

A Guide to our Personal Accounts

Help for what matters

 **Ulster Bank**

This brochure tells you about:

	Section	Page
1.	Welcome to Ulster Bank	3
2.	Our commitment to you	3
3.	Fees and interest	4
4.	Debit Cards	4
5.	Lodging money to your account	6
6.	Available balance	7
7.	Cheques	8
8.	Overdrafts	10
9.	Statements	11
10.	Joint accounts	11
11.	Additional Services	12
12.	Direct Debits	12
13.	Standing orders	13
14.	Credit Transfers	13
15.	Bank Giro Credit	14
16.	SWIFT Credit Transfer	15
17.	Credit cards	16
18.	Important Information	16

1. Welcome to Ulster Bank

Whether you are about to or have just opened an Ulster Bank personal account or you're one of our existing customers, this leaflet will provide you with all the information you need on how your account operates.

If you require further information about the wide range of products and services available from Ulster Bank, please contact your branch. We're always pleased to help.

You should also read our leaflet *Personal Banking Terms and Conditions* for detailed conditions on the operation of your account.

2. Our commitment to you

At Ulster Bank, we try to conduct our business in a fair and reasonable way and want our relationship with you to be based on confidence and trust. We will endeavour to clearly explain how your accounts and financial arrangements with us work and keep you up to date with all developments.

We'll also take all possible care with security, to protect your accounts against fraud or misuse at all times.

The Bank observes a strict duty of confidentiality about your financial affairs. We will not disclose details of your accounts or your name and address to anyone else, other than to any confidentially appointed agents acting on our behalf, except in the four cases permitted by law. These are where:

- We are legally compelled to do so
- There is a duty to the public to disclose
- Our legitimate interests require disclosure
- Disclosure is made at your request or with your consent

3. Fees and interest

All our branches display the interest rates payable on our personal savings accounts and fees and interest chargeable on personal current accounts. More details are contained in our leaflet **A Guide to Personal Accounts Fees and Interest** which is available from any Ulster Bank branch.

You can also find out about our fees and interest rates by:

- Clicking on our website **www.ulsterbank.ie**
- Dropping in to your local branch to talk to our staff

Please do not hesitate to ask any member of staff in your local branch if you wish to have further explanation of fees or interest.

4. Debit Cards

ServiceCARD & DebitCARD

Both these cards enable you to:

- Pay for goods and services at home, abroad and online wherever you see the Visa logo[^].
- Request cashback when making a purchase at a number of retailers such as Supermarkets.
- Withdraw cash at Automated Teller Machines (ATMs) at home and abroad wherever you see the Visa logo*.

CashCARD (Only available on Savings Accounts)

The CashCARD enables you to:

- Withdraw cash at ATMs at home and abroad wherever you see the Visa logo*.

[^]We apply a foreign-exchange fee of 1% of the transaction value with a minimum of €0.25 and a maximum of €6. You will also be charged 1% of the transaction value with a minimum charge of €0.25 and a maximum charge of €6.

*We apply a foreign-exchange fee of 1.5% of the transaction value (excluding withdrawals within the Eurozone or from an Ulster Bank, Easy Cash, Royal Bank of Scotland or NatWest cash machine). You will also be charged 2% of the value of your cash withdrawal with a minimum charge of €3 and a maximum charge of €12. This does not include any additional fees that a merchant or cash machine owner may impose on the customers for using this service.

Government stamp duty

- You pay Government Stamp Duty of €2.50 a year on debitCARDS/ServiceCARDS used at Point of Sale only.
- You pay Government Stamp Duty of €2.50 a year on debitCARDS/ServiceCARDS or Cashcards used at cash machines only.
- You pay Government Stamp Duty of €5 a year on debitCARDS/ServiceCARDS used at cash machines and used to pay for goods and services.

Full details on serviceCARDS, debitCARDS and cashCARDS are available from any branch or visit www.ulsterbank.ie.

