

# Welcome to **u**first

 **Ulster Bank**

- User Guide
- Mobile Phone Insurance Policy Summary
- Mobile Phone Insurance Policy Document

# User Guide

## Contents

Introduction

Page 3

Financial

Page 6

Travel and Lifestyle

Page 11

Additional benefits

Page 16

Terms and conditions

Page 23

Mobile Phone Insurance Policy Summary

Page 40

Mobile Phone Insurance Policy Document

Page 43

# Welcome to ufirst, the more current, current account

You've worked hard to get where you are, now there's a current account that works hard to give you a range of benefits and privileges designed to help you get the most from life.

Inside this user guide you'll find all the information you need to help you take maximum advantage of your ufirst Current Account, together with details on how to access its many impressive leisure and lifestyle benefits.

Take a few moments now to look through each of the sections on the benefits that come with the ufirst account. They are divided into three sections:

- Financial
- Travel and Lifestyle
- Protection

## What do I need to do next?

In the majority of cases, simply opening a ufirst Current Account is all you need to do to reap the rewards of your membership. For others, you may need to contact your branch or call ufirst Membership Services on **1890 925 067**.

You'll find our Membership Services team more than happy to assist you. What's more, when you call ufirst Membership Services, you get to speak to a person at the other end of the phone who's committed to helping you in every way possible

The most important information you'll require when you call us is your ufirst membership number. This is made up of your branch sort code and your ufirst Current Account number. Write them down in the space below so you will always have them to hand.

Sort Code

--	--	--	--	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--

## Don't forget!

If you are a new customer, your Dining and Hotel Guide will be with you in the next 10–14 days, together with your ufirst membership card.

The terms and conditions for the ufirst financial and lifestyle benefits are at the back of this User Guide. To ensure you receive any items you order through ufirst Membership Services remember to let your branch know if you change your address.

## Anything else?

As with all exclusive clubs there is a monthly membership fee. The ufirst membership fee is currently €10 per month.

This fee covers all the Financial, Travel and Lifestyle benefits available with your ufirst account including an interest free (**0% variable**) buffer limit of up to €500, access to tailored rates for mortgages and loans, discounts on holidays, 25% off tickets with the ufirst ticket booking service and much more.

The ufirst account also has additional protection benefits at no extra cost. These include:

Mobile Phone Insurance

30 day price protection

90 day purchase protection

1 year extended warranty

Legal helpline

Discounted Private Medical Health Insurance

More information on all these benefits are included within this guide.

If you've any questions about your account

- ask any member of staff in your local Ulster Bank branch
- visit our website [www.ufirstaccount.ie](http://www.ufirstaccount.ie)
- call the ufirst membership services team

**u**first membership services

**1890 925 067** (National call rate applies)

Monday to Friday 8am – 8pm (except Bank Holidays)

Saturday 9am – 5pm Textphone 1800 924 615

Calls may be recorded.

# Financial

- Buffer Limit of up to €500 (0% variable)
- Interest when your account is in credit
- ufirst Savings account
- Personal Loan Discounts
- Mortgage Discount Benefit
- Annual Customer Service Review
- Anytime Internet and Telephone Banking

## Up to €500 Buffer Limit (0% variable)

The Buffer Limit is designed for those times of the month like just before payday when you realise you haven't budgeted as well as you thought, or for those times when an emergency crops up and you need that little bit of extra cash.

As a ufirst member you can apply for an interest free (0% variable) buffer limit of up to €500 and relax knowing you have it in place to cover those additional expenses. And as long as your account balance is in credit or within the Buffer Limit, debit interest will not be charged.

A monthly membership fee of €10 applies.

### How it works

The Buffer Limit is in effect an interest free authorised overdraft (0% variable).

### How to apply

When opening your ufirst Current Account you can apply for an interest free (0% variable) Buffer Limit of up to €500 (subject to status).

A member of staff can assist you with your application when you are opening your account. ufirst members can apply for the Buffer Limit at any time. The agreed Buffer Limit must not be exceeded without prior arrangement of Ulster Bank. If the agreed Buffer Limit is exceeded without prior arrangement, debit interest at the Bank's authorised overdraft interest rate (13.55% variable) will apply to the whole overdrawn balance and surcharge interest (9% variable) will apply to the balance over the Buffer Limit.

Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age.

