

Schedule of Services – Payment and International Banking Charges

BUREAU DE CHANGE

Sales

Foreign Currency 1.0% of value issued

Minimum – Ulster Bank customers £3
– Non Ulster Bank customers £4

Foreign Currency Notes 0.3% of value issued

Minimum – Ulster Bank customers £3
– Non Ulster Bank customers £4
Maximum £15

Purchases

Foreign Currency Cheques 0.25% of value purchased

Minimum £3
Maximum £25

Note: American Express travellers' cheques will be purchased free of charge.

Foreign Currency Notes 0.3% of value purchased

Minimum – Ulster Bank customers £3
– Non Ulster Bank customers £4
Maximum £20

Same Foreign Currency Exchange 1% of value exchanged

Minimum £2 plus item charge

Note: Bureau de Change services are provided free of charge to personal customers over 60, 55 Plus account holders, student customers (full-time student account holders in third level education) and Graduate Package account holders.

Foreign Currency Rates of Exchange are displayed or will be quoted by staff at branches. These will also be available on the Bank's website www.ulsterbank.co.uk

INTERNATIONAL DRAFTS AND PAYMENTS

Outward Payments (i.e. Telegraphic Transfers)

Paper	£25
Bankline/ServiceLink (electronic payment)	£18.75

To Ulster Bank Branches in ROI

Paper	£15
Bankline/ServiceLink (electronic payment)	£11.25

Note: These charges are normally borne by the remitter and are only levied on the beneficiary on the instructions of the remitter.

Drafts	0.2% of value issued
Minimum	£6
Maximum	£40
Draft Refunds/Stops/Cancellations	£5

Note: Charges for drafts payable abroad are waived for 55 Plus Account holders and customers over 60.

Inward Payments

In favour of Ulster Bank customers	£6
In favour of customers of other banks	£15

Cut-off times for payments

Paper (via branches)	12.45 pm
Paper (direct)	1.30 pm
Electronic payment	2.00 pm

Note: Payment instructions must have reached our centralised payment unit by these cut-off times and paper requests must therefore be delivered to branch offices by 11.00 am.

BONDS AND GUARANTEES

Issuance	1% p.a.
Minimum	£250 p.a.
Amendments	£30
Claims	£25
Cancellation	£20

DOCUMENTARY CREDITS

Outward (Imports)

Pre-advice		£20
Issuance	0.375% of value per quarter or part thereof on the value of the credit outstanding at the beginning of each quarter	
Minimum		£75
Acceptance	2% p.a. charged for period of acceptance	
Minimum		£20
Amendment		£30

Inward (Exports)

Pre-advice		£20
Advising		£30
Confirming	Subject to arrangement	
Minimum		£60
Payment	0.3% of value per payment	
Minimum		£60
Amendment		£30
Acceptance	1.2% p.a. charged for period of acceptance	
Minimum		£60
Transfer	0.5% of value	
Minimum		£100

COLLECTIONS

Outward

Cheques	0.1%
Minimum	£10
Maximum	£40
Clean and Documentary	0.3% of value
Minimum	£30
Maximum	£100

Inward

Cheques	0.2%
Minimum	£10
Maximum	£40
Clean and Documentary	0.3% of value
Minimum	£30
Maximum	£100

INTERNATIONAL ACCOUNTS

Foreign Currency Current Accounts Half Yearly Maintenance Fee	£50
Unpaid cheques outward	£30
Unpaid cheques inward	£6
Chequebook charge – Euro Only	£25
Unauthorised Excess/Funding Charge	£20
Duplicate Statement	£5.75 per sheet
Cash Transactions	0.5%
Bank Report for Audit Purposes	£25
Certificate of Balance	£6
Certificate of Interest	£6

SUNDRY

Cheque Encashment Facilities Abroad	£20
Status Reports on Parties Abroad	£10
Issue of Release notes	£30
Enquiries abroad in respect of Drafts/Payments	£10

Additional Information:

Telegraphic transfers are normally executed for “spot value” i.e. two working days after instructions are received at Corporate Markets. However, final credit to the beneficiary is the responsibility of the foreign bank. Occasionally, this can result in delays which are beyond Ulster Bank’s control.

NOTE:

1. Ulster Bank out of pocket expenses, such as Swift, postage and foreign bank charges are additional in all cases.
2. There is the option to have Ulster Bank charges and/or out of pocket expenses deducted from out-going payments i.e. applied to the beneficiary.
3. In many cases, agents abroad and/or the beneficiary bank take charges. These vary from bank to bank and country to country. The applicant has the option of paying the charges here or having them applied to the beneficiary.
4. An additional charge may be levied for urgent requests.
5. Government Stamp Duty will apply on Euro Chequebooks.

Ulster Bank offers the following services:

Ulster Bank provides an extensive range of products and services which support import and export activity. Our Product range includes:

- International Payments
- Foreign Currency Accounts
- Documentary Credits
- Collections
- Bonds and Guarantees
- Bill Discounting

Terms and Conditions

Terms and Conditions apply in respect of products and services outlined. Fees outlined in this brochure apply to all accounts, irrespective of whether or not the account is maintained in debit or credit. Information correct as at 01/03/2010 and is subject to change.

For further charges, please check out 'A Guide to Business Current Account Fees' brochure available at your branch/business centre.

**For full details of the services offered,
contact your local Ulster Bank Branch/
Business Centre/Relationship Manager.**

www.ulsterbank.co.uk

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

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