

Schedule of Services – Payment and International Banking Charges

Help for what matters

 **Ulster Bank**

International Drafts and Payments – Euro

Sale of Foreign Euro Drafts*	0.75% of value issued Minimum €6.35 Maximum €31.74
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*A foreign euro draft is a Euro denominated draft drawn on a bank in a participating country other than the Republic of Ireland.

Stop payments advice	€5.08
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Outward Payments

(i.e. Telegraphic Transfers)	0.5% of value Minimum €19.05 Maximum €44.44
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Low value (</=€50,000) euro payments to European Union (EU) countries/European Economic Area (EEA) with valid IBAN* & BIC are subject to the special fees quoted below.**

Out-of-pocket expenses will not apply.

In order to qualify for low value payments charges, payment application must indicate Ulster Bank's charges for account of applicant and foreign bank(s) charges for account of beneficiary.

Same day value payment (Urgent transfer)

Paper/Chip and Pin*** Request with valid IBAN* & BIC** quoted	€24.50
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Same day value payment (Urgent transfer)

Electronic payment (Anytime Internet Banking) with valid IBAN* & BIC** quoted	€18.38
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Same day value payment (Urgent transfer)

Electronic payment (Bankline/International Cash Management – Business customers only) with valid IBAN* & BIC** quoted	€18.38
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Next day value payment (Standard transfer)

Paper/Chip and Pin*** Request with valid IBAN* & BIC** quoted	€0.51
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Next day value payment (Standard transfer)

Electronic payment (Anytime Internet Banking) with valid IBAN* & BIC** quoted	No Charge
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Next day value payment (Standard transfer)

Electronic payment (Bankline/International Cash Management – Business customers only) with valid IBAN* & BIC** quoted	€0.38
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Fees for euro payments

(i) </= €50,000 that do not quote the valid IBAN* and BIC** of the beneficiary's institution.

Or

(ii) >€50,000

Paper/Chip and Pin*** Request	0.5% of value Minimum €19.05 Maximum €44.44
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Anytime Internet Banking (electronic payment)	0.5% of value Minimum €19.05 Maximum €44.44
Bankline (Business customers only) (electronic payment)	0.375% of value Minimum €14.29 Maximum €33.33

Cut-off times for payments

Paper (via branches)	1.00pm
Paper (direct)	2.00pm
Electronic –	2.00pm
International Cash Management (Business customers only)	
Anytime Internet Banking	3.00pm
Chip and Pin*** (via branches)	3.00pm

Inward Payments – in favour of:

Ulster Bank accounts	Up to €126.97 Free Thereafter €6.00
Non Ulster Bank Accounts	€10.00
Telephone Advice of Individual Payment received	€2.00

Inward payments (</= €50,000), denominated in euro from European Union (EU)/European Economic Area (EEA) countries and which quote the valid IBAN* of the beneficiary and BIC** of the beneficiary's institution, will be processed free of charge. Payment must indicate that beneficiary bank charges only are for the account of the beneficiary.

International Drafts and Payments – Non Euro

Drafts	€3.81 per draft
Stop payments advice	€5.08

Outward Payments

(i.e. Telegraphic Transfers)

Paper/Chip and Pin*** Request	0.2% of value Minimum €12.70 Maximum €44.44
Paper Request	0.2% of value Minimum €12.70 Maximum €44.44
Anytime Internet Banking	0.2% of value Minimum €12.70 Maximum €44.44
Electronic payment (Bankline)	0.15% of value Minimum €9.52 Maximum €33.33

Inward Payments – in favour of:

Ulster Bank accounts	Up to €126.97 Free Thereafter €6.00
Non-Ulster Bank accounts	€10.00

Telephone Advice of Individual Payment received €2.00

Duplicate Debit/Credit advices

Charge per advice €4.00

Facsimile charge per advice €1.50

Trace on a correctly processed payment €7.50

Note: Ulster Bank Accounts, e.g. Current Accounts/Savings Accounts.

Agents' charges may also be applicable. These are charges levied by the other financial institutions involved in the Payment and they are outside the control of Ulster Bank.

