

Personal Banking Terms and Conditions



Please read these Terms and Conditions carefully and retain them for future reference.

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A. General Account Terms and Conditions

The conditions in this section apply to the following Accounts:

- Current
- ufirst
- ufirstgold
- Dual
- Step
- Adapt
- Easy Access Savings
- ufirst Savings
- Reward Reserve
- Reserve 30
- Reserve 90
- 55 Plus Savings
- urFirst and urMoney
- Money Desk Deposit
- RSVP Anytime
- eSavings
- eSavings Plus

Sections B sets out Additional Terms and Conditions for Current Accounts.

Section C sets out Additional Terms and Conditions for Savings Accounts.

1 Our Dealings with You

When you sign the Account application form, you accept all these Terms and Conditions. Our booklet **A Guide to Personal Accounts Fees and Interest**, available from any of our branches, as varied from time to time in accordance with Condition 7 in Section A, form part of these Terms and Conditions and should be read with them. Please also see our user guides and other information provided in connection with the operation of your Account from time to time.

2 Definitions

- 2.1 'We', 'us', 'our', 'Bank', 'Ulster Bank' mean Ulster Bank Ireland Limited, a member of the Royal Bank of Scotland group of companies. 'You', 'your' mean you, the person or persons in whose name(s) the Account is held. If you have a joint Account, references in these Terms and Conditions to 'you' include both of you, together and separately.
- 2.2 'Account' means the Account with us in your name.
- 2.3 'Security Details' means the identifying words, codes and/or numbers agreed between you and us for use in the security procedures relating to the Account.
- 2.4 'Group' means the Royal Bank of Scotland group of companies, of which we are a member.
- 2.5 'ECB' means European Central Bank.

3 Paying money into your Account

- 3.1 We will provide same day value, for interest purposes, for transfers between the Account and another Ulster Bank Account as long as instructions are received by close of business on a working weekday. Transfer instructions received after close of business and on non-working days (i.e. weekends and bank holidays) will normally be processed on the next working weekday. You may be able to obtain same day value for transfers outside of these hours if the transfer has been initiated by electronic means.
- 3.2 When you pay a cheque into your Account, the money will be added to the Account balance. Normally you will not be able to take the money out of the Account until the cheque has 'cleared' or you may have to repay the money if it does not clear. If the cheque does not clear this means it has not been paid by the bank on which it is drawn. It is possible that news of its non-payment may not reach us for six working days or more.
- 3.3 Processing of items paid in via cash machines (if this service is available) may not begin until the next working day.

4 Refusal of payments

In certain circumstances we may refuse to accept a payment into the Account.

5 Closure of the Account

- 5.1 In certain circumstances we may require you to close the Account. We may do this by writing to you specifying the period of time within which you are required to comply with this request. If, at the end of that period, you have not closed the Account, we will be entitled to refuse to accept any more payments into the Account (except such payments as are necessary to repay any debt and outstanding interest and charges on the Account) and may return any existing balance to you at the last address you have intimated to us as your home address. We do not have to give you a reason for our decision.
- 5.2 You may instruct us to close the Account at any time, by reducing the balance to zero, paying any accrued interest and charges and instructing us in writing to close the Account.
- 5.3 The Terms and Conditions relating to the Account will continue to apply until all sums pending have been settled in full and all cards and other items belonging to us have been returned.

6 Cancellation Rights

When we open your Account, we will write to you with your Account number and other information about your Account. If you (or one of you, in the case of a joint Account) are not happy with your choice of Account, you (or one of you) may cancel it within 14 days of receipt of your Account number by confirming your decision in writing addressed to your

branch. Alternatively you can give notice of cancellation by sending a fax to our Customer Service Centre on 048 9076 2147 or by sending an e-mail to cscaccountmaintenance1@ulsterbank.com. If you do so we will give you back all the money you have deposited in the Account with any interest it has earned. We will ignore any notice period and any extra charges for withdrawing funds early; this would not apply if the interest on the Account depends on rises and falls in financial markets outside our control, or is fixed-rate.

7 Alterations/Amendments

- 7.1 We may change these Terms and Conditions at any time including making changes to charges and/or introducing new charges, to reflect changes in:
 - market conditions affecting our business, including:
 - fraud prevention requirements;
 - changes in technology;
 - changes in payment methods; and
 - regulatory requirements;
 - good banking practice;
 - our systems, including changes to merge or rationalise systems across the Group or part of the Group; and/or
 - relevant laws.
- 7.2 We may change these Terms and Conditions from time to time for any valid reason.
- 7.3 We will give you at least 30 days' prior written notice about any change to these Terms and Conditions, except where changes are to your advantage in which case we may make the change immediately then write to you within 30 days to tell you about the change.
- 7.4 If we have made a major change or a lot of minor changes in any one year, we will give you a copy of your new Terms and Conditions and/or a summary of the changes.
- 7.5 We may change any of our interest rates from time to time for any of the following reasons:
 - (a) to reflect changes in the ECB base rate; or
 - (b) to reflect changes in market conditions; or
 - (c) if there are changes in the availability of deposits to us or the rates payable in respect of such deposits; or
 - (d) to reflect changes in the law or regulations affecting us or a decision or requirement of a court, ombudsman, regulator or similar body.
- 7.6 We may change our interest rates for any valid reason.
- 7.7 Changes to interest rates will be displayed in our branches and will be advised by notice in the national press or in statements.

8 Operations on the Account

- 8.1 You authorise us to accept and act on your instructions. These can be in writing, over the telephone, or (if agreed separately by us in writing) by electronic means,

e.g. computer. Where your instructions are not in writing, i.e. not provided with an original written authorised signature(s), we are entitled to accept and act on them if the instruction has been confirmed by the use of the security procedure we require you to follow when giving us instructions which are not in writing.

- 8.2 If you have a joint Account, we will (unless you instruct us otherwise in writing) accept instructions authorising account withdrawals signed by any one of you. If you instruct us in writing that more than one of you requires to give any instruction on the Account, you will generally have to give us future instructions relating to the Account in writing, and not e.g. over the telephone.
- 8.3 If the Account is a joint account and one of the Account holders dies, (unless you instruct us otherwise in writing) only the survivor or survivors will be recognised as having any right to the money in the Account and we will accept instructions authorising account withdrawals signed by the survivor or any one of the survivors.
- 8.4 You are responsible for repayment of any debt on the Account. For joint Accounts, each of you can be held fully responsible for any debt on the Account. This is known as 'joint and several' liability.
- 8.5 If your Account becomes overdrawn without our prior consent you will be responsible for any debt, including any irregular account charge, any surcharge interest and any debit interest.
- 8.6 Liabilities on overdrawn Accounts may, at any time after a request for repayment or the giving of notice to you, be set-off against other accounts in your name.