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. Please see our booklet "A Guide to Personal Account Fees and Interest" for details.

## Credit interest

Credit interest is payable on this account. We work this out on the amount actually in your account at the close of business every day (this does not include any cheques or other items not yet cleared). We add this interest to your account every month. Interest will be paid after deduction of Deposit Interest Retention Tax (DIRT). Details on current interest rates are available from any branch of Ulster Bank or from our website **[www.ulsterbank.ie](http://www.ulsterbank.ie)**

## ufirst Savings Account

As a ufirst member, you can open a ufirst Savings Account only available to ufirst and ufirstgold members.

### How it works

The ufirst savings account pays preferential\* interest rates and you're able to withdraw your money with no notice. You will be issued with a cashCARD which means you'll also have easy access to your savings 24 hours a day.

Please note: If for any reason your ufirst Current Account is closed, your ufirst Savings Account will be converted to an Easy Access Savings Account with interest at the Bank's prevailing rate.

### How to apply

You can open a ufirst Savings Account at the same time you are opening your ufirst Current Account or any time afterwards (proof of identity may be required). Simply call into any Ulster Bank branch and we will open the account for you. Details of current interest rates are available from any Ulster Bank branch or from **[www.ulsterbank.ie](http://www.ulsterbank.ie)**

Government Stamp Duty is payable on debit cards as follows:  
 €2.50 is paid where cards have been used at ATMs only.  
 €2.50 is paid where cards have been used at Point of Sale only.  
 €5 is paid where cards have been used at ATMs and at Point of Sale.

\*Preferential to Easy Access Savings Account interest rates. These rates are available from any Ulster Bank branch or from [www.ulsterbank.ie](http://www.ulsterbank.ie)

## Discounts on Personal loans

As a ufirst member, you are entitled to a discount off the Bank's standard fixed interest rate for personal, car and home improvement loans.

Representative example: €15,000 over 5 years at 9.44% fixed, 9.9% Representative APR (fixed), with monthly repayments of €314.75. Total amount repayable €18,885.

### How it works

The discount will be taken off your personal loan interest rate when we provide a quotation for you. Once you have agreed how much you wish to borrow and for how long, your branch will draw down your loan for you and you'll benefit from the reduced rate for the life of the loan.

### How to apply

If you are looking for a personal, car or home improvement loan, simply call into your local branch. Alternatively, you can phone our Direct Loans Unit on **1890 587 587\***. When we provide the loan quotation for you, we can apply the discounted interest rate so you will be able to benefit from lower repayments.

\*Lines are open 8am to 8pm Monday to Friday and 9am to 2pm on Saturdays. Applications after 7pm and on Saturdays will not be processed until the following working day and we will contact you with a decision. Calls may be recorded.

A discount will be applied to the interest rate for fixed rate loan borrowings for ufirst and ufirstgold customers. Typical discount equates to approximately 2% off the APR of the prevailing rate. Lending criteria, terms and conditions apply. Personal Loans are not available for business or mortgage purposes – other lending restrictions may apply. Loans are paid monthly and terms must be set in increments of one month. The loan must be drawn down in one sum within one month from date of offer and will not be valid after this period. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to repayment capacity and financial status and conditions. Security may be required. The amount you can borrow will be based upon your ability to repay and the purpose of the loan.

## Beneficial Mortgage Offer

All ufirst members are entitled to apply for an Ulster Bank Flexible Variable Mortgage with ufirst discount. This offers all the features and benefits of our Flexible Variable Mortgage, with the added benefit of a special discount off our Flexible Variable Mortgage rate. In addition, ufirst members can avail of a free valuation (€130 approx) by nominating the valuer from the Ulster Bank valuers panel. Customers may only avail of one free valuation. The details of this offer may change to reflect the

mortgage market conditions and changes in lending rates. Up to date details are available from any Ulster Bank branch or from our website at [www.ulsterbank.ie](http://www.ulsterbank.ie)

## How it works

If you wish to take the Flexible Variable mortgage with ufirst discount, full details of this will be given to you before and upon application.

Once your application is agreed, an Offer of Advance will be forwarded to you. From the moment you drawdown the mortgage funds, you'll start receiving the benefit of your Flexible Variable Mortgage with ufirst discount.

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

If you choose a variable rate interest loan:

**THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

## How to apply

Simply contact your branch and identify yourself as a ufirst member.

