

Purchase Protection

 **Ulster Bank**

This policy applies to Gold MasterCard customers only

Terms and Conditions

keyfacts®

Will this product meet your needs?

This product will be appropriate for eligible customers who would like to ensure most purchases you make with your Gold card are protected against theft, loss or accidental damage for 100 days from the date of purchase, provided that the item is not already covered by another insurance.

Ulster Bank are not making a personal recommendation based on your individual circumstances that the Policy is suitable for your needs and we recommend that you read the Policy Summary and Policy carefully.

It is your responsibility to make sure that the policy is right for you.

Ulster Bank Purchase Protection Policy Summary

Ulster Bank Purchase Protection is provided and underwritten by Royal & Sun Alliance Insurance plc. The contract remains in force for as long as you have an Ulster Bank Gold Card.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Policy Document, a copy of which will be provided at any time on request. You should review and update your cover periodically to make sure it remains adequate.

Purchase Protection

The following benefits are automatically included:

Table 1

Features & Benefits	Significant Exclusions or Limitations	Terms & Conditions Section
Purchase Cover Covers theft, loss or accidental damage to personal property purchased anywhere in the world by the cardholder with their credit card.	<ul style="list-style-type: none">• Theft, loss or accidental damage must occur within 100 days of purchase• Maximum amount of any one claim is £3,500• No cover for items under £50• Total claim limit in any 12 month period is £15,000	<ul style="list-style-type: none">• Cover section in policy document

General Conditions & Exclusions

The following apply to the Purchase Protection. For full details of these and other exclusions and limits please read the Policy Document.

Table 2

General Conditions and Exclusions	Terms & Conditions Section
<ul style="list-style-type: none">• No cover is provided for items insured by any other policy.• No cover is provided for wear and tear, depreciation or repair.• No cover is provided for jewellery or watches in baggage unless carried by hand and under the personal supervision of the cardholder.• No cover is provided for livestock, pets, plants or business goods.	<ul style="list-style-type: none">• See Sections specified in Table 1• What is not covered section in Policy Document

Your right to cancel the policy

If having examined your Policy Document you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day

you receive the 'Policy Document' wording. To cancel please write to the address or call the number shown in your Policy Document.

Claims

Should you wish to claim under your Purchase Protection you should call the Claims Helpline on 0845 074 5054 as soon as possible. You must give us any information or help that Royal & Sun Alliance ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Policy Document.

Complaints

Royal & Sun Alliance aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Purchase Protection

Customer Relations Manager
Royal & Sun Alliance
Bowling Mill
Dean Clough Industrial Park
Halifax HX3 5WA

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met.

Other Important Information

Statement of Price

Purchase Protection Insurance is an integral part of your Ulster Bank credit card account. There is no separate charge for this insurance policy, it will remain available while your Ulster Bank MasterCard credit card account remains open. Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future. Other taxes may exist that are not paid via underwriting insurer and/or Ulster Bank Limited or imposed by them or us.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy and our dealings with you prior to you entering into the policy are governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & Sun Alliance

Ulster Bank Purchase Protection is provided and underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

For your protection, telephone calls will be recorded and may be monitored.

PURCHASE PROTECTION POLICY

This Policy applies to Gold MasterCard customers only

Insurer Royal & Sun Alliance Insurance plc.

The Insurance contract

This policy is a legal contract between you and us.

We will provide the cover set out in the policy wording for the period of insurance as set out in the Schedule held by Ulster Bank.

You must comply with all the conditions set out in this policy. If you do not, we may turn down a claim or you may find that you do not have any cover.

Choice of law

The law of the United Kingdom, allows us both to choose the law that will apply to this contract. However, unless it says differently anywhere else in the contract, the law which applies to this contract.

- The law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. This court will deal with any dispute.

The policy has been issued by Royal & Sun Alliance Insurance plc in the United Kingdom.

Ulster Bank Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

Words with special meanings

Wherever the following words appear in the policy they will have the meaning explained below:

You/Your:

The Principal cardholder and authorised Additional cardholder as specified in the Ulster Bank credit card agreement.

Our/Us/We:

Royal & Sun Alliance Insurance plc No. 93792 Registered in England & Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Cover:

We will insure items you purchase in full with your Ulster Bank Gold credit card against accidental damage, loss or theft anywhere in the world for up to 100 days from the date of purchase. Cover is only available to residents of the United Kingdom, Channel Islands and Isle of Man.

Limit of cover:

£15,000 in any 12 consecutive month period in respect of any one account, £3,500 for any one claim.

