

What does the UK leaving the EU mean for your personal banking?

The UK left the European Union on 31 January 2020 and has now entered a transition period with the EU, which is due to end on 31 December 2020. We'd like to reassure you that we're ready to support you through the transition period and beyond.

There should be no changes to your everyday banking services during the transition period. We're continuing to monitor the situation and remain committed to providing you with as much notice as possible, should we need to make any changes after the transition period ends.

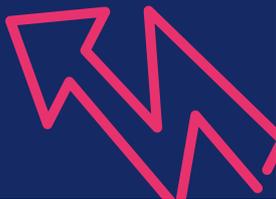
Will my money be safe...

Yes. Your money will continue to be protected by the Financial Services Compensation Scheme (FSCS).



Will Euros be more expensive for my holiday...

Fluctuations in currency could and do occur. As we do today, Ulster Bank will always offer our customers the best price we can.



Can I still use my debit or credit card in the EU...

Yes. You'll still be able to use your cards to make payments or withdraw money from ATMs. You can also continue to use Apple or Android Pay as usual.



Will I be able to make payments from the UK in Euros?

Yes. You'll be able to make payments in Euros in the same way as you would now.



I'm an EU citizen living in the UK with an Ulster Bank account. Will I be able to bank with you?

Yes. However, this could change if UK or EU regulations are updated once the final UK-EU future relationship is determined. We'll share updates as more information becomes available.

Will I be able to make and receive payments from EU countries?

Yes. Making payments to EU countries will be the same as it is now. Your usual direct debits and other payments should continue as normal.

Will I be able to order travel money before travelling to EU countries?



Yes. However, if there's significant disruption, we may need to make short term changes to our travel money service.

Try to order the money at least five days before collection to ensure the currency you need is available.

Will my Ulster Bank travel insurance still cover me in the EU?



Yes. However, if your travel's delayed or has to be abandoned, you'll be covered according to the T&Cs of any travel insurance policy that you have with your Ulster Bank current account. And you'll be covered for all insured health conditions.

Remember to check with us about cover for pre-existing conditions before you travel.

Will it cost me more to take money out in the EU now that the UK has left the EU?

Your bank cards will work as usual and you'll still be able to use ATMs in the EU. We don't expect the cost of this to change. Existing foreign exchange charges will still apply.

Will I be able to access my account online and my mobile app from other countries?

Yes. There should be no changes so you can continue to use online banking and your mobile app as usual.



Can I still use ATMs in EU countries?

Yes. It will still be easy to use your bank card in ATMs across Europe, in much the same way as you can use it already in non-EU countries, such as America or Australia.

Beware of Brexit Scams

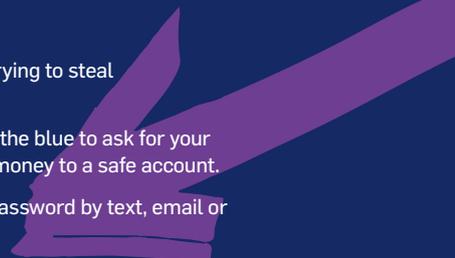
Scammers are calling unsuspecting victims to take advantage of potential confusion around the UK leaving the EU.

They may contact you offering favourable exchange rates to move your money to non-sterling accounts, encourage you to make or change an investment, or even pose as HMRC to get you to part with your money.

These scammers are criminals who are trying to steal money from your account.

Remember we'll never contact you out of the blue to ask for your personal information or ask you to move money to a safe account.

We'll never ask for your full PIN and full password by text, email or on the phone.



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