9 Security Procedures

- 9.1 You must keep your Security Details (see Condition 2.3 above) secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.
- 9.2 You must not disclose your Security Details to any other person or record your Security Details in any way which may result in them becoming known to another person.
- 9.3 Please note that after initial registration or enrolment we will never contact you, or ask anyone to do so on our behalf, with a request to disclose your Security Details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your Security Details to them in any circumstances. You should report any such requests to us immediately.
- 9.4 Where a transaction on the Account is confirmed using the Security Details but you subsequently show it was not authorised by you, you will not be liable for that transaction provided you have kept your Security Details secret, you have acted with reasonable care and in accordance with these Terms and Conditions, and you have not acted fraudulently.
- 9.5 **If you suspect someone knows your Security Details you must contact us immediately. If you fail to do so, you may be liable for unauthorised transactions on your Account confirmed by use of the Security Details.**

10 Additional services and charges

We are entitled to charge for additional services provided to you, whether these relate directly to the Account or not. The current charges for the most common additional services are detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above. Additional charges are normally paid for at the time the service is provided.

11 Credit interest payable to you

- 11.1 Any credit interest payable on credit balances on your Account will be paid at our published rates, as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which are available from our branches and may be varied from time to time in accordance with Condition 7 above.
- 11.2 Credit interest (where applicable) is calculated on the daily cleared credit balance on the Account and is paid as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which are available from our branches and may be varied from time to time in accordance with Condition 7 above.
- 11.3 Credit interest is not payable on non-interest bearing Accounts.
- 11.4 Any credit interest payable will be credited to the Account after deduction of Deposit Interest Retention Tax where applicable.

12 General

- 12.1 The relationship between you and the Bank and your contract with the Bank will be governed and interpreted in accordance with the laws of Ireland. The contract will be subject to the non-exclusive jurisdiction of the Irish courts.
- 12.2 These Terms and Conditions are written in English and all our communications with you will be in English.
- 12.3 If you change your name or address you must tell us immediately. All statements, demands, notices and other correspondence will be sent to the most recent address you have advised to us in writing and provided we send it to that address this will be considered effective service of any notice or demand which we may require to serve on you.
- 12.4 If the Account is a joint Account and one of the Account holders dies, or if a sole Account holder dies, the Account can be closed without the loss of credit interest for early closure (where applicable).
- 12.5 In the event of your death or incapacity all payments from the Account will be valid and binding on you and your estate if made prior to the receipt by the Bank of written notice of such death or incapacity.

B. Additional Terms and Conditions for Current Accounts

This section contains additional terms and conditions relating to the Accounts as detailed in the various headings below. See also General Account Terms and Conditions in Section A. If there is any inconsistency between these General Account Terms and Conditions and the Additional Terms and Conditions in Section B, the Additional Terms and Conditions will override the General Conditions.

Additional Terms and Conditions for:

- **Current**
- **ufirst**
- **ufirstgold**
- **Dual**
- **Step**
- **Adapt**

13 Availability

- 13.1 Only private individuals aged 16 years or over may open a Current, Dual or Step Account.
- 13.2 Existing Dual customers as at 1 January 2005 who were aged under 16 at that date can continue to use their Dual Account.
- 13.3 Only private individuals aged 18 years or over may open a ufirst or a ufirstgold Account.

14 Operations on the Account

- 14.1 You must always ensure that the cleared balance (plus, where applicable, any unused agreed overdraft facility) on your Account by close of business on the working weekday before the day when:
 - cheques you have issued are presented for payment
 - standing orders and direct debits are due to be paid
 - you withdraw money from a cash machine
 - you carry out a Laser/Maestro/Cirrus transaction
 - you request us to make payments by any electronic means or by telephone
 - or any other transactions on the Account are due to take place, including the application of interest and charges,is sufficient to cover payment of all such transactions and that the cleared balance remains sufficient to cover payment until all such transactions are paid.
- 14.2 If a sufficient cleared balance (plus, where applicable, any unused agreed overdraft facility) to cover payment is not available on your Account by close of business on the working weekday before the day on which any such transactions are due to take place, payment of some or all of the transactions may be refused.
- 14.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the agreed overdraft limit being exceeded, we may exercise our sole discretion and without contacting you, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the

new or excess overdraft is an unarranged overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed any agreed or automatic overdraft limit on the Account.

- 14.4 In some circumstances you may be able to stop a cheque that has been issued, or a standing order or direct debit instruction on the Account. If you wish to do so and these circumstances apply, you should advise your branch in writing, or by telephone (followed by written confirmation). This advice must be accompanied by the following details:
- Cheque – the cheque number, Account number, amount, name of payee and date;
 - Standing Order – name of beneficiary, amount and frequency where appropriate;
 - Direct Debit – name of originator, amount and frequency where appropriate.
- For additional details on stopping payments, please see the user guide for your Account or ask for details at your local branch.
- 14.5 You must not post-date cheques in any circumstances. However if you do so you authorise us to pay the cheque regardless of its date.

15 Cheques and Vouchers

- 15.1 Unless we have agreed otherwise with you, paid cheques and vouchers will be retained by us. Vouchers are the forms you complete for debit or credit transactions on your Account.
- 15.2 We reserve the right to take copies of the cheques and vouchers that we receive and pay by any means that we reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time and copies taken of paid cheques or vouchers will be retained by us for up to seven years.

16 Service charges

Service charges for operating the Account are charged as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above. If any changes are made, details of the revised charges will be sent to you at least 30 days before the implementation date for the changes.

17 Overdrafts

Warning: If you go overdrawn without authorisation, exceed your agreed overdraft limit or your account does not fluctuate to credit for a minimum of 30 days in any one year period, this may affect your credit rating with this bank.

- 17.1 Overdrafts may be available on some current Accounts, if you are aged 18 or over; see the Additional Terms and Conditions for your Account and/or other literature relating to the Account. Where there is an option to apply for an overdraft, you may overdraw your Account only if we have agreed the overdraft with you. Your Account must operate in credit or within any agreed overdraft limit.