What is not covered:

- Any item covered under any other insurance policy, or which would be covered but for the application of an excess or a limit under another policy, or where compensation provided by any guarantee or other agreement exists.
- The first £50 of any claim.
- Travellers cheques, tickets of any kind, financial negotiable instruments, cash or equivalent, buildings, food, beverages, fuel, animals, living plants or perishable goods.
- Motor vehicles, mechanically propelled or assisted vehicles, caravans, trailers, aircraft, gliders and hang gliders, hovercraft, sailboards, surfboards, jetskis or boats and other mechanically propelled or assisted watercraft, or parts or accessories for any of them.
- Trade or business purchases.
- Household improvements of a structural nature.
- Sports equipment whilst in use.
- The following items will not be covered for loss, theft or damage in transit unless they are carried in hand or are under the personal supervision of the insured: computer equipment, jewellery, audio, photographic or video equipment, furs, precious stones, watches, gold, silver or other precious metal articles, medal, coin or stamp collections.
- Items purchased for or gifted to and in the possession of any person other than a member of your household.
- Any purchases delivered to you by courier or posted to you until the goods are received, checked for damage by you, and accepted at your address.

- Wear and tear, damage by moths, vermin, or atmospheric conditions.
- Inherent product defects, electrical and mechanical failure, or failure to operate any item in accordance with the manufacturers' instructions.
- Detention or confiscation by customs or other official bodies.
- Any goods that have had attempted repair or cleaning since purchase.
- Any loss or damage caused by any sort of war, invasion or revolution.
- Any loss or damage resulting from radiation and radioactive contamination, or any related event.
- Any claim or expense of any kind resulting directly or indirectly from pollution or contamination which:
 - Was the result of an intentional act; or
 - Was expected or should have been expected; or
 - Was not sudden; or
 - Was not during any period of insurance.
- Any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism.

(For the purposes of this exclusion "terrorism" means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear).

General Conditions

If you do not observe the terms and conditions of this policy we shall not be liable for any claim made by you. You must be an Ulster Bank Gold credit card holder at the time you make a claim. You cannot make a claim if your rights under the Ulster Bank credit card agreement have been terminated or your Ulster Bank Gold card has been withdrawn or suspended.

You must give us at your reasonable expense, all the information we ask for about any claim and you must help us take legal action against anyone if we ask you to.

You must take all reasonable steps to prevent loss or damage to any item covered by this insurance. If you wish to cancel this policy, please telephone 0845 074 5054.

Guidance when making a claim

Claim Notification

It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

Directions for claim notification are included under the following sections. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details necessary to confirm your identity
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, proof of card usage, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations

How to claim

In the event of a claim you should telephone The Purchase Protection Unit on 0845 074 5054. If an item is lost, damaged or stolen you must ask for a claim form and return it to the Unit within 45 days of the incident.

You will be required to supply proof of purchase/card usage as part of the claims process.

Royal & Sun Alliance supports the Association of British Insurers (ABI) claims codes which sets out the standards of service that customers can expect when making insurance claims.

Claims Conditions

Claims for loss or damage in transit must be reported to the carrier or the tour operator and a written report obtained.

Any loss, theft or damage caused by malicious persons must be reported to the police authorities within 24 hours and a written report obtained from them.

Any claim will be settled on the following basis:

If any item has been damaged and it can be repaired economically we will pay the cost of repair. Otherwise where the damaged or lost item can be replaced with an item of similar quality, we will arrange or authorise replacement with a new item or we will pay the replacement cost of a new item. We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a set, suite or which have a common design or use, when the loss or damage relates to a specific part or clearly defined area.

Fraud

We believe our policyholders are honest, the contract between us is based on mutual trust.

If dishonest means are used by you or anyone acting on your behalf to:

- obtain a claims payment under your policy
- fraudulently exaggerate a claim under your policy
- obtain cover for which you do not qualify

all benefits under your policy will be lost.

Data Protection Notice

Please read the following carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Data Protection Act 1998

All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Insurance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the Royal & Sun Alliance Insurance Group of companies or our agents or subcontractors.

The Royal & Sun Alliance Insurance Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to (see below).

Sharing Information

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd). The aim is to help us to check

information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
Royal & Sun Alliance
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Complaints Procedure

Our commitment to customer service

At Royal & Sun Alliance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know, preferably through your usual sales and service contact point.

If you are unsure how to contact your sales and service point please contact our Customer Relations Team. Details of which follow.

We promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by us issuing a final response letter.

How to contact us

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office
Royal & Sun Alliance
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

Fax: 01422 325146

Email: halifax.customerrelationsoffice@uk.royalsun.com

If you are still not happy

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, Royal & Sun Alliance are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

For your protection calls may be recorded and monitored.

www.ulsterbank.co.uk

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details.

Ulster Bank Limited. Registered Number R733. Northern Ireland.
Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB.
Authorised and regulated by the Financial Services Authority.
Calls may be recorded.
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