on your entire account balance. Interest is calculated daily and paid annually on the first business day in January and at account closure. If you choose for interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account.		
Can Ulster Bank change the interest rate?	Yes, these rates are variable. They may be changed for any of the reasons set out in Term 9.2 of the Personal banking – terms and conditions Your Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rates are going down, we'll give you at least 60 days' notice. If they are going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,002	£2.00
	£50,000	£50,150	£150
	£100,000	£100,350	£350
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to interest rates and tiers; and any interest earned stays in the account.		

<p>How do I open and manage my account?</p>	<p>You must be aged 18 years or over and be a UK resident to open an account.</p> <p>You can open and manage your account in branch, online, by telephone and on the mobile app. You can also pay money into your account at one of our cash deposit machines.</p> <p>You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app.</p> <p>No minimum deposit is required to open the account and no minimum deposit needs to be made on a regular basis.</p> <p>There is a maximum balance limit of £1,000,000. If the account balance exceeds £1,000,000 we may ask you to transfer the excess funds into another account.</p>
<p>Can I withdraw money?</p>	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app) <p>For online & telephone transfers, you need to set up Anytime Internet Banking and Telephone Banking and order and enable a card reader. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card. Once you're set up, you can withdraw money by online transfer, on the mobile app or through telephone banking, and no notice is required. If you are an existing customer who already has set up Anytime Internet Banking you can access your account as normal.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking.</p> <p>Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.</p>
<p>Additional Information</p>	<p>Definitions</p> <p>Annual Equivalent Rate (AER)</p> <p>This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.</p> <p>Gross Rate</p> <p>The interest rate you are paid without the deduction of UK income tax.</p> <p>p.a.</p> <p>Per annum (per year).</p>

Private Reserve Information Sheet

An instant access savings account for ufirst Private or Private Current Account customers.

This Information Sheet sets out the key information you need to know about your account.

It should be read together with Personal banking – terms and conditions Your Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary box Key product information for our savings accounts			
Account name	Private Reserve		
What is the interest rate?	Balance	AER %/Gross p.a. (variable)	
	£1+	1.25%	
	Interest is calculated daily and paid on the first business day of the month and at account closure. If you choose for interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account.		
Can Ulster Bank change the interest rate?	Yes, this rate is variable. It may be changed for any of the reasons set out in Term 9.2 of the Personal banking – terms and conditions Your Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rate is going down, we'll give you at least 60 days' notice. If the rate goes up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,012.50	£12.50
	£50,000	£50,625	£625
	These are only examples and do not take into account your individual circumstances. The examples assume that: <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to interest rate; and • any interest earned stays in the account. 		
How do I open and manage my account?	Eligibility To open a Private Reserve Account you must open a ufirst Private or Private Current Account or be invited by us to open a Private Reserve Account. You must be aged 18 years or over and be a UK resident. You can open your account with your Premier Banking Manager in person or over the phone. You can manage your account in branch, online, by telephone and by using our mobile app. You can also pay money into your account at one of our cash deposit machines. You must be registered for the Anytime Banking services in order to manage your account via online, telephone or on the mobile app.		

<p>Can I withdraw money?</p>	<p>Yes. No notice is required. You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app). <p>For online & telephone transfers, you need to set up Anytime Internet Banking and Telephone Banking and order and enable a card reader. An Anytime Banking card and PIN will be automatically provided for use with the card reader if you do not have an existing Ulster Bank debit card. Once you're set up, you can withdraw money by online transfer, on the mobile app or through telephone banking, and no notice is required. If you are an existing customer who already has set up Anytime Internet Banking you can access your account as normal.</p> <p>Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking. Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.</p>
<p>Additional Information</p>	<p>If your ufirst Private or Private Current Account is closed (for any reason) and you do not change your subscription to another ufirst Private or Private Current Account, we may close your Private Reserve Account and transfer the balance to a Loyalty Saver Account (or equivalent).</p> <p>Definitions</p> <p>Annual Equivalent Rate (AER)</p> <p>This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.</p> <p>Gross Rate</p> <p>The interest rate you are paid without the deduction of UK income tax.</p> <p>p.a.</p> <p>Per annum (per year).</p>

Youth Savings

urfirst Account Information Sheet

Helping to get children into the savings habit

This Information Sheet sets out the key information you need to know about your account.

