

Helpful tips to make the most of your money abroad



 **Ulster Bank**

Everything you need to make the most of your trip

When it comes to spending money abroad, many of us get our foreign currency in the airport at a poor exchange rate. That's where this handy guide comes in. There are often cheaper, safer and more convenient ways to pay for things while you're on holiday. This guide will help show you which ways to pay are best in different situations.



debitCARD



serviceCARD



Before you go

Most important of all

Pack your Ulster Bank Visa serviceCARD or Ulster Bank Visa debitCARD. They're just as handy abroad as back home.

Make sure you know your PIN

If you've forgotten it, tell your branch and they'll send you a new one within a week.

Order your travel money

Buying currency at the airport can be expensive. So why not get your currency in advance from Ulster Bank. Foreign currency (cash) commission is charged at £3 and is free for ufirstgold members, students and over 65s. (A monthly membership fee of £13 applies for ufirstgold current accounts.) Just pop into any branch for more information.

Check the expiry date

If it's due to expire and you haven't received a replacement, let your branch know.

Keep in touch

Tell your branch you're travelling so we'll know to expect unusual transactions.

Make a list of your card and phone numbers

This will be really handy if your cards are ever lost or stolen. This booklet has a list of important phone numbers, so you could bring it with you or save the numbers into your mobile.

Register for text alerts

Text alerts are really handy and can be set up in minutes. You can get weekly balance updates by text or an alert if your balance goes above or below a particular amount wherever you are. We can also text you straightaway if we suspect fraudulent activity on your account. Terms and conditions apply, check in branch for more details.

Set up your text alerts at
www.ulsterbank.co.uk/textalerts

Remember to register for Anytime Banking too. It's the simple, convenient and secure way of managing your accounts online, anytime, anywhere. Terms and Conditions apply.

Register for Anytime Banking at
www.ulsterbank.co.uk/anytime



While you're there

Carrying lots of cash around is never a good idea. But you'll probably need some when you arrive for things like taxis, drinks and snacks. Most holiday insurance policies only cover up to £500 cash, so it's safer and more convenient to use your Ulster Bank Visa service/debitCARD.

Welcome all over the world

Your Ulster Bank Visa service/debitCARD lets you make purchases at over 30 million retail outlets worldwide and withdraw cash from over 1 million ATMs. Just look for the Visa logo.



Extra protection

More secure than cash, your Ulster Bank Visa service/debitCARD also covers you against fraud, identity theft and unauthorised spending. In many countries, chip and pin technology helps make transactions even more secure. You also get purchase protection. So if you buy something that gets lost or damaged, we may be able to help you recover your money.

Convenient and great value

Compared with other payment types, Ulster Bank Visa service/debitCARD can be just as cheap and a lot safer. The table opposite shows what you'd pay in sterling depending how you buy abroad.

When using your card abroad, it's always better to pay in the local currency rather than sterling. Your Ulster Bank Visa service/debitCARD could give a better exchange rate than the local rate so you could save money.

In some countries, you may be asked for a six digit PIN. Simply enter your four digit PIN as normal and it should work fine.

Payment method	Cost of buying US (\$) in sterling (£)		
	\$100	\$200	\$300
Ulster Bank Visa service/ debitCARD card at Point of Sale in the US	£63.67	£126.59	£189.52*
Cash withdrawal at US ATM using an Ulster Bank Visa service/ debitCARD	£64.92	£128.68	£193.01
Foreign currency from NI bank	£67.12	£131.24	£195.36
Foreign currency from airport exchange bureau	£75.36	£145.74	£216.11*

US Dollars are used here but there are similar savings on all major currencies.

*You could save £26 on each \$300 transaction by using your Ulster Bank Visa/debitCARD at point of sale.

Important information

All information correct as at 25 March 2011, and is subject to change. Based on Visa International daily exchange rates and inclusive of all charges of 2.65% + £0.75 at Point of Sale or 2.65% + 2.25% (min £2, max £5) at ATMs. Rate quoted from NI Bank was found at Northern Bank and includes a £3 commission. Airport rate was found at Belfast City Airport, Travelex and includes a £4.99 commission charge.

Using your Ulster Bank Credit Card Abroad

Your credit card can be especially useful for buying more expensive things like special gifts or electrical items.

Sometimes on holiday you may be asked for your payment card when checking into a hotel, or booking a rental car. This is to enable the hotel or car rental firm to guarantee payment at the end of your stay or rental period. In cases like these, it is a good idea to use your credit card rather than your debit card because the amount available for you to spend on your account will be reduced by the amount the hotel or rental firm has used for their guarantee. By using your credit card instead of your debit card it means that the money in your current account will be available for you to spend or to meet regular bills that may be due when you are away.

For more information on using your Ulster Bank credit card abroad, visit www.ulsterbank.co.uk/creditcards



Charges while abroad

Charges may apply when using your Ulster Bank service/debitCARD or your credit card abroad.

Service/debitCARD charges

Cash withdrawals in a foreign currency from an ATM not owned by RBS, NatWest or Ulster Bank are converted into sterling at our prevailing exchange rate and an exchange rate transaction fee of 2.65% of the transaction amount is applied. Withdrawals will also be subject to a charge of 2.25% of the transaction amount (min £2, max £5).

Purchases (point of sale transactions) are converted into sterling at our prevailing exchange rate and an exchange rate transaction fee of 2.65% of the purchase amount is applied. Transaction will also be subject to a charge of £0.75 for each purchase.

Credit card charges

A charge of 3% (min £3) applies for any ATM withdrawal. Plus a 2.75% administration charge applies to all credit card transactions in a foreign currency.

For full details of all our fees, please refer to our brochure in branch, 'A guide to personal account fees and interest'.

When you're back

By using your Ulster Bank service/ debitCARD to make purchases abroad, you should also have a receipt for everything you bought. Take the time to check them carefully against your statements and let us know straightaway if there's a transaction you don't recognise.



Useful numbers

Lost and stolen

Ulster Bank Visa service/debitCARD: +44 131 549 8186

Lost or stolen credit cards: +44 1423 700 545

Fraud Helpline: 0870 010 1913

Fraud Helpline (calling from abroad): +44 131 339 7609

Stopped debit card: +44 131 339 7609

Stopped credit card: +44 126 850 8020

Help for what matters

 Ulster Bank

Other useful numbers

My local branch:

Emergency contact:

Travel Insurance

Other:

Help for what matters

 Ulster Bank



For more information



Call into your local branch



www.ulsterbank.com

This brochure is also available in Braille, large print, audio or disk.
Please contact your local branch for details or Textphone 0870 154 1192.

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Calls may be recorded.

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