- 17.2 Our payment of items which would have the effect of increasing an unauthorised debit balance or of increasing an overdraft to an amount in excess of the express permission is discretionary and does not mean that the overdraft limit has changed or that we will pay any other cheque (or allow any other payment or withdrawal) which would have the same effect. Cards and cheques must not be used to create unauthorised overdraft facilities or to exceed any overdraft limit.
- If we agree an overdraft with you, or agree to vary an existing overdraft limit, we will write to you confirming the amount of the limit or the new limit and other key terms of the overdraft which will apply together with the terms and conditions for your Account. If there is any conflict between the terms of the overdraft confirmation letter and the Terms and Conditions for your Account, the confirmation letter provisions will override the Account Terms and Conditions.
- 17.3 We may, at our discretion, amend the overdraft limit on the Account, subject to giving you prior written notice. Additionally, some overdrafts agreed by us will be subject to review at a specified "review date". Subject to our overriding right to call for repayment on demand or to amend the terms of the overdraft (see Condition 17.6), any authorised overdraft limit will be available until further notice or until any specified review date.
- 17.4 An overdraft may be continued without formal arrangements after any specified review date and there may be increases in the amount of overdrafts, arising through exercise of our discretion to pay items presented for payment or through payment being guaranteed by a cheque guarantee card. Any such overdrafts on your Account will be subject to the applicable terms and conditions for the Account.
- 17.5 You may terminate any overdraft facility at any time. Where you do this your Account must revert to credit and operate in credit.
- 17.6 We may at any time demand full repayment of your overdraft or terminate, restrict or defer any right conferred on you by these Terms and Conditions in relation to your overdraft in any way we consider appropriate. On receipt of a demand for repayment of the overdraft, you must stop using cheques and making withdrawals on the Account.
- 17.7 If you breach any of these terms we may immediately terminate the overdraft, demand immediate repayment, reduce the overdraft limit and/or otherwise treat any of your rights as terminated, restricted or deferred in any way we consider appropriate.
- 17.8 We do not have to give you prior notice of any demand for payment of overdraft facilities if you have defaulted seriously in payment of any other sums owing on any other Account with us.
- 17.9 Where overdraft interest is payable, it will be charged as detailed in the applicable overdraft confirmation letter or as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above. Overdraft interest is calculated on the daily cleared overdrawn balance on the Account after adjustment for cheques and other items in the course of collection.
- 17.10 If your Account becomes overdrawn without our agreement or you exceed any agreed overdraft limit, even if due to an irregular account charge or surcharge or debit interest, then fees will be payable as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above.

17.11 Overdraft rates may be changed from time to time in accordance with Condition 7 above.

18 Fees, charges and other costs

- 18.1 You will be responsible for paying any reasonable costs incurred by us in connection with the overdraft whether as a result of you breaking the terms of the arrangement or not. These costs will include (but not be limited to) costs of taking and discharging any security; taking steps, including court action, to obtain payment; enforcing and/or preserving our rights under any security held for the overdraft facility; tracing you if you change address without notice and communicating with you if you break the terms of the overdraft arrangement. If such costs remain unpaid then we may debit them to the Account on which we have made the overdraft available.
- 18.2 If you exceed the overdraft limit, charges will be payable as detailed in the overdraft confirmation letter and/or in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above.

19 Security

When we agree an overdraft limit, we will provide you with details of any existing security we hold for the overdraft and/or any new security required to secure the overdraft in the confirmation of overdraft letter. We will not be obliged to make the overdraft available until any security required has been completed to our satisfaction. Overdrafts will also be secured by any available security which we may in future obtain. All security will require to be granted in our preferred form.

20 Miscellaneous

- 20.1 We may debit the Account on which we have made the overdraft available with interest, fees, costs or charges as detailed above; even if it means that the overdraft limit is exceeded.
- 20.2 The overdraft Terms and Conditions will not be affected in any way by the Account on which we have made the overdraft available being allocated another Account number by us or being transferred to another of our branches, offices or departments.
- 20.3 We may change any of these Terms and Conditions in accordance with Condition 7 in Section A above.

Additional Terms and Conditions for:

- **ufirst**
- **ufirstgold**

See also Conditions 13–20 and General Account Terms and Conditions in Section A.

21 Membership Fee

A monthly membership fee is payable on ufirst and ufirstgold.

22 Additional Benefits

- 22.1 You are entitled to apply for the additional benefits specified in the User Guide for the Account. We may alter any of these benefits by giving you at least 30 days' prior notice.
- 22.2 We reserve the right to reclaim all or part of the value given on any benefits so denoted in the User Guide for the Account issued to you when opening the Account, should the Account be closed within six months of these benefits being claimed.

23 Closure of the Account

Upon closure of a ufirst or ufirstgold Account, any existing ufirst or ufirstgold mortgage will be changed to our standard tracker rate, unless otherwise agreed. Any ufirst Savings Accounts held will be converted to an Easy Access Savings Account (or equivalent). All other ufirst or ufirstgold benefits will cease.

Additional Terms and Conditions for Dual Accounts

See also Conditions 13-20 above and General Account Terms and Conditions in Section A.

24 Operations on your Account

- 24.1 Withdrawals must be made via a cash machine. Counter withdrawals (other than from the branch where the Account is held) may only be made at our discretion.
- 24.2 Standing Order and Direct Debit facilities are only available to customers aged 16 or over.

25 Overdrafts

- 25.1 You are not permitted to overdraw the Account, but if for any reason a debt arises on the Account you are responsible for payment.
- 25.2 The Bank may refuse any transaction if there are insufficient cleared funds available on the Account for the transaction.
- 25.3 An irregular account charge will be applied in any circumstances where a Dual Account goes overdrawn. This fee is set out in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above.

Additional Terms and Conditions for Step

See also Conditions 13-20 above and General Account Terms and Conditions in Section A

26 Overdrafts

You are not permitted to overdraw the Account, but if for any reason a debt arises on the Account you are responsible for repayment.

Additional Terms and Conditions for Adapt

See also Conditions 13–20 above and General Account Terms and Conditions in Section A.

27 Parental/Guardian

- 27.1 You should review the Conditions that apply to your account with a parent or guardian.
- 27.2 We may write and tell your parent or guardian that you have opened your account.
- 27.3 Cashplus card is only available to individuals under 18 years with the consent of their parent or guardian

28 Availability

- 28.1 Adapt Accounts are only available to individuals aged 11 years to 18 years.
- 28.2 When you reach 18 years we may change your account to a Current Account, Student Account or another account which we believe with good reason is right for you. For Student Accounts we may seek confirmation from the organisation that processes your application to enter higher education, that you have taken up your place. We will write and tell you at least 30 days before we do this at which time we will provide you with up to date copies of Personal Banking Terms and Conditions and **A Guide to Personal Accounts Fees and Interest**.

29 Standing Orders and Direct Debits

Standing Orders and Direct Debit payments are not permitted on your account.

30 Overdrafts

Arranged overdrafts are not available on your account. If your account becomes overdrawn, we may inform your parent or guardian.

31 Cheque Books

Cheque books are not available on your account.

32 Additional Benefits

Adapt offers a range of additional features that provide preferential terms to goods and services provided by selected third parties. We will tell you which features are available and give you details of any terms and conditions that apply to the features at www.ulsterbank.ie/adapt We may change these features and any terms and conditions that apply to them from time to time.

C. Additional Terms and Conditions for Savings Accounts

This section contains additional terms and conditions for the following Accounts as detailed under the various headings below:

- **Easy Access Savings**
- **urfirst Savings**
- **Reward Reserve**
- **Reserve 30**
- **Reserve 90**
- **55 Plus Savings**
- **Personal Savings**
- **urFirst**
- **urMoney**
- **Money Desk Deposit**
- **RSVP Anytime**
- **eSavings**
- **eSavings Plus**

See also General Account Terms and Conditions in Section A. If there is any inconsistency between these General Account Terms and Conditions and the Additional Terms and Conditions in Section C, the Additional Terms and Conditions will override the General Account Terms and Conditions.