It should be read together with Personal banking – terms and conditions Your Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary box Key product information for our savings accounts			
Account name	urfirst		
What is the interest rate?	Balance	AER %/Gross p.a. (variable)	
	£5+	0.85%	
	Interest is calculated daily and paid annually on the last business day in October and at account closure. If you choose for interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account.		
Can Ulster Bank change the interest rate?	Yes, this rate is variable. It may be changed for any of the reasons set out in Term 9.2 of the Personal banking – terms and conditions Your Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rate is going down, we'll give you at least 60 days' notice. If the rate is going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,008.50	£8.50
This is only an example and does not take into account your individual circumstances. The example assumes that: <ul style="list-style-type: none"> • no further deposits or withdrawals are made; • there is no change to the interest rate; and • any interest earned stays in the account. 			
How do I open and manage my account?	If you're an adult aged 18 years or over, you can open an account in trust for a child aged between 0-11 years.		
	If you're a child aged between 7-17 years, you can open an account in your own name with the consent of your parent or guardian.		
		Account held in trust (0-11 years).	Account held by child (7-17 years).

	How do I open an account?	In branch, online or by telephone.	In branch, online or by telephone (with consent of your parent or guardian).
	Who can operate the account?	The adult only. If you hold the account jointly and have been appointed by a court, all instructions must be signed by you jointly.	The child only.
	How do I pay money in?	In branch, at one of our cash deposit machines or by transfer from another account you hold with us (online, by telephone or by using our mobile app) or with another provider.	If you're aged 11 years or over, you can also register for our telephone and online banking services.
	How do I check my account balance and recent transactions?	In branch, online, via telephone In branch or by using our mobile app.	If you're aged 11 years or over, you can also register for our telephone and online banking services.
	A minimum deposit of £5 is required to open the account, and there is no maximum balance limit.		
Can I withdraw money?	<p>Yes. No notice is required.</p> <p>Account held in trust: you can withdraw money in branch, or transfer to any other account based in the UK via online.</p> <p>Account held by child: you can only make withdrawals in branch. If you're aged 11 years or over, you can also register for our telephone and online banking services.</p>		
Additional information	<p>Account held in trust</p> <p>You can ask for the account to be transferred into the child's sole name from age 7. If you don't transfer the account into the child's name, the child will become legally entitled to the funds in the account from age 18.</p> <p>Definitions</p> <p>Annual Equivalent Rate (AER)</p> <p>This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.</p> <p>Gross Rate</p> <p>The interest rate you are paid without the deduction of UK income tax.</p> <p>p.a.</p> <p>Per annum (per year).</p>		

Additional terms for your urfirst account

When you reach age 18 we may change your urfirst Account to an Easy Access Account or another account. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of Personal banking – terms and conditions Your Savings Account Terms and A guide to personal accounts fees and interest.

Tax-free saving

With Individual Savings Accounts (ISAs), you don't pay tax on any interest you earn. That's because an ISA protects your money from tax and gives your finances a helping hand.

Cash ISA Information Sheet

Instant Access Savings with tax-free interest.

This Information Sheet sets out the key information you need to know about your account.

It should be read together with Personal banking – terms and conditions Your Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary box			
Account name	Cash ISA		
What is the interest rate?	Balance	Tax-free p.a./AER% (variable)	
	£1 to £24,999	0.35%	
	£25,000 +	0.85%	
	Interest is paid on a tiered basis which means you'll earn one rate on your entire account balance. Interest is calculated daily and paid into your account on the last business day of October and at account closure. If you choose for interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account.		
Can Ulster Bank change the the interest rates?	Yes, these rates are variable. They may be changed for any of the reasons set out in Term 9.2 of the Personal banking – terms and conditions Your Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rates are going down and your balance is £100 or more, we'll give you at least 14 days' notice. If the rates are going down and your balance is less than £100, we'll inform you before the change or shortly afterwards. If the rates are going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest Earned
	£1,000	£1,003.50	£3.50
	£25,000	£25,212.50	£212.50
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to interest rates and tiers; and any interest earned stays in the account.		