Card Care: To help prevent fraud and protect your accounts, it is essential to take care of your chequebook, passbook, cards, Personal Identification Number (PIN) and other security information, by following the information given below:

- Do not keep your chequebook and cards together.
- Keep your card safe and your PIN, password and other security information secret.
- Do not allow anyone else to use your card or tell anyone your PIN or password.
- If you change your PIN choose your new PIN carefully.
- Try to remember your PIN and password.
- Never write down or record your PIN or password and destroy notice of your PIN as soon as you receive it.
- Keep your card receipts and other information about your account safe.
- Take care when storing or getting rid of account information e.g. use a shredder, as people who commit fraud use many methods like 'bin raiding'.
- You'll find the Irish Payments Association (IPSO) website www.safecard.ie a helpful guide on what to do if you suspect card fraud.

If any of your Ulster Bank cards or chequebook are lost or stolen, take the following steps:

- For Credit Cards (MasterCard) call **1890 924 258** or **+44 1423 700545*** from abroad.
- For Debit and all other cards call **1800 245 399** or **+353 1 7025756** from abroad.

In general, if you contact us as soon as possible after you discover the loss, you will not have to pay for any amounts that are subsequently taken from your account. However, you might have to pay if you've acted with gross negligence, e.g. if you have recorded your PIN on your card.

Lines are open 24 hours per day, 7 days per week (except Bank Holidays). Calls from mobile phones may not be free. Calls may be recorded.

5. Lodging money to your account

To lodge cash or cheques to your account, simply complete a paying-in credit slip. The cashier will brand and initial the completed counterfoil and you should retain this for your records. You'll find a number of these pre-printed slips in your cheque book (if applicable).

The pre-printed slips are completed as follows:

The image shows a completed Ulster Bank paying-in credit slip. Red lines and text labels point to specific fields on the form:

- Date:** 24 May 2005
- Destination Branch:** Any Street, Any Town, Somewhere
- Sort Code:** 98 00 00
- Title of Account:** ABC Ltd.
- Account No.:** 12345678
- Signature of person lodging into account:** P. Wilson
- Grand Total:** £ 430
- Total Cash Lodged:** 50
- Total Cheques Lodged:** 00

The form includes a table for itemizing payments:

Notes	Amount
Notes Large	
Notes 20	
Notes 10	
Notes 5	
42	
41	
Notes	
Amount	
TOTAL CASH	£245 50
Cheques, P/s	£185 00
Grand Total	£ 430 50

A Lodgement/paying-in book (pre-printed with your account details) is available on request and lodgements of credits can be made at any branch.

Lodgements can also be made through other banks, although these may be subject to a charge by the bank in question.

You can also:

- Send cheques (but not cash) directly to your Ulster Bank branch by post with a completed paying-in credit slip.
- Arrange to have funds paid directly to your account by the person paying you the money.
- Arrange for your salary to be paid directly into your current account which could save you a lot of time.

To enable anyone to lodge money to your account, e.g. your employer, all you have to do is pass on your bank details by either giving them a pre-printed credit slip or your branch address, sort code, the full title of your account and your account number. You can find all this information on your cheque book, or in the papers given to you when you opened the account (if applicable).

6. Available balance

Whenever you lodge cash or an Ulster Bank cheque to your account at an Ulster Bank branch, the amount lodged may be available for immediate withdrawal, the lodgement is included for calculating interest from the same day. As part of our commitment to our customer service, from time to time, we may amend the clearing cycle on individual transactions. Please refer to the **Personal Banking Terms and Conditions** leaflet for more information.

When you lodge a non-Ulster Bank cheque into your account we need to clear it. In other words we have to obtain payment from the bank or the person or business that issued the cheque.

Normally in applying the central clearing cycle it takes 3 business days for a cheque to be received at the other bank for payment. This is known as clearing a cheque. If the cheque does not clear this means that 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 6 business days or more.

Cheques paid in at some financial institutions or agents, (e.g. the Post Office), may take longer to arrive at the other bank for payment.

The table below illustrates a typical example of when a cheque amount will be included for calculating interest and available for withdrawal, assuming normal business days and that payment is assured from the person or business issuing the cheque.

Cheque paid in on	Funds included for calculating interest from close of business on	Funds available for withdrawal from commencement of business on
Monday	Wednesday	Thursday
Tuesday	Thursday	Friday
Wednesday	Friday	Monday*
Thursday	Monday	Tuesday
Friday	Tuesday	Wednesday

*Funds would normally be available for withdrawal at an ATM from Saturday

The entire balance of your account may not always be available for withdrawal. For example, a cheque you've lodged may not yet be cleared, or a direct debit needs to be paid. You can easily find out how much money is available to you for withdrawal (i.e. your available balance) at an Ulster Bank ATM, through Anytime Telephone Banking on **1850424365*** or Anytime Internet at **www.ulsterbank.ie/internetbanking** (if you are registered for these). Alternatively, you can talk to your branch.