*IBAN: International Bank Account Number

**BIC: Bank Identifier Code

***PIN: Personal Identification Number

Bureau de Change

Sales

Foreign currency notes 1% of value issued
Minimum €0.32
Maximum €2.54

Purchases

Foreign Currency Notes 1% of value purchased
Minimum €0.32
Maximum €2.54

Unpaid Foreign Cheques €6.35

Cheques and Travellers Cheques

– Non Euro Currencies 1% of value purchased
Minimum €0.32
Maximum €2.54

– Euro Currencies 1% of value purchased
Minimum €3.81
Maximum €38.09

Note:

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

Agent charges relate to handling and administrative fee's applied by another institution. These charges are subject to terms and conditions held between Ulster Bank and such agent. These charges may vary.

Collections

Import

Clean or Documentary	0.3% of value Minimum €38.09 Maximum €126.97
Cheque Collections	€12.70 per item
Issue of Release notes	€25.39

Export

Clean or Documentary	0.15% of value Minimum €12.70 Maximum €63.49
Cheque Collections	€12.70 per item

Bonds, Guarantees and Stand By Letters of Credit

Subject to arrangement

Documentary Credits

Import

€0.25 per €100 for each 3 months, or part thereof, on the value of the credit outstanding at the beginning of each 3 month period.

Minimum	€38.09
Amendment	€12.70
Acceptance revocable/ irrevocable credits	1.5% per annum
Examination of Documents	No charge

Export

Pre-advising a credit	€25.39
Advising without adding confirmation	€76.18
Adding our confirmation	Subject to arrangement Minimum €76.18
Amendments	€38.09 per amendment
Payments/Negotiations	0.3% of value Minimum €76.18
Acceptances/Bill Discounting	Subject to arrangement

International Accounts

Administration Fee Half-Yearly

Sterling Accounts	£75.00
Other Currencies	€150.00
Lodgements for Sterling accounts	£0.60
Cheques paid on Sterling Accounts	£0.50

Duplicate Statements	STG A/c's	USD A/c's	*Other Currencies
First Sheet	£2.75	\$5.00	€4.00
Each Subsequent Sheet	£1.75	\$3.00	€2.60
General Account Charges	STG A/c's	USD A/c's	*Other Currencies
Drafts	£2.75	\$5.00	€4.00
Unpaid Cheques Outward	£8.50	\$15.00	€12.70
Unpaid Cheques Inward	£4.25	\$9.00	€6.35
Irregular Account Charge	£4.50	\$7.50	€6.35
Request for Original Copy Cheque	£1.00	\$2.00	€1.50
Stop Cheque Charge	£8.50	\$15.00	€12.70
Facsimile Charge for transaction Printouts	£1.00	\$2.00	€1.50
Cash Transactions**	0.5%		

**Fees for other International currency accounts will be charged at the euro equivalent of the fees and charges listed in the International currency of the account. Foreign currency rates of exchange are displayed or will be quoted by staff at branches. The rates are also available on the Bank's website www.ulsterbank.ie

**The cut-off time for cash transactions to these accounts is 2.00pm, cash transacted after this time will be deemed to have been received on the next business day.

Note:

1. Major Foreign Currency Rates of Exchange are displayed or will be quoted by staff at branches. These rates are also available on the Bank's website www.ulsterbank.ie
2. In addition to the charges outlined in this brochure Out of Pocket expenses (e.g. courier charges, SWIFT*** transmission charges and third party expenses) may also apply.

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

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

*** SWIFT: Society for Worldwide Interbank Financial Telecommunication.

Important Information:

Terms and conditions apply in respect of products and services outlined. Fees outlined in this brochure apply to all accounts, irrespective of whether or not the account is maintained in debit or credit. Information correct as at 17 February 2012 and is subject to change.

For further Current Account charges please see 'A Guide to Personal Accounts Fees and Interest' or 'A Guide to Business Current Account Fees' brochures, available at your Business Centre/Branch.

Information correct as at 17 February 2012.



Call into your local branch



ulsterbank.ie

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

This brochure includes information for Business and Personal customers. For further information please ask at your Business Centre/Branch.

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