How do I open and manage my account?

Eligibility

You must be aged 16 years or over and be resident in the UK for tax purposes.

You must:

- not have subscribed to another cash ISA (including a Help to Buy: ISA with another provider) or have subscribed more than the overall subscription limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA and a lifetime ISA in the same tax year;
- hold the account solely in your name.

You can open and manage your account in branch, online, by telephone and by using our mobile app.

Balance and ISA allowance

There is no minimum deposit required to open the account; no minimum deposit needs to be made on a regular basis; and there is no maximum balance limit.

However, there is a limit on the amount you can pay into your account each tax year (6 April to 5 April). This annual limit, also known as your ISA allowance, is set by the Government and may change from time to time. For tax year 2018/2019 it is £20,000.

If you pay in more than the limit any excess money will be returned to you.

If you make a payment for a tax year into your Cash ISA, you can't make any payments for that tax year into any other cash ISA except for an Ulster Bank Help to Buy: ISA.

Making payments to both an Ulster Bank Cash ISA and an Ulster Bank Help to Buy: ISA

You can make payments to a Help to Buy: ISA in the same tax year as an Ulster Bank Cash ISA provided that:

- the Help to Buy: ISA is held with us; and
- you don't pay in more than the ISA allowance between the Cash ISA and the Help to Buy: ISA.

You can transfer all or part of any ISA held with another provider to us. Full details can be found at ulsterbank.co.uk/isatransfer

Can I withdraw money?

Yes. No notice is required.

You can withdraw money:

- in branch;
- by transfer to any other account based in the UK (online, by telephone or on the mobile app)
- using your CashCard

If you make a withdrawal, you will not be able to deposit more money into your account if it means you will exceed the annual limit.

You can transfer your ISA (or part of it) to another ISA manager.

Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking.

Information on the current daily limits is available on our website or by contacting Anytime Telephone Banking.

Additional information

Tax

The interest payable is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances.

Definitions

AER (Annual Equivalent Rate):

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

p.a.:

Per annum (per year).

Tax-free:

Interest which is exempt from UK income tax.

Charges for using your cash card

Sometimes we'll charge you fees for using your cash card to access your money. We've explained these fees and when they'll be charged below, but this doesn't include any fees a third party might charge you (for example, a cash machine fee):

Transaction type

Withdrawing foreign currency from a cash machine in the UK.

Cash withdrawals from a cash machine outside the UK.

Charges

Foreign Cash Fee of 2.25% of the value of transaction (minimum £2, maximum £5);

AND

Non-Sterling Transaction Fee of 2.65% of the value of the transaction.

(If you ask for a transaction to be converted into pounds Sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee.)

Where a fee is shown as a percentage, this means a percentage of the value of the transaction in pounds Sterling. We'll convert any payment made in a foreign currency using your cash card into pounds Sterling using the **Visa Payment Scheme Exchange Rate**. If you'd like to see the most up-to-date exchange rates you can visit visaurope.com and click on the Cardholders section.