7. Cheques

Chequebooks

If your current account and financial circumstances give you access to a chequebook, we will provide you with one.

- It gives you access to your funds and enables you to pay for goods and services without carrying large amounts of cash.
- It's one of the safest ways to send payments by post and provides you with a record of what has been paid.
- It's another way for you to make payments or withdrawals from your account.

Before you reach the end of your chequebook a new book will be automatically ordered for you. You can also order one at any Ulster Bank Cash Machine, through Anytime Telephone Banking on **1850 424 365*** or Anytime Internet Banking at **www.ulsterbankanytimebanking.ie** (if you are registered for these services).

Alternatively, contact your branch. They can also order a credit book for you, pre-printed with your account details.

Automated service open 24 hours per day, 7 days per week.

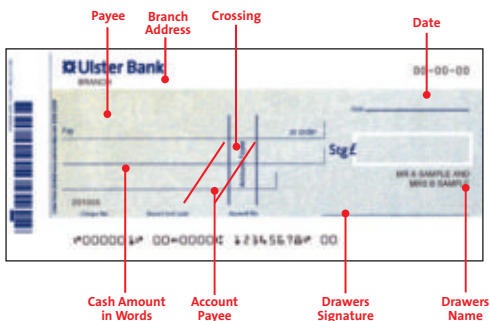
6 steps to writing a cheque:

- 1 On the line marked Pay write the name of the person or firm you wish to pay using a ballpoint pen or permanent ink.
- 2 On the line beneath it write the amount in words.
- 3 In the box beside the euro sign, complete the amount in figures.
- 4 Write the payee's name and the cheque amount (both words and figures) as far as possible to the left in the space provided. Drawing a line through the remaining space beside the amount ensures that no extra words or figures can be inserted.
- 5 Sign and date the cheque using your normal signature, a specimen of which will be held at your branch.
- 6 Then complete the cheques issued record in your cheque book.

*Automated service open 24 hours per day, 7 days per week. Customer Service Advisers available Monday to Sunday 8am–10pm (except Bank Holidays). Calls from mobile phones may not be free. Calls may be recorded.

To help prevent fraud when posting a cheque, it's sometimes useful to write extra information about the person you're paying on the reverse of the cheque. For example, if you're paying a large organisation such as the Revenue Commissioners, specify the name of the account you want the cheque paid into. If paying into a bank, write the name of the account holder on the cheque.

Check out the illustration below for steps on how to complete a cheque.



Crossing a cheque

For added protection against fraud, all cheques are pre-printed as crossed. This means that only the person to whom the cheque is made payable can lodge the cheque to their account.

Stopping a cheque

If you want to stop a cheque, for example if it has been lost, you can do so provided it has not been guaranteed by a cheque card and has not already been debited to your account. To stop a cheque, contact your branch immediately and give them:

- Your account number
- The cheque number
- Cheque amount
- Name of the payee
- Date on the cheque

You will then need to confirm these details in writing. In normal circumstances, we need your instruction to cancel a payment at least one working day before the item is debited from your account. It may not be possible to cancel payments if you do not give enough notice of your decision to cancel.

There is a charge for stopping a cheque, which is detailed in **A Guide to Personal Accounts Fees and Interest**. You'll be advised of the charge amount when you ask us to stop a cheque.

Unpaid cheques

You should be aware that even though a cheque is normally considered paid after six working days and funds relating to it may be available for withdrawal, the cheque itself can still be returned unpaid by the bank on which it's drawn. You should only withdraw the amount of a cheque if you are satisfied that it will not be returned unpaid. If you withdraw the funds and the cheque is subsequently returned to us unpaid by the bank of the person or business that issued the cheque, we will withdraw the amount of the cheque from your account and will send you the cheque advising the reason for its return on an accompanying advice. It is then up to you to contact the person or business that issued you with the cheque to discuss the reason for return.

Out-of-date cheques

A cheque should be presented within six months after the date of issue or it will not be paid. In this case, it will have to be returned to the person who issued it and a fresh cheque provided, or the date amended and initialled by them.