Mortgage loans are granted subject to status and conditions. Mortgaged property must be in the Republic of Ireland. Credit is only available to persons aged 18 and over. Security and insurance are required.

The loan amount approved is not based on one fixed formula. Factors reflecting the individual repayment capacity of each application are individually assessed based on a number of factors including qualifying income, net disposable income and existing commitments. Maximum Loan to Value is 90%.

Please note: if for any reason your ufirst Account is closed and you have a Flexible Mortgage with a ufirst discount, the interest rate will revert to the Bank's prevailing Flexible Variable mortgage rate.

To access any of these preferential benefits, please visit your branch with your I.D. and address verification. Details of these can be found in our Current Account brochure.

## Annual Customer Service Review

All Ulster Bank customers are entitled to an annual financial consultation with an Ulster Bank Customer Adviser.

### How it works

A consultation with our Customer Advisers could help you ensure your money is working as hard as you do. This service is also designed to provide real peace of mind.

## How to apply

Simply telephone or call into your local branch and make an appointment with either the Customer Adviser or Branch Manager.

## Anytime Internet and Telephone Banking

You can apply to register your ufirst Current Account for Internet and/or Telephone Banking. These services provide you with access to your accounts 24 hours a day, 7 days a week, 365 days a year.

### How it works

Once registered, you can access your accounts and the following services\*:

- Balance enquiries
- Details of recent transactions
- Pay bills
- Transfer funds from one account to another
- Order a statement or chequebook
- Search to see if a cheque has been paid

Internet and Telephone banking is designed so you can do your banking when it suits you.

### How to apply for Anytime Telephone Banking

Simply call into your local branch or telephone Ulster Bank Anytime on 1850 424 365 and complete an application form.

Ulster Bank Anytime is available to registered account holders only. Calls are charged at single unit local rates. All calls made to Ulster Bank Anytime from outside the Republic of Ireland and from mobile phones are charged at normal rates. Calls may be recorded.

### How to apply for Anytime Internet Banking

Simply visit [www.ulsterbank.ie/internetbanking](http://www.ulsterbank.ie/internetbanking) and follow the instructions online.

Ulster Bank Anytime Internet and Telephone Banking are subject to terms and conditions, available on request from any Ulster Bank branch.

\*Other Anytime Banking services are available, this is not an exhaustive list.

# Travel and Lifestyle

- Discounted Travel Booking Service
- Hotel Accommodation Discounts
- Event Booking Service
- Dining Discounts

## Travel

If you're planning an exotic tour, a weekend getaway, a family holiday or a romantic trip away, your money goes further when you're a ufirst member. With up to 10% discount off weekend breaks, holidays, car hire and overseas travel, you could travel further, more often. A simple phone call relieves you of all the problems that usually surround organising your holiday break.

ufirst travel booking service offers you:

- A wide selection of holiday packages, tours and cruises
- Tickets for scheduled airline flights
- Tickets for any chartered airline flights offered to the public
- Holiday cottages and villas
- Ferry tickets
- Hotel accommodation
- Car hire

And as a ufirst member you'll be offered the lowest official (published or consolidator) IATA scheduled airfares available at the time of booking, as well as a guaranteed 5% discount. In addition to all this, many special short notice bargain holidays will be made available to you too.

### How to book

Just call ufirst Membership Services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm Saturday, and quote your membership number. We'll put you through to one of our expert travel agents right away.

## What happens then?

Together with our travel agents you can discuss your travel choices. We'll also provide you with lots of important information about customs, immigration and health formalities. Once you've agreed the arrangements, you'll be asked for a deposit. You can either pay by credit or debit card to secure the arrangements immediately, or by cheque in which case your arrangements will be confirmed as soon as payment has cleared. If you're making a booking within 12 weeks of the departure, you'll be asked for full payment at the time of booking. But please note that payment in full may be required on certain restricted scheduled flight deals where cancellation charges apply.

## Confirmation of travel arrangements

Once you've booked, you'll receive official confirmation and an invoice for any remaining balance by post.

## Tickets or itineraries\*

You'll receive all your travel documents approximately 2 weeks before you go. For last minute holidays and flights, we can arrange for you to collect your tickets at the airport.