Continued on next page

Additional terms for your Cash ISA account

1. ISAs are only available to individuals aged 16 years or over who either:
 - are resident in the United Kingdom; or
 - have general earnings from overseas Crown employment which is subject to United Kingdom tax under Section 28 of the Income Tax (Earnings & Pensions) Act 2003, or are married to, or in a civil partnership with such a person.
2. If you no longer meet the qualification criteria set out in term 1 above, you will retain the benefits of your account up to the last business day you meet that criteria. Further deposits to your account can only be made if you satisfy the ISA qualification criteria again.
3. The cash held in your ISA must remain in your beneficial ownership. This means it must belong to you at all times. You must not use the money within your ISA as security for a loan or create any legal charge over it.
4. If you do not deposit into your ISA during the course of a tax year (other than the tax year of application) you will need to complete a reactivation form if you want to deposit in a later tax year. The tax year is the period from 6 April in a year to 5 April of the following year.
5. If you instruct us to transfer your ISA, or part of your ISA, to another ISA manager, we will do so within five business days of receipt of your transfer instruction from your new ISA Manager, or where you specify a date of transfer, within five business days of this date.
6. If you die before 6 April 2018, any interest earned on your account up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax. If you die on or after 6 April 2018, any interest earned on your account up to and after the date of your death will be exempt from tax until the earlier of one of the following dates:
 - Completion of the administration of the estate,
 - The day falling on the third anniversary of death, or
 - Closure of your account within the meaning of regulation 4B(3)(a) of the ISA Regulations (following full withdrawal of all money and no subsequent contributions received).
7. We will let you know if the account has, or will, become void because of any failure to meet the ISA Regulations that we are aware of.
8. We will satisfy ourselves that any person to whom we delegate any of our functions and responsibilities contained in this Information Sheet and the Personal banking - terms and conditions Your Savings Account Terms is competent to carry out those functions and responsibilities.

Help to Buy: ISA Information Sheet

Saving towards buying your first home with tax-free interest

This Information Sheet sets out the key information you need to know about your account.

It should be read together with Personal banking – terms and conditions Your Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary box Key product information for our savings accounts				
Account name	Help to Buy: ISA			
What is the interest rate?	Balance	AER % (variable)	Tax-free (variable)	
	£1+	2.50%	2.47%	
	Interest is calculated daily and paid on the first business day of the month and at account closure. If you choose for interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account.			
Can Ulster Bank change the interest rate?	Yes, this rate is variable. It may be changed for any of the reasons set out in Term 9.2 of the Personal banking – terms and conditions Your Savings Account Terms, e.g. to take account of Bank of England base rate changes or changes in the rates paid by other banks. If the rate is going down and your balance is £100 or more, we'll give you at least 14 days' notice. If the rate is going down and your balance is less than £100, we'll inform you before the change or shortly afterwards. If the rate is going up, we'll inform you before the change or shortly afterwards. Term 9.2 also contains details of the notice we'll give you.			
What would the estimated balance be after 12 months based on a £1,200 deposit?	Initial deposit at account opening (month 1)	Monthly deposit (months 2-12)	Balance after 12 months (including monthly deposit over 11 months and the interest earned)	Interest Earned
	£1,200	£100	£2,343.73	£43.73
	£1,200	£200	£3,457.48	£57.48
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to the interest rate; and any interest earned stays in the account.			

<p>How do I open and manage my account?</p>	<p>Eligibility</p> <p>To open a Help to Buy: ISA you must:</p> <ul style="list-style-type: none"> • be aged 16 years or over; • be resident in the UK for tax purposes; • be a first time house buyer, under the Government's Help to Buy: ISA Scheme Rules; and • hold the account solely in your name. <p>You must:</p> <ul style="list-style-type: none"> • not have subscribed to another cash ISA or have subscribed more than the annual subscription limit in total to a stocks and shares ISA, an innovative finance ISA or a lifetime ISA in the same tax year (subject to subscribing to an Ulster Bank cash ISA explained below); • not hold another Help to Buy: ISA or have received a bonus under the Help to Buy: ISA Scheme, which is part of a UK Government Scheme to help individuals to buy their first home. <p>If we become aware after your account is open that you are not eligible under the Help to Buy: ISA Scheme Rules, we may convert your account to a Cash ISA with 28 days' notice.</p> <p>Subscribing to both an Ulster Bank cash ISA and an Ulster Bank Help to Buy: ISA</p> <p>You may subscribe to another cash ISA in the same tax year as you subscribe to a Help to Buy: ISA provided that:</p> <ul style="list-style-type: none"> • the other cash ISA is held with us; and • you don't subscribe more than the annual subscription limit between the Help to Buy: ISA and the other cash ISA. <p>The annual subscription limit for the tax year 6 April 2018 to 5 April 2019 is £20,000. You can open your account in branch or online. Once opened, you can manage your account in branch, online, by telephone or by using our mobile app.</p> <p>Balance and ISA allowance</p> <p>There is no minimum deposit required to open a Help to Buy: ISA. You can deposit a maximum of:</p> <ul style="list-style-type: none"> • £1,200 in the first calendar month you make a deposit to your Help to Buy: ISA; and • £200 in every subsequent calendar month thereafter. <p>Transferring an existing ISA to your Help to Buy: ISA</p> <p>You may transfer an existing:</p> <ul style="list-style-type: none"> • cash ISA to your Help to Buy: ISA provided you don't exceed the maximum monthly allowances; or • Help to Buy: ISA with another ISA manager to your Ulster Bank Help to Buy: ISA provided that your full balance is transferred and your existing Help to Buy: ISA is closed. <p>Full details can be found at ulsterbank.co.uk/isatransfer.</p>
<p>Can I withdraw money?</p>	<p>Yes. No notice is required.</p> <p>You can withdraw money:</p> <ul style="list-style-type: none"> • in branch • by transfer to any other account based in the UK (online, by telephone or on the mobile app). <p>However, due to the monthly subscription limit you will only be able to make payments up to £200 a month in total so by making withdrawals you may reduce or take longer to save for your bonus.</p> <p>Please note that you will not be able to claim the Government bonus on any money you have withdrawn from your Help to Buy: ISA.</p> <p>You can transfer your Help to Buy: ISA to another ISA manager.</p>