Additional Terms and Conditions for:

- **Easy Access Savings**
- **urfirst Savings**
- **Reward Reserve**
- **Reserve 30**
- **Reserve 90**
- **55 Plus Savings**
- **Personal Savings**
- **eSavings**
- **eSavings Plus**

33 Availability

- 33.1 Only private individuals and trustees aged 18 years or over may open an Easy Access Savings, Reward Reserve, Reserve 30, Reserve 90 Account.
- 33.2 Only private individuals aged 55 or over may open a 55 Plus Savings Account.
- 33.3 Only private individuals aged 18 or over who are resident in the Republic of Ireland may open an eSavings and eSavings Plus Account.

34 Operations on the Account

- 34.1 Lodgments for any amount can be made to the Account by Bank Giro Credit at any of our branches or any other bank at which this service is available. A small direct charge for this service may be made by the other bank. Wages and salary lodgments are not permitted on the Account.
- 34.2 Once an eSavings or eSavings Plus Account has been opened lodgments must be made via Anytime Internet Banking.
- 34.3 Statements showing operations on the Account will be issued to you every 3 months (quarterly) if there have been transactions on the Account during the quarter and otherwise at least once a year.

35 Service charges

Service charges for operating the Account are charged as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above. If any changes are made, details of the revised charges will be sent to you at least 30 days before the implementation date for the changes.

36 Withdrawals

- 36.1 Withdrawals from the Account may be made in cash or by transfer to another Ulster Bank Account. Unless you have made specific arrangements with us relating to a sum to be withdrawn in cash, we may limit the amount you can withdraw in cash at any one time.
- 36.2 Withdrawals from an eSavings or eSavings Plus Account can only be made by transfer to an Ulster Bank account or other nominated non Ulster Bank account in one or more of the Account holder's name(s). Withdrawals can not be made by any other method.

37 Overdrafts

- 37.1 You are not permitted to overdraw the Account, but if for any reason a debt arises on the Account you are responsible for payment.
- 37.2 The Bank may refuse any transaction if there are insufficient cleared funds available on the Account for the transaction.

Additional Terms and Conditions for ufirst Savings

See also Conditions 33-37 and General Account Terms and Conditions in Section A.

38 Closure of the Account

If you cancel your ufirst or ufirstgold Account your ufirst Savings Account will be closed and any balance transferred to an Easy Access Savings Account or an equivalent account.

Additional Terms and Conditions for Reward Reserve

See also Conditions 33–37 above and General Account Terms and Conditions in Section A.

39 Balance Threshold for Interest

There is a minimum balance of €10,000 on Reward Reserve. If you fall below this minimum you will receive a nominal rate of interest. For details of our nominal rate please refer to our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above. There is a maximum balance of €250,000 on Reward Reserve.

40 Withdrawals

The Reward Reserve Account allows one withdrawal per calendar quarter. A withdrawal means any withdrawal from the account. More than one withdrawal per calendar quarter from the account will result in the bonus not being applied for that quarter.

41 Price Promise

The AER, including all bonuses, will be the European Central Bank base rate plus 0.50% until 1/1/08.

42 Bonuses

- 42.1 Interest known as the 'Quarterly Bonus' will be paid in addition to credit interest in respect of each full quarter during which no more than one withdrawal is made and provided that the minimum balance does not fall below €10,000 for more than four calendar days in total during that quarter.
- 42.2 If more than one withdrawal is made during any quarterly period or if the minimum balance falls below €10,000 for more than four calendar days in total during that quarterly period then no quarterly bonus will be earned for that quarterly period. A quarterly period shall commence on the 1st of January, April, July and October. A quarterly period will end the day before the first working day of the next quarterly period i.e. a) 31st March if 1st April is a working day or b) 2nd April if the 3rd April is the first working day. A working day is Monday to Friday and does not include weekends or bank holidays. A quarterly bonus shall be calculated by reference to a quarterly period taking into account the minimum balance in the account and the number of withdrawals made during that period. A quarterly bonus will be paid to the account on the first working day of the next quarterly period.
- 42.3 Interest known as 'Annual Bonus' will be paid in addition to credit interest and quarterly bonuses in respect of each full annual period during which no more than four withdrawals are made. If during any annual period more than four withdrawals are made then no annual bonus will be earned for that annual period. An annual period shall commence on the first working day of January. An annual period will end on the day before the first working day of January i.e. 1st January where

2nd January is the first working day. A working day is Monday to Friday and does not include weekends or bank holidays. The annual bonus shall be calculated by reference to an annual period taking into account the number of withdrawals made during that period. The annual bonus will be paid to the account on the first working day of the next annual period.

42.4 Should you open an account during a quarterly period or an annual period, any quarterly or annual bonus earned during the remainder of that period will be paid on a pro rata basis in accordance with the number of complete days during the period when the account has been opened. Should you close an account during a quarterly or an annual period, you will not receive any quarterly or annual bonus interest for that period. Quarterly and annual interest is calculated on a daily basis on the amount you have in your account at the close of business. Both quarterly and annual interest rates are subject to change by us from time to time.

Additional Terms and Conditions for Reserve 30

See also Conditions 33–37 and General Account Terms and Conditions in Section A.

43 Balance Threshold for Interest

There is a minimum balance threshold of €3,000 on Reserve 30. If you fall below this minimum you will receive our nominal rate of interest. For details of our nominal rate please refer to our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above.

44 Withdrawals

You must provide 30 days' notice for all withdrawals on Reserve 30. If you are not able to give 30 days' notice for a withdrawal or Account closure, we will charge you a fee equivalent to our reducing your next interest payment by 30 days' interest on the amount withdrawn, based on the interest rate applicable to the Account balance immediately prior to the withdrawal. If the amount of this fee is more than the value of the accrued interest on the Account as at the date of withdrawal we will deduct the rest from the Account balance.

Additional Terms and Conditions for:

- **Reserve 90**
- **55 Plus Savings**
- **Personal Savings**

See also Conditions 33–37 above and General Account Terms and Conditions in Section A.

45 Passbooks

If you have a passbook for your Account then:

45.1 If your passbook is lost or stolen, you must report this to your local branch immediately.

45.2 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the Account when the passbook was last updated. Your quarterly statement will provide an up to date balance figure.

Additional Terms and Conditions for Reserve 90

See also Conditions 33–37 above and General Account Terms and Conditions in Section A.

46 Balance Threshold for Interest

There is a minimum balance threshold of €3,000 on Reserve 90. If you fall below this minimum you will receive a nominal rate of interest. For details of our nominal rate please refer to our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above.

47 Withdrawals

You must provide 90 days' notice for all withdrawals on Reserve 90. If you are not able to give 90 days' notice for a withdrawal or Account closure, we will charge you a fee equivalent to our reducing your next interest payment by 90 days' interest on the amount withdrawn, based on the interest rate applicable to the Account balance immediately prior to the withdrawal. If the amount of this fee is more than the value of the accrued interest on the Account as at the date of withdrawal we will deduct the rest from the Account balance.