\*A small charge may apply

## Hotel Accommodation Discounts

The ufirst Hotel Booking Service enables you to enjoy discounts of up to 60% off standard room rates in over 21,000 hotels worldwide. Most rates include breakfast, and with the Price Promise, you can be sure that you'll get the best price available at the time that you book.

## How it works

Once you've become a ufirst member, you'll receive a ufirst Dining and Hotel Guide.

To make a hotel reservation, simply phone ufirst membership services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm, Saturday, and

quote your membership number. On receiving your request, our agents will endeavour to book the hotel that best fits your requirements.

Or

You can log on to **www.ufirsthotels.com** and search for a hotel.

You will need to enter the following details:

login: **ufirst**

password: **hotels**

Full details of all the hotel deals are listed. Once you've made your choice, you can book online there and then.

The online service is only available for ufirst and ufirstgold members. See your ufirst Dining and Hotel Guide for more information.

The ufirst Hotel Booking Service will offer its lowest price available at the time of booking for the required room, dates and duration. Our agents have access to all the hotels available through the service and will be able to offer you the lowest available price when you call. The discount you receive will be at least 10% less than the hotel's standard rate and, in most cases, will be higher (up to 60%). As hotel discounts fluctuate according to demand, discounts can vary daily.

If you are booking online, the prices quoted are the best rates. If you are calling ufirst membership services, quote your membership number. Your agent will guide you through the accommodation options available at your chosen destination. In order to guarantee your room and to ensure the best rates, you will need to pay in full at the time of booking. There is no charge for cancellation if you give more than 72 hours' notice. ufirst membership services will then issue you with a booking reference number and a confirmation voucher for the accommodation. Keep it safe, you'll need it when you check in.

### **What happens if you have a query or a claim?**

Please contact ufirst Membership Services, PO Box 1157, Crumlin, Dublin 12 within 21 days of your stay and the matter will be investigated for you. Please enclose a copy of your bill. For telephone queries, call ufirst Membership Services after a booking has been made and quote your booking reference number.

## Event Booking Service

Enjoy yourself more. With 25% discount off the price of theatre productions, concerts and some international sporting events, you could have more fun, more often. The ufirst event booking service provides a convenient and money saving facility for booking tickets for a wide range of performances at major Republic of Ireland, Northern Ireland and UK venues.

When you book your tickets through ufirst, you'll enjoy a 25% discount on the cost of your tickets (up to six tickets per event, subject to availability). This includes the booking fee and other fees, but not postage. Bookings need to be made at least 10 working days prior to an event.

### How it works

To avail of this service, call ufirst Membership Services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm, Saturday, quoting your membership number, and one of our ufirst Membership Services agents will take your booking.

### What happens then?

We'll ring you back to confirm availability and take your payment details, and your tickets will be sent to you directly by ufirst Membership Services. In some cases, where events are booked several months in advance, tickets may not be dispatched until nearer the date of the event.

### How many tickets can you order?

You can order as many as six tickets per event, and there is no limit to the number of times per year you can use the service. However, to benefit from the discount, you must always be one of the party attending the performance.

## Dining Discounts

The ufirst dining service enables you and three dining partners to enjoy a 25% discount off your total bill (including drinks) in any one of over 200 participating restaurants throughout the Republic of Ireland, Northern Ireland and the rest of the UK.

### How it works

There are two ways to use this benefit. You can search and book online at our dedicated ufirst Dining Website or if you don't have access to the Internet, you can call ufirst Membership Services on **1890 925 067** between 8am and 8pm Monday to Friday (except Bank Holidays) and 9am to 5pm on Saturday.

To book online visit **[www.ufirstdining.com](http://www.ufirstdining.com)**

You will need to enter the following details:

login: **ufirst**  
password: **dining**

On the website, you will be able to view the restaurants, search for your favourite type of food or just find out where your nearest restaurant is. You can even look at a sample menu before you book. If you are making enquiries or bookings through ufirst Membership Services our agents will be able to give you the same information over the telephone.

### What happens if you make a reservation but are denied the 25% discount?

Please contact ufirst Membership Services within 21 days and we will investigate the matter for you. Please retain receipts in case these are required.