Additional information

Closing your Help to Buy ISA and claiming your bonus

When you are ready to buy your first home you must request to close your Help to Buy: ISA. You can do this over the phone, or by giving written notice to your branch either by post or by handing it in. Any withdrawals you make before closing your account will reduce the value of the bonus you can claim.

We will then arrange to close your account, which can take up to 5 working days.

Within 5 working days of your account being closed, we will send you a Closing Document, which your conveyancer (the party acting on your behalf to purchase the property) will need to claim the bonus from the UK Government.

You have up to 12 months from closing your Help to Buy: ISA to claim your bonus but this should be done as soon as possible to make sure the bonus is received before you are due to complete the purchase of your new home.

The bonus will be paid directly to your conveyancer, who will add it to your deposit and mortgage funds to make up the total purchase price of your new home.

Please note your closing balance must be at least £1,600 in order to obtain a bonus, so opening an account does not guarantee you will be entitled to a bonus. The maximum bonus you can earn is £3,000.

Additionally, there is a maximum property price beyond which a bonus will not be payable. For more information on the Help to Buy: ISA Scheme (including how to claim your bonus from HM Treasury), please refer to the Help to Buy: ISA Scheme Rules at www.help2obuy.gov.uk/isa

Tax

The interest payable on the money held in your account is tax-free. The tax treatment may be subject to change in the future and depends on your individual circumstances.

Definitions

Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

p.a.

Per annum (per year)

Tax-free

Interest which is exempt from UK income tax.

Additional terms for your Help to Buy: ISA account

1. Help to Buy: ISA is only available to individuals aged 16 years or over who either:
 - are resident in the United Kingdom; or
 - have general earnings from overseas Crown employment which is subject to United Kingdom tax under Section 28 of the Income Tax (Earnings & Pensions) Act 2003, or are married to, or in a civil partnership with such a person.
2. Help to Buy: ISA is further only available to customers who:
 - do not own and never have owned any interest in land in or outside the United Kingdom which includes a building that can be used as a place of residence;
 - have not received payment of a bonus under the Help to Buy: ISA Scheme Rules (unless the bonus has been repaid); and
 - do not hold a Help to Buy: ISA with us.

3. If you no longer meet the qualification criteria set out in term 1 above, you will retain the benefits of your account up to the last business day you meet that criteria. Further deposits to your account can only be made if you satisfy the ISA qualification criteria again.
4. You can deposit a maximum of:
 - (a) £1,200 in the first calendar month you make a deposit to your Help to Buy: ISA; and
 - (b) £200 every calendar month following the first calendar month you make a deposit to your Help to Buy: ISA

Please note:

- If you do not deposit the maximum monthly allowance by the last business day of the calendar month, your unused monthly allowance does not roll on to the next month;
 - If you exceed these limits, any excess money will be returned to you; and
 - If you held a Help to Buy: ISA with us which you closed with the intention of purchasing a property and your purchase did not conclude within 12 months of the account closing date, you may open a new Help to Buy: ISA with us and deposit any amount up to the closing balance of your previous Help to Buy: ISA as your first deposit.
5. The cash held in your Help to Buy: ISA must remain in your beneficial ownership. This means it must belong to you at all times. You must not use the money within your ISA as security for a loan or create any legal charge over it.
 6. If you do not deposit into your Help to Buy: ISA during the course of a tax year (other than the tax year of application) you will need to complete a reactivation form if you want to deposit in a later tax year. The tax year is the period from 6 April in a year to 5 April of the following year.
 7. You must close your Help to Buy: ISA before claiming your bonus from HM Treasury. The bonus will only be paid on the debit which reduces the balances of your Help to Buy: ISA to zero.
 8. You may transfer your Help to Buy: ISA to:
 - (a) A Help to Buy: ISA with another ISA manager provided that your full balance is transferred. We will close your existing Help to Buy: ISA. (Please note that if you have subscribed to a cash ISA held with us in the same tax year as you have subscribed to your Help to Buy: ISA then any subscriptions you made to your cash ISA in the same year that you transfer your Help to Buy: ISA must also be transferred to the new ISA manager); or
 - (b) a cash ISA, stocks and shares ISA, innovative finance ISA or lifetime ISA with another ISA manager.

If you instruct us to transfer your Help to Buy:ISA to another ISA manager, we will do so within five business days of receipt of your transfer instruction from your new ISA Manager, or within five business days from a date of your choosing.

9. If you die before 6 April 2018, any interest earned on your account up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax. If you die on or after 6 April 2018, any interest earned on your account up to and after the date of your death will be exempt from tax until the earlier of one of the following dates:
 - Completion of the administration of the estate,
 - The day falling on the third anniversary of death, or
 - Closure of your account within the meaning of regulation 4B(3)(a) of the ISA Regulations (following full withdrawal of all money and no subsequent contributions received).
10. We will let you know if the account has, or will, become void because of any failure to meet the ISA Regulations that we are aware of.
11. We will satisfy ourselves that any person to whom we delegate any of our functions and responsibilities contained in this Information Sheet and the Personal banking - terms and conditions Your Savings Account Terms is competent to carry out those functions and responsibilities.

Fixed Term Savings

For information about our Fixed Term Savings, please visit our website www.ulsterbank.co.uk/savings or contact your local Ulster Bank branch

Accounts no longer available

Easy Access

Summary Box Key product information for our savings accounts		
Account name	Easy Access	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1+	1.00%
	We pay interest annually on last business day in October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone, online, mobile app.	

eSavings

Summary box Key product information for our savings accounts		
Account name	eSavings	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1+	1.00%
	We pay interest monthly on last business day of the month. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Telephone, online, mobile app.	

Special Interest Deposit Account

Summary box Key product information for our savings accounts		
Account name	Special Interest Deposit Account	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £15,000	0.80%
	£15,001 to £100,000	0.55%
	We pay interest each year in October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

cash ISA Plus

Summary box Key product information for our savings accounts			
Account name	Cash ISA Plus		
Interest rates (AERs)	Tier	Tax-free % (variable)	AER % (variable)
	£1 to £24,999	0.35%	0.35%
	£25,000 +	0.85%	0.85%
Interest is calculated daily and paid each year in October.			
Withdrawal arrangements	Instant access.		
Access	Branch, telephone or internet.		

Direct Saver

Summary box Key product information for our savings accounts		
Account name	Direct Saver	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 to £1,000,000	0.35%
We pay interest every month on the first business day of the month. Interest is calculated daily.		
Withdrawal arrangements	Interest will not be paid in any month in which a withdrawal is made. For this purpose a 'month' is the period between the first business day of the month and the last business day of the month. Withdrawals on a non-business day (weekend or bank holiday) are recorded as withdrawals on the subsequent business day.	
Access	Telephone or internet.	