Covering cheques

When you issue cheques or other payment instructions on your account (for example, a direct debit or a serviceCARD transaction) you must ensure that you have enough money in your account to cover these items whether through an overdraft facility or credit balance. You also need to allow for any cheques or other payment instructions lodged to your account that have not yet cleared. Where there are insufficient funds in your account, the items may not be paid and additional fees incurred. Fees are detailed in our leaflet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.

Note: It is extremely important that you keep your chequebook in a safe place and that you always keep it separate from your serviceCARD. Any loss or theft of your chequebook or serviceCARD must be reported to us immediately.

8. Overdrafts

Personal current accounts should be operated in credit, or within an agreed overdraft facility. Overdrafts are not permitted on savings accounts.

Lending criteria, terms and conditions apply. You must be 18 or over to apply for an overdraft or other form of credit. Security may be required. Overdraft is repayable on demand. The overdraft facility may not be exceeded without the prior permission of Ulster Bank. If you exceed your overdraft limit, surcharge interest in addition to debit interest will be applied on any amount over the authorised limit, other charges may also apply.

9. Statements

Regular Statements will help you to manage your finances simply and responsibly. Ulster Bank statements itemise every transaction passing through your account (since the previous statement) and can help you to compare them with your own records.

You can decide how often you wish to receive a statement, though this will normally depend on the volume of transactions. If you do not choose your statement frequency, you will receive a statement once a month, unless Terms and Conditions state otherwise for your account type.

Always check your statements and let us know if you think anything is wrong, and once checked, file them in a safe place, just in case you want to refer to any transactions at a later date.

Outside your normal statement dates, the balance of your account and a mini-statement facility, which shows the last 6 transactions on your account, is available at any Ulster Bank ATM, 24 hours a day, 7 days per week.

10. Joint accounts

- If your account is a joint account, your liability will be joint and several with the other account holder(s). This means that each of you will be individually liable for all debts on the account and you'll also be liable together.
- When you open your account, you'll be asked to specify whether all, some, or just one of you needs to sign cheques and other authorisations for withdrawals from the account. Unless you have indicated otherwise, any one of the joint account holders may sign such authorisations for withdrawals from the account.
- We will send statements and all correspondence to the address of the first named party on a joint account unless otherwise specified.
- If one of the account holders on a joint account dies, please let us know and we will remove their name from the account. The account will continue to operate as a sole account, and we will accept instructions from the surviving account holder(s), unless instructed differently by written authority on the operation of the account.

11. Additional Services

We can offer you a wide range of banking and financial services, from loan facilities to deposit accounts, residential and commercial mortgages and credit cards, and all on competitive terms. Ulster Bank Financial Services can give you advice on all aspects of life assurance, retirement planning and investments.

Choose a simpler way to pay

You may be able to set up a Direct Debit or standing order on your account if you have regular bills to pay electricity, rent, mortgage or finance instalments so you don't have to remember when bills are due and can avoid writing and sending out cheques on a frequent basis. You can also set up a Direct Debit or standing order to make regular transfers into a savings account.

12. Direct Debits

A Direct Debit can be fixed such as an insurance policy premium, or variable, like electricity bills for example. An organisation that is set up for a Direct Debit on your account can only take amounts which are due, and these will be advised to you in advance. In the unlikely event of an error, we will make an immediate refund to you and claim the incorrect amount back from the originator. Organisations who originate Direct Debits must meet certain criteria and membership of the Direct Debits must meet certain criteria and membership of the Direct Debit scheme is strictly controlled.

- To sign up for a Direct Debit, simply complete the instruction provided by the organisation you want to pay, and they will forward it to us.
- If you wish to amend or cancel a Direct Debit, you should advise the originator in writing, call Anytime Telephone Banking on **1850 424 365*** (if you are registered for this service) or call into your branch before 3pm on the Business Day before the Scheduled debit date. Cancellation at a later date will not cancel the next payment to be made, but will cancel all future payments on foot of the Direct Debit. To consent to a cancellation of a Direct Debit, You must provide us with the name of the Originator, the amount and the frequency of the Direct Debit. You are also required to notify the Originator of cancellation of the Direct Debit payment instruction. You should also check your statements to ensure that the cancellation has been made by the originator.
- If you cancel a Direct Debit using Anytime banking, you will need to allow at least three working days.
- Details of any Direct Debits will normally appear on your statement.