Additional Terms and Conditions for 55 Plus Savings Account

See also Conditions 33–37 above and General Account Terms and Conditions in Section A.

48 Balance Threshold for Interest

There is a minimum balance threshold of €3,000 on 55 Plus Savings. If you fall below this minimum you will receive a nominal rate of interest. For details of our nominal rate please refer to our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above.

Additional Terms and Conditions for urFirst Account

See also General Account Terms and Conditions in Section A.

49 Availability

You can only have a urFirst Account if you are under 12 years old. If you are less than 7 years old, one or two adults on your behalf must open the Account. If you are aged between 7 and 11 years old you may have the Account in just your name. We may write to your parent(s)/guardian(s) to advise that an Account has been opened.

50 Account opened on your behalf

When the Account is opened by one or two adults on your behalf, the money in the Account is held by them for you 'in trust'. The adult or adults are your trustee or trustees. Where there is more than one trustee any one of them may operate the Account alone except where the trustees have been appointed by a court of law then they all need to sign instructions on the Account. A trustee may not withdraw money from the Account by telephone.

51 Taking money out of your Account

- 51.1 When you pay a cheque into your Account, the money will be added to the Account balance but you may not be able to take the money out of the Account until the cheque has "cleared". See Condition 3 in Section A above.
- 51.2 Your Account may not be overdrawn – that means you cannot take out more money than you have in your Account. If your Account becomes overdrawn we may inform your parents or guardians.
- 51.3 We may limit the amount you may withdraw in cash at any time.
- 51.4 Standing orders and direct debit payments cannot be made from this Account.

52 Interest paid to you

Interest is calculated daily on the money you have available to take out of your Account and will be paid at our published rates, as detailed in our booklet **A Guide to Personal Accounts Fees and Interest** which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above.

53 Changing your Account

When you reach the age of 12 years you will no longer be eligible for urFirst and you agree that we may change your urFirst Account to a urMoney Account. We will write to you 30 days before we do this and you will be entitled to close the Account if you so wish.

Additional Terms and Conditions for urMoney Account

See also General Account Terms and Conditions in Section A.

54 Availability

The urMoney Account is only available to people aged between 12 and 17. When you reach the age of 18 you will no longer be eligible for the urMoney Account and we may convert

the Account to an Easy Access Savings Account or to another account with us. We will write and tell you at least 30 days before we do this and you will be entitled to transfer to another account or close the Account if you so wish.

55 The main services on urMoney Account

- Cashcard*.
- Credit interest on the money in your Account.

*For Customers aged under 16, available only with the consent of your parent or guardian.

56 Taking money out of your Account

- 56.1 Your Account may not be overdrawn – that means you cannot take out more money than is in your Account. You will be responsible for payment of any overdraft which does arise on the Account.
- 56.2 The Bank may refuse any transaction if there are insufficient cleared funds available on the Account for the transaction.

57 Credit interest paid to you

Interest is calculated daily on the money you have available to take out of your Account and will be paid at our published rates, as detailed in our booklet **A Guide to Personal Accounts Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A above.

Additional Terms and Conditions for Money Desk Deposit

See also General Conditions in Section A above (except Conditions 3 and 5.2 which do not apply for Money Desk Deposit Account).

58 Availability

- 58.1 Money Desk Deposit Accounts are available to personal customers investing on their own behalf and to all non-personal customers.
- 58.2 The initial deposit to open the Account must be a minimum of €25,000.
- 58.3 Accounts may be opened for 1 week, 1 month, 3 months, 6 months, 9 months or 1 year.
- 58.4 Credit interest is calculated on the day to day cleared balance at the applicable pre-agreed rate for a fixed term and will be credited to the Account at maturity (maturity means end of agreed term) after deduction of Deposit Interest Retention Tax where applicable. Non taxpayers may register to receive interest gross provided they comply with the relevant requirements of the Revenue Commissioners.
- 58.5 We will issue a confirmation letter showing maturity details for each deposit.
- 58.6 If an instruction is not held by the Bank or received from you on the day of maturity, funds (capital plus interest) will roll over for the same term again at the rate deemed appropriate by the Bank at that time.

- 58.7 No additional lodgments are allowed on Accounts during the term; however a separate account may be opened with the minimum appropriate balance.
- 58.8 If access to funds prior to maturity is required, you may break your fixed term deposit. Interest may be applied to the date of the withdrawal. Depending on movements in the interest rate market, this may in certain circumstances result in a charge being incurred.
- 58.9 Only cleared funds are accepted to the Money Desk Deposit Accounts. Lodgments can only be accepted between 9.30am and 3.00pm each working day.

Additional Terms and Conditions for RSVP Anytime.

See also General Account Terms and Conditions in Section A.

59 Availability

RSVP Anytime is a Savings Account available to personal customers only investing on their own behalf. The Account is available to individuals who are permanently resident in Ireland and aged 18 or over. There are no restrictions on the number of Accounts an account holder may have. The Bank reserves the right to refuse a deposit, to decline to open an Account or, on at least 30 days' notice, to require an Account to be closed without giving a reason for such a decision. Closure may be immediate in extreme or exceptional cases. The RSVP Anytime is operated through Anytime Banking by Freepost, telephone and internet. The Account cannot be operated or any related business conducted through any of the Bank's branches.

60 Deposits to the Account

- 60.1 The initial deposit to open the Account must be for a minimum of €5,000 by way of a cheque drawn on a personal account in the applicant's name or by an Ulster Bank draft. Subsequent deposits must each be for at least €500. A minimum balance of €5,000 must be maintained in the Account and subject to this provision, it will earn interest at the RSVP Anytime rate(s). There is no maximum restriction. Should the balance of the Account fall below €5,000 the Bank will pay interest at our nominal rate of interest until the minimum balance is re-established on the account. For details of our nominal rate please refer to our booklet, **A Guide to Personal Accounts Fees and Interest** (as varied from time to time). Deposits should be made by cheque, online or by telephone. If by cheque, these should be sent in a Business Reply Paid envelope together with a lodgment form as provided by the Bank for this purpose. You should quote your Account number on the reverse of each cheque. Cheques should be made payable to "Ulster Bank Ireland Limited" or to the Account holder(s).
- 60.2 Credit interest is calculated on the day-to-day cleared balance at the applicable RSVP Anytime Account rate and will be credited to the Account annually in October. Interest will be paid after deduction of Deposit Interest Retention Tax at the applicable rate. Higher rate taxpayers may have to pay additional tax on interest payable on the Account. Non-taxpayers may register to receive the interest gross provided they comply with the relevant requirements of the Revenue Commissioners.