Personal Savings

Summary box Key product information for our savings accounts		
Account name	Personal Savings	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 to £1,000,000	0.35%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

urmoney

Summary box Key product information for our savings accounts		
Account name	urmoney	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£5 +	0.85%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.	
Access	Branch.	

55 Plus Account

Summary box Key product information for our savings accounts		
Account name	55 Plus	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 to £1,000,000	0.35%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Cash ISA – Tessa Funds or ISA Online

Summary box Key product information for our savings accounts			
Account name	Cash ISA – Tessa Funds or ISA Online		
Interest rates (AERs)	Tier	Tax-free % (variable)	AER % (variable)
	£1 to £24,999	0.35%	0.35%
	£25,000 +	0.85%	0.85%
	Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.		
Access	Branch, telephone or internet.		

Reserve 30

Summary box Key product information for our savings accounts		
Account name	Reserve 30	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	You can withdraw your savings without losing interest if you give 30 days' notice on this account.	
Access	Branch, telephone or internet.	

Reserve 90

Summary box Key product information for our savings accounts		
Account name	Reserve 90	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	You can withdraw your savings without losing interest if you give 90 days' notice.	
Access	Branch, telephone or internet.	

RSVP Anytime

Summary box Key product information for our savings accounts		
Account name	RSVP Anytime	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access. The smallest amount you can withdraw or pay in is £250.	
Access	Post, telephone or internet.	

eSavings Plus

Summary box Key product information for our savings accounts		
Account name	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
	We pay interest every month. Interest is calculated daily.	
Withdrawal arrangements	Instant access. Interest will not be paid in any month in which a withdrawal is made. For this purpose a 'month' is the period between the last business day of one calendar month and the second last business day of the subsequent calendar month (for example, from the last business day in January until the second last business day in February).	
Access	Telephone or internet.	

ufirst Savings Account

Summary box Key product information for our savings accounts		
Account name	ufirst Savings	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
Interest is calculated daily and paid each year in October.		
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Reward Reserve Account

Summary box Key product information for our savings accounts		
Account name	Reward Reserve	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
We pay interest every three months in January, April, July and October. Interest is calculated daily.		
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Pathway

Summary box Key product information for our savings accounts		
Account name	Pathway	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 to £1,000,000	0.35%
	We pay interest each year in October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Telephone, internet or cash machine.	

Bonus Saver

Summary box Key product information for our savings accounts		
Account name	Bonus Saver	
Interest rates (AERs)	Tier	AER%/Gross p.a. (variable)
	£1 to £24,999	0.20%
	£25,000 to £99,999	0.30%
	£100,000 +	0.35%
	We pay interest every three months in January, April, July and October. Interest is calculated daily.	
Withdrawal arrangements	Instant access.	
Access	Branch, telephone or internet.	

Cash Card Fees

(For Cash ISA, Easy Access and urmoney accounts)

Charges for using your cash card

Sometimes we'll charge you fees for using your cash card to access your money. We've explained these fees and when they'll be charged below, but this doesn't include any fees a third party might charge you (for example, a cash machine fee):

Transaction type

Withdrawing foreign currency from a cash machine in the UK.

Cash withdrawals from a cash machine outside the UK.

Charges

Foreign Cash Fee of 2.25% of the value of transaction (minimum £2, maximum £5);

AND

Non-Sterling Transaction Fee of 2.65% of the value of the transaction.

(If you ask for a transaction to be converted into pounds Sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee.)

Where a fee is shown as a percentage, this means a percentage of the value of the transaction in pounds Sterling. We'll convert any payment made in a foreign currency using your cash card into pounds Sterling using the **Visa Payment Scheme Exchange Rate**. If you'd like to see the most up-to-date exchange rates you can visit [visaeurope.com](https://www.visaeurope.com) and click on the Cardholders section.

To find out more:

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 tape or on disk.

Please contact your local branch for details or Textphone 0800 015 4422.



Protected

Information correct as at September 2018.

Help for what matters

 **Ulster Bank**

Ulster Bank Limited. Registered in Northern Ireland. Registration Number R733. Registered office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and entered on the Financial Services Register (Registration Number 122315).

Calls may be recorded.

ULST1551NI September 2018