Note: Direct Debits are not permitted on savings accounts.

13. Standing orders

A standing order allows a direct payment from your account, for a fixed amount at regular intervals, to a third party nominated by you.

- To set up a standing order simply complete the appropriate form, available from either the third party or any Ulster Bank Branch.
- The amount and payee name of each standing order will appear on your statement.
- If you wish to **amend** or **cancel** a standing order call Anytime Telephone Banking on **1850 424 365*** (if you are registered for this service) or calling into your branch before 4.30 pm on the Business Day before the Scheduled debit date Cancellation at a later date will not cancel the next payment to be made on foot of a standing order but will cancel all future payments on foot of the standing order. To cancel a standing order, You must provide us with the name of the Payee, amount and frequency of the standing order.
- If you cancel a standing order using Anytime banking, you will need to allow at least three working days.

Note: Standing orders are not permitted on savings accounts.

*Automated service open 24 hours per day, 7 days per week. Customer Service Advisers available Monday to Sunday 8am – 10pm (except Bank Holidays). Calls from mobile phones may not be free. Calls may be recorded.

14. Credit Transfers

- A credit transfer is a service that can be used in certain circumstances to make payments from your Account to another account in a financial institution in Ireland or to another Account which You hold with us and to receive payments into your Account from another account. Credit transfers are available on all Accounts.
- For eSavings and eSavings Plus Accounts, You can only make credit transfers to another Account with us or to the nominated non-Ulster Bank account notified by You to us when You open your Account.
- To make a Credit Transfer, You must supply us with a valid account number and sort code for the Account to which the transfer is to be made along with the date and amount of the credit transfer so that the credit transfer completes successfully. You can make a domestic credit transfer in any of the following ways:
 - (a) *in one of our branches*

By completing and signing a payment instruction form and providing us with the information set out above, You **consent** to the authorisation of the credit transfer that You request.

(b) by Telephone Banking

By phoning us with details of the credit transfer You wish to make and providing us with the information set out above and your Security Details if We request them, You **consent** to the credit transfer.

(c) through Anytime Internet Banking

Once you validly log on to Anytime Internet Banking and provide us with the information set out above, You **consent** to any subsequent credit transfers that You make through Anytime Internet Banking during that login session.

- A credit transfer to another Ulster Bank Account will reach the Account on the Business Day on which We are deemed to receive your instruction.
- A credit transfer to an account which is not an Ulster Bank Account will be credited to the Payee's Payment Service Provider by the end of the next Business Day following the Business Day on which We are deemed to receive your instructions.
- Credit transfers **cannot be revoked** once We receive an authorised instruction through any of the above methods unless they are future dated. If they are future dated, You may cancel a credit transfer by 3pm on the Business Day before the date the credit transfer is to be debited to your Account.
- There are limits on the amount You can transfer under any domestic credit transfer. For transfers through Anytime Internet and Telephone Banking these limits will be advised to you when you are making the transfer.

15. Bank Giro Credit

- Lodgements for any amount can be made to your Accounts by Bank Giro Credit (paper slip/document used to instruct a bank to make a direct payment to another account) at any of our branches or any other bank at which this service is available, unless your Account is an eSavings or an eSavings Plus Account. A charge for this service may be made by the other bank.
- You must supply us with a valid Account number and a sort code for the Account to which the transfer is to be made along with the date and the amount of the Giro Credit so that the Giro Credit completes successfully.
- By completing a manual Bank Giro, You **consent** to the authorisation of the Giro Credit that you request.
- Giro Credits **cannot be revoked** once we receive an authorised instruction through any of the above methods.
- A Giro Credit Transfer to another Ulster Bank Account will reach the Account on the Business Day on which we are deemed to receive it.

- A Giro Credit to an account which is not an Ulster Bank Account will be credited to the Payee's Payment Service Provider by the end of the next Business Day following the Business Day on which We are deemed to receive your instructions.