61 Withdrawals from the Account

- 61.1 The minimum withdrawal is €500. If the Account balance is less than €500, you may withdraw the full balance and any outstanding interest, however the Account will be closed. The Bank reserves the right to decline a withdrawal request of less than €500.
- 61.2 All withdrawals must be made against cleared funds. When you pay cheques into your Account, we have to clear them - in other words obtain payment from the bank/branch of the person or business who issued the cheque. The time taken to do this will depend on where the cheque was drawn and where it was paid in.
- 61.3 There is also a difference between a cheque being cleared for value which means the time taken for it to be treated as cleared funds, and the time taken for fate to be established which means the time taken to be certain that the cheque has in fact been paid by the bank/branch on which it was drawn.
- 61.4 Withdrawals can be obtained by cheque or paid into your nominated account. A cheque will only be made payable to the Account holder and sent to the Account holder's registered address. Withdrawals can also be made online or by telephone. If you wish funds to be paid into a specified account, you must enter the Sort Code and Account Number of the account to be credited in the space provided on the withdrawal form. A Lodgment Slip relating to the Account which is to be credited must be forwarded with the Withdrawal form. Transfers should normally be credited to the specified account within 3 working days of receipt of the withdrawal instruction by Ulster Bank Anytime Banking. Care should be taken when entering the Sort Code and Account Number. The Bank will not accept liability where funds are transferred to an incorrect account because the wrong Sort Code and/or Account Number is entered.
- 61.5 There are no charges for operating your Account when the Account is operated in accordance with these Terms & Conditions.

62 Overdrawn Accounts

- 62.1 Account holders are not permitted to overdraw the Account. If there are insufficient cleared funds available on the Account to meet any withdrawal or transfer the Bank reserves the right to refuse such instruction and may return any debit(s) unpaid. Upon such breach the Bank shall also be entitled at its discretion and without restricting any other rights to convert the Account to an ordinary Current Account to which interest and charges will be applied in line with the Bank's practice for such accounts. Full details of interest and charges are set out in our booklet **A Guide to Personal Accounts Fees and Interest**, available from any of our branches, as varied from time to time in accordance with Condition 7 in Section A above.
- 62.2 Where an Account is in joint names, each party to the Account shall be jointly and severally liable for any liability incurred.
- 62.3 Liabilities on overdrawn Accounts may be set-off against other accounts in the Account holder's name.

63 Direct Debits & Standing Orders

The Bank will not accept instructions for direct debits or standing orders to be paid from the Account.

64 Statements

Statements will be provided on an quarterly basis.

65 Postal Service

We will have no liability to an Account holder for items missing in the post or for postal delays. Cash must not be sent to RSVP Anytime Banking by post.

66 Variation

The Bank reserves the right to amend any of these Conditions in accordance with Condition 7 in Section A above.

67 General

We may refuse to carry out or allow any transaction on an Account if we are not satisfied of:
the identity or authority of any person requesting the transaction;
the lawfulness of the transaction; or
whether the account conditions have been complied with.

Any correspondence should be sent to:

Ulster Bank RSVP Anytime, Customer Service Centre, Danesfort, Stranmillis Road,
Belfast BT9 5UB.

68 Our address for closing your RSVP Anytime Account

If you wish to close your Account you will be required to send a written instruction to:
Ulster Bank RSVP Anytime, Customer Service Centre, Danesfort, Stranmillis Road,
Belfast BT9 5UB.

Additional Terms and Conditions for eSavings Accounts

See also conditions 33–37 above. (Note that 34.1 and 36.1 do not apply to eSavings Accounts) and General Account Terms and Conditions in Section A. (Note that condition 3.1 does not apply to eSavings Accounts.)

69 Availability

This Account cannot be opened through our branch network. It is only available from our website at www.ulsterbank.ie

70 Operations on the Account

- 70.1 The Account can only be operated using the Anytime Internet Banking Service requiring you to be enrolled for that service (if you are not already enrolled for the Anytime Internet Banking Service when you open the Account you must enrol before you start operating the Account) and the Anytime Internet Banking Service Terms and Conditions will apply to the Account (see Section E).
- 70.2 The minimum initial lodgment is €1 and the maximum lodgment is €500,000.
- 70.3 The initial lodgment can be made by cheque; the cheque must be made out in euro drawn on a bank in the Republic of Ireland and must be payable to you or Ulster Bank. The cheque should be drawn on an account in your name(s).
- 70.4 Existing customers can make their initial lodgment by same day value transfer from any Ulster Bank Account in one or more of the Account holder's name(s).
- 70.5 Lodgments can be made by transfer from any Ulster Bank account in one or more of the Account holder's name(s); or by regular Standing Order from any bank account in the Republic of Ireland. Lodgments can not be made by any other method. The maximum amount that can be lodged to the Account is €500,000.
- 70.6 We will provide same day value, for interest purposes, for transfers between the Account and another Ulster Bank Account as long as instructions are received by 6.30pm Monday to Friday (excluding bank holidays). Transfer requests made at other times will be processed on the next working day.
- 70.7 Standing Orders and Direct Debit Payments are not permitted from the account.
- 70.8 The maximum number of parties to an Account is two.
- 70.9 No transactions may be made in any of our branches.

71 Customer liability

If any debt arises on the Account, you shall be responsible for repayment. For joint Accounts, each of you can be held fully responsible for any debt on the Account. This is known as 'joint and several' liability.

72 Interest paid to the customer

Interest will be calculated on the daily cleared balance and will be paid as detailed on our website www.ulsterbank.ie Interest will be paid at our published rates, as they may be amended from time to time.

Additional Terms and Conditions for eSavings Plus Accounts

See sections 69–72 above. (Note that 70.2 and 70.5 does not apply to eSavings Plus Accounts). See also conditions 33–37 above. (Note that 34.1 and 36.1 do not apply to eSavings Plus Accounts) and General Account Terms and Conditions in Section A. (Note that condition 3.1 does not apply to eSavings Plus Accounts).

73 Operations on the Account

73.1 The minimum initial lodgment is €15,000 and the maximum lodgment is €1,000,000.

74 Interest paid to the customer

74.1 If the account balance falls below €15,000, a nominal rate of interest will be paid.

74.2 A bonus rate of interest will be paid each month for the first 6 months after the account is opened.

74.3 No interest (except for bonus interest in the first 6 months) will be payable on the account for any month during which a withdrawal is made.

D. Servicecard/Cashplus/Cashcard Conditions of Use

These Conditions are to be read in conjunction with the Terms and Conditions for your Account, as varied from time to time, which form part of these Conditions.

IMPORTANT NOTICE – Loss or Misuse of your Servicecard/Cashplus/Cashcard

If the card is lost or stolen, or you suspect that someone knows the PIN, you must phone us on 1800 245 399 (if abroad 0044 1315 498 186, from UK 0131 549 8186) or contact your branch.

1 General

These Conditions of Use apply to both Servicecards, Cashplus and Cashcards except the Cheque Guarantee provisions in Condition 5 which apply only to Servicecards.

(a) Servicecards and Cashplus cards; or

(b) Servicecards.

Below are set out the definitions of the words and terms used in these Conditions.