16. SWIFT Credit Transfer

- A Society for Worldwide Interbank Financial Telecommunication (SWIFT) credit transfer (i.e. telegraphic transfer) is a credit transfer facility which can be used to make individual domestic and international payments from your Account.
- You are required to provide a valid International Bank Account Number (IBAN) and Bank Identifier Code (BIC) code for the destination account and the full name and address of the Payee for the SWIFT credit transfer to execute correctly.
- You can make a SWIFT credit transfer in one of our branches by completing and signing a payment instruction form with the information set out above.
- When the Bank receives instructions to make a payment in the European Economic Area (EEA) via SWIFT, the Bank will credit the institution which holds the payee's account:
 - (a) if the instruction is electronic and for payments in sterling (to an account in the UK) or euro (to an account in the EEA), by the end of the Business Day following the day on which the Bank receives the instruction;
 - (b) if the instruction is on paper and for payments in sterling (to an account in the UK) or euro (to an account in the EEA), by the end of the second Business Day following the day on which the Bank receives the instruction;
 - (c) for all other payments, by the end of the fourth Business Day following the day on which the Bank receives the instruction.
 - (d) For payments outside the EEA, different execution times may apply. The Bank will provide further information on request.
- If You are requesting a non-euro SWIFT credit transfer You are required to agree on the foreign exchange rate before the Transaction is processed.
- Details of our fees and cut off times for SWIFT credit transfers are provided in our **Schedule of Services – Payment and International Banking Charges** leaflet.

17. Credit cards

Credit cards are available subject to application and an assessment of your financial circumstances. Please ask in branch for our latest credit card brochure to find out more.

Over 18s only. Current interest rates for cards are available from you branch or on www.ulsterbank.ie. Lending criteria, terms and conditions apply.

18. Important Information

Ulster Bank Debit Card

You must never keep a record of your PIN with your card or anywhere it may be discovered. If you suspect that someone else knows your PIN, inform your branch immediately and they will arrange for you to receive a new card and a new PIN. You should also keep your card receipts safe and dispose of them carefully.

Protection against fraud

As part of our aim to protect existing and new customers from the risks of fraud and to minimise the instances of money laundering, there is a legal requirement to undertake identity and address verification for all new accounts that are opened.

We will need to see:

1. Original proof of your identity such as full local Driving licence or current, full, valid Passport.
2. Proof of your address with a recent utility bill, or bank, building society statements (originals).

We also have a legal requirement to ensure our existing customers have similar documentation in place when opening an additional account with us. If you are unable to provide any of the above, please speak to a member of staff who will be able to help.

What if things go wrong?

If you have problems, such as difficulty in meeting repayments, it is in both our interests that we discuss this as soon as possible. If we are aware of your problems and have your full co-operation, there may be ways in which we can help you.

Whatever you need, simply telephone your branch or call in to speak to our staff. They will arrange an appointment with whoever is most suited to deal with your concerns.

Closing your account

If you want to close your account, you'll find the necessary guidance in our leaflet: **Personal Banking Terms and Conditions**. This leaflet will also outline the instances where we may request you to close your account.

Branch closure

If we plan to close or move your branch, we will inform you at least 3 months beforehand. We'll also outline how we will continue to provide banking.

Keeping us informed

Please make sure you inform us as soon as possible if you change your:

- Name
- Address
- Phone Number
- Email address (if this is how we communicate with you).

Complaints procedure

If you're not satisfied with any of our products or services, we have a complaint handling procedure that you can use to resolve such matters. A leaflet giving full details of our procedure is available in conjunction with this brochure. We are a member of The Financial Services Ombudsman.

If you are not satisfied after following our procedures, you can ask the Ombudsman to review the complaint. You can find out more about The Financial Services Ombudsman in the leaflet available from any of our branches or online at **www.financialombudsman.ie**.

Alternatively you can write to:

**The Financial Services Ombudsman, 3rd Floor,
Lincoln House, Lincoln Place, Dublin 2.**

**Telephone Lo Call 1890 88 20 90, Telephone (01) 662 0899,
Fax (01) 662 0899 or email enquiries@financialombudsman.ie.**

Information correct as at 1 January 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.

Ulster Bank Ireland Limited. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group and Banc Uladh. Registered in Republic of Ireland. Registered number 25766. Registered office: Ulster Bank Group Centre, George's Quay, Dublin 2. Member of The Royal Bank of Scotland Group. Ulster Bank Ireland Limited is regulated by the Central Bank of Ireland. Calls may be recorded.

ULST 1869 RI 1 January 2012