'Account'	Your Account with us to which transactions are debited
'additional card'	A card we issue to another person (an 'additional cardholder') nominated by you.
'card'	Any card we provide for use on the Account.
'Group'	Means the Royal Bank of Scotland group of companies, of which we are a member.
'PIN'	The personal identification number you use with the card.
'transaction'	Any payment made or cash withdrawn by you using the card, or card number or PIN (except for cheques issued by you with payment guaranteed by use of the card number).
'We', 'us', 'our'	Ulster Bank Ireland Limited.
'You', 'your'	The person or persons in whose name(s) the Account is opened.

2 The card

- 2.1 You (and any additional cardholder) must do the following:
 - Sign the card when you or the additional cardholder receive it.
 - Keep the card secure at all times and do not allow any other person to use it.
 - On receiving the PIN advice slip memorise the PIN and then immediately destroy the PIN advice slip.
 - Never write down the PIN in any way which could be understood by someone else.
- 2.2 You (and any additional cardholder) must not use the card before or after the period it is valid for or after you receive notice that we have cancelled or withdrawn the card.
- 2.3 You (and any additional cardholder) must not use the card if to do so would overdraw the Account without our prior agreement, or would increase any borrowing on the Account to more than we have agreed.
- 2.4 We own the card and if we ask, you must return it to us immediately (cut in half through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half). We, or anyone acting for us, may keep the card at any time. For example, we may withdraw a card and instruct any third party to keep hold of it if you try to use it.

Using the card

3 Transactions

- 3.1 The card may be used along with the PIN to obtain cash, up to the daily limit for your Account, from any cash dispensing machine which we advise will accept the card.
- 3.2 We will advise you of the daily cash withdrawal limit (this may include the value of other transactions carried out at cash dispensing machines, details of which will be advised to you from time to time) and may adjust it from time to time.
- 3.3 You can use your Servicecard or Cashpluscard to settle any purchase from retailers or suppliers of services who display the Laser, Maestro or Cirrus logo shown on the card or any other logo which we notify to you.
- 3.4 Transactions carried out using the card will normally be applied to the Account on the same day the transaction is carried out or on the next business day.
- 3.5 On each business day, any available funds on the Account will be used first, in priority to paying any other debit to the Account, to pay any transaction notified to us since the previous business day.
- 3.6 When we process a transaction in a currency other than euro on the Account we will re-convert it into euro at our then current exchange rate.
- 3.7 You will have to pay all amounts charged to your Account by your Servicecard or Cashplus card, even when the details on the sales voucher are wrong or where no sales voucher is signed, if it is clear that you or any additional cardholder has authorised the transaction.
- 3.8 When we receive an acceptable refund voucher we will pay the amount of the refund to the Account.
- 3.9 By inserting your card in the card reader device provided and keying in your PIN, you

may use your card and PIN to authenticate transactions for which you have given instructions in a branch or at a retail outlet.

4 Authorising payments

- 4.1 Where a retailer or supplier of services asks us for authorisation before accepting payment by your Serviccard or Cashplus card, we may decide not to give authorisation if:
- the card has been reported as lost or stolen, or we have reason to suspect it is lost or stolen; or
 - you or any additional cardholder have broken these conditions; or
 - taking account of all other transactions we have authorised, including those not yet charged to the Account, there are insufficient funds available in the Account.
- 4.2 Once you have carried out a transaction using your Serviccard or Cashplus card you cannot ask us to stop that transaction. However, we will cancel a transaction that has been authorised but not been paid if we receive satisfactory evidence of the transaction being cancelled.

5 Cheque Guarantee

- 5.1 Provided you follow our cheque guarantee conditions (a copy of the current conditions can be obtained at any of our branches), you may use your Serviccard to guarantee payment of cheques drawn on the Account and on any of your other Accounts at the same branch, up to the amount of the cheque guarantee limit shown on it. You must use only one guaranteed cheque for any one transaction.
- 5.2 You cannot stop payment of a guaranteed cheque for any reason. We are permitted to debit a guaranteed cheque to the Account on which it is drawn even when there is something wrong with the cheque or your right to use the card is suspended or ended.

6 Charges

Charges will be payable for certain uses of the card as detailed in our separate charges tariff which is available from our branches and forms part of these Conditions of Use. These charges may be revised from time to time in accordance with the Terms and Conditions for your Account. You will be informed of any changes at least 30 days before they come into effect.

7 Joint Account

If you have a joint Account, although you will each have your own card, you are each responsible for all transactions and guaranteed cheques carried out by any card and for repayment of any borrowing which arises on the Account.

8 Liability

- 8.1 **If the card is lost or stolen, or you suspect that someone knows the PIN, you must carry out the instructions set out in the Important Notice at the beginning of these conditions.**

- 8.2 If the card is misused before you tell us of its loss or theft or that someone else knows the PIN, you will only have to pay up to €63.49 for any misuse, unless you have acted fraudulently or without reasonable care.
- 8.3 If the card is misused by someone who has it with your permission you will have to pay for all transactions carried out with the card by that person.
- 8.4 If someone carries out a fraudulent transaction using your card details on the Internet or by telephone or mail order you will not be liable for the fraudulent transaction.
- 8.5 Once we receive notice of the loss, theft or possible misuse, we will cancel the card. If the card is then found you must not use it. Return it to us immediately cut in half through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half.
- 8.6 You will not be responsible for any loss arising from misuse of a card if it has not been received by you.
- 8.7 We will not be liable if any party refuses to let you pay or withdraw cash with the card.

9 Additional Cardholder

- 9.1 You (in the case of joint Accounts, all of you) may ask us to issue a card and PIN to someone else. If we agree to do this, you are responsible for ensuring that any additional cardholders comply with these conditions and you will have to pay for all transactions carried out using the additional card(s) and PIN(s), including those charged to the Account after the additional card(s) has/have been returned to us.
- 9.2 You authorise us to pass information to the additional cardholder(s). This information will include, but will not be restricted to, details of the Account.

10 Giving out information

You authorise us to give any appropriate third party any relevant information:

- in connection with the loss, theft or possible misuse of the card or PIN; or
- in order for us to meet our obligations as a member of the Laser, Maestro or Cirrus card schemes

11 Ending your right to use the card

- 11.1 If we consider it appropriate we may suspend, withdraw or restrict the use of a card and PIN at any time. We will tell you before we take this action, or as soon as possible afterwards.
- 11.2 If your use of the Account is ended or restricted, including us instructing you:
 - not to make any further withdrawals on the Account.
 - not to use the card to guarantee payment of cheques, without our agreement, you will not be entitled to use the card.
- 11.3 You may end your use of the card (and the use of the card by any additional cardholder) at any time by giving us notice in writing and returning the card or cards

to us (cut in half down through the magnetic strip, and if you have a chip card ensure the chip is cut in half).

- 11.4 If your use of the card (or the use of the card by any additional cardholder) is ended, you remain responsible for all transactions carried out with the card.

12 Changes to Terms and Conditions

- 12.1 These Conditions of Use may be varied from time to time in accordance with the Terms and Conditions for your Account.
- 12.2 If there is any inconsistency between these Conditions of Use and the Terms and Conditions for your Account the Conditions of Use will override the Account Terms and Conditions.

E. Terms and Conditions for Anytime Internet and Telephone Banking

The following terms apply to any use by you of our telephone and online banking services ('the Service') if you have registered for them. These terms and conditions are to be read in conjunction with the Terms and Conditions for your Account, which form part of these terms and conditions.

The terms and conditions which relate to credit cards will not apply if the Service is not available for credit cards or if you do not hold an Ulster Bank credit card. Please ask at any branch for details.

Definitions

'We', 'us', 'our' means Ulster Bank Ireland Limited.

'You', 'your' means you, the person or persons in whose name(s) the Account is held and, for credit cards, means the person who has a credit card account with us. If you have a joint account, references in these Terms and Conditions to 'you' include both of you, together and separately.

'Account' means the account with us in your name.

'Security Details' means the identifying words, codes and/or numbers agreed between you and us for use in the security procedures relating to your Accounts.

'Service' means Ulster Bank Anytime Banking and Ulster Bank Anytime Internet Banking when accessed using the telephone or internet.

Authority

1. You authorise us to accept and act on your instructions and to pay to and from your Account(s) the amounts involved when the transaction has been authenticated by the use of the security procedure we require you to follow. You acknowledge and agree that this may be on an Account that could otherwise only be operated by two or more persons.
2. If you have a joint Account, we will act on the instructions of either of you but you are each responsible for all transactions carried out and for the repayment of any borrowing which arises on your Account.

Security Procedure

3. You must keep your Security Details secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.
4. You must not disclose your Security Details to any other person or record your Security Details in any way which may result in them becoming known to another person.
5. Please note that after initial registration or enrolment we will never contact you, or ask anyone to do so on our behalf, with a request to disclose your Security Details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your Security Details to them in any circumstances. You should report any such requests to us immediately.
6. Where a transaction on the Account is confirmed by use of the Security Details and the Service but you subsequently show it was not authorised by you, you will not be liable for that transaction provided you have kept your Security Details secret, you have acted with reasonable care and in accordance with these Terms and Conditions, and you have not acted fraudulently.
7. **If you suspect someone knows your Security Details you must contact us immediately. If you fail to do so, you may be liable for unauthorised transactions on your Account confirmed by use of the Security Details.**
8. You will be responsible for all instructions received by us between the time you pass the security procedure until you exit from the Service. Please note that this includes any input errors or instructions sent by someone other than yourself so please do not leave the device you are using to access the Service unattended while you are still logged onto our website.
9. Telephone calls may be recorded for security and training purposes.

Transactions

10. Banking instructions received for your current and savings accounts by 1.30pm on any working day will normally be processed that day. You will be advised at the time you send the instruction if the instruction cannot be processed that day but will be processed the next banking day. Instructions received at any other time will be processed the next banking day.
11. Provision of the Service will not give you the right to make the Account overdrawn except to the extent of any overdraft which we may agree from time to time.
12. You are responsible for all transactions carried out using the Service and for repayment of any debt that arises from use of the Service.

Charges

13. We reserve the right to charge you and you agree to pay the charges for the Service or any part of it. Details of new charges and changes to charges will be notified to you in writing, or by a text message or e-mail, at least 30 days before they take effect and will also be available on the Ulster Bank website [www.ulsterbank.com]

Availability of the Service

14. While we will make reasonable efforts to provide the Service, we will not be liable for any failure to provide the Service, in part or full, for any cause that is beyond our reasonable control. This includes, in particular, any suspension of the Service resulting from maintenance and upgrades to our systems or those of any party used to provide the Service.

Variation/Termination of the Service

15. We reserve the right to change the Service from time to time and shall give you prior notice of any material changes.
16. We may, where we consider it appropriate for your or our protection, suspend, withdraw or restrict the use of the Service or any part of the Service. We will tell you as soon as practicable if we take such action. We may also end the Service or any part of the Service at any time by giving you reasonable notice.
17. You may terminate your subscription to the Service by notifying us. The notification will not be effective until we receive it.
18. These terms and conditions and the charges for the Service may be varied from time to time in accordance with the Terms and Conditions for your Account.

F. General Terms

Your Information

Who we are

We are a member of the Royal Bank of Scotland Group (the Group). For information about our Group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0044 131 556 8555 or Textphone 0044 845 900 5960.

How we use your information and who we share it with

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties.

We do not disclose your information to anyone outside the Group, except:

- where we have your permission; or
- where we are required or permitted to do so by law; or

- to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

If you would like a copy of the information we hold about you, please write to your branch. A fee may be payable.

Credit reference agencies

We may make periodic searches at credit reference agencies and will provide information to the Group to manage and take decisions about your accounts. This may include information about how you manage your account including your account, balance, credit limit and any arrears. We will also provide this information to credit reference agencies who may make this information available to other organisations so that they can take decisions about you, your associates and members of your household. The information may also be used for tracing purposes.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when: checking applications for, and managing credit or other facilities and recovering debt; checking insurance proposals and claims; checking details of job applicants and employees. We, and other organisations that may access and use the information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the credit reference and fraud prevention agencies we use if you would like a copy of your information held by them. Please contact your branch. The agencies may charge a fee.

Other General Terms

- If you are not satisfied with any of our products or services we have a complaint handling procedure that you can use to resolve such matters.
- If you wish to make a complaint please contact us. You can write to us at, Ulster Bank Group Centre, George's Quay, Dublin 2. Alternatively, you can visit or call your local branch.
- If you are still not satisfied after following our procedures, you can ask the Financial

Services Ombudsman to review the complaint. Write to: Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or telephone LoCall: 1890 88 20 90, Tel: 01-662 0899, Fax: 01-662 0890 or email: enquires@financialombudsman.ie.

- Calls may be recorded.
- Textphone users please dial 1800 924 615.
- Information is correct at time of going to print.
- Ulster Bank Ireland Limited is registered with the Office of the Data Protection Commissioner. See www.dataprivacy.ie for a copy of our registration.
- Authorised and regulated by the Irish Financial Services Regulatory Authority.

Ulster Bank Ireland Limited. Registered in Ireland. Registration Number 25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2.

The main business of Ulster Bank Ireland Limited is providing banking services and our principal place of business is Ulster Bank Group Centre, George's Quay, Dublin 2.

Ulster Bank Ireland Limited is a limited liability company registered in Ireland with the Companies Registration Office, Parnell House, 14 Parnell Square, Dublin 1 under registered number 27566 and a licensed bank regulated by the Irish Financial Services Regulatory Authority P.O Box 9138, College Green Dublin 2.

The VAT number of Ulster Bank Ireland Limited is IE/9/E/61585W.

www.ulsterbank.ie

This brochure is also available in Braille, large print, audio or on disc.
Please contact your local branch for details or Textphone 1800 924 615.

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