# Additional benefits

## Protection

- Mobile Phone Insurance
- Legal Helpline
- 90-Day Purchase Protection
- 30-Day Price Protection
- 1 Year Extended Warranty
- Discounted Private Medical Health Insurance

## Mobile Phone Insurance\*

Mobile phones have become a constant companion for most of us – that’s why insurance is vital. The great news is ufirst customers can enjoy a great insurance package as part of their account. It covers you against loss, theft, accidental damage and electrical and mechanical breakdown. The cover is worldwide and covers unauthorised calls up to €2,000 for contract phones and €150 for pay-as-you-go phones. It also covers you for a replacement handset and new sim card up to €450 in value. Plus, if you have a joint account you can cover both your handsets!

## How to register

To register your phone, simply phone ufirst Membership Services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm Saturday, quoting your membership number, or visit **[www.ufirstaccount.ie](http://www.ufirstaccount.ie)**

\*See Terms and Conditions at the back of this User Guide.

## Legal Helpline

It is comforting to know that you have someone who can provide information for those times when things go wrong. ufirst offers a confidential legal helpline service that can provide you with valuable information on all kinds of legal matters.

## What information do we provide?

Our confidential legal helpline provides information on a range of issues like:

- Accidents and Insurance
- Small claims procedures
- Taxation
- Holiday disputes
- Wills and Probate
- Consumer rights
- Medical negligence
- Motor offences
- Matrimonial disputes
- Building disputes
- Neighbourhood disputes
- Employment problems
- Real estate
- Discrimination

## How to contact the Helpline

Just phone ufirst membership services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm, Saturday, quoting your membership number and you'll be connected to one of our specialist legal helpline agents immediately.

## What happens then?

Information will be provided verbally. Sometimes information may be posted to you or sent by fax.

## What if they don't have the information you need?

Don't worry. If we can't help you immediately, we'll call you back within one business day once the necessary research has been completed.

## Can we offer you legal advice?

No. The ufirst legal helpline is an information resource only. For a legal consultation, you should consult a solicitor. We cannot recommend specific solicitors or other legal representatives.

## 90-Day Purchase Protection\*

Wherever you are, whatever happens, we're looking out for you. Your purchase protection cover is immediate when you choose to buy non-consumable retail goods with your Ulster Bank credit card, Ulster Bank debit card or Ulster Bank cheque.

\*See Terms and Conditions at the back of this User Guide.

## What are you covered against?

Most new retail items that you buy are covered against accidental damage, fire or loss resulting from theft within the first 90 days of purchase. This cover also includes gifts.

## How Purchase Protection works

All you have to do is hold onto your receipts. Provided you pay for your purchases in full with a single transaction using an Ulster Bank credit card, Ulster Bank debit card or Ulster Bank cheque, most new non-consumable retail items will be covered. Once your claim is in order you're entitled to receive a replacement, repair or reimbursement. For further details, please look at the accompanying terms and conditions. This will tell you what type of items are covered and other relevant information. For example, you must notify the Gardaí/Police within 48 hours of discovering any item has been stolen and obtain a crime reference number.

## How to make a claim

Your first step should be to see if the item is covered through any other policy, such as home insurance. Failing that, you should call ufirst Membership Services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am to 5pm, Saturday, quoting your membership number, within 45 days of the item being stolen or accidentally damaged.

## Should you arrange for repairs or replacements in the meantime?

No. We'll advise you of the appropriate action once you've spoken to us.

## What happens then?

We'll send you a claim form, which you should complete and return within 90 days of the incident together with receipts and other documents we may ask for.

## How long does it take to settle a claim?

Your claim will normally be settled within five working days of receipt of all relevant information and refunds are made by cheque. There is a maximum limit to each claim, as listed below:

- €2,400 per item
- €24,000 for each occurrence (e.g. burglary)
- €80,000 per ufirst member, per Current Account, per year

## 30-Day Purchase Protection\*

Is there anything more annoying? You have just spent money on something new, only to see it reduced in a sale a few weeks later. Not if you're a ufirst member. Your purchase will be protected against a price reduction for 30 days after you buy it. Cover is immediate when you purchase your goods in full with your Ulster Bank credit card, Ulster Bank debit card or Ulster Bank cheque.

\*See Terms and Conditions at the back of this User Guide.

### What you're covered against

Price reductions of qualifying purchases within the first 30 calendar days after purchase, at the same store and store location. This cover also includes gifts.

### How Price Protection works

All you have to do is hold on to your receipts. Provided you pay for your purchases in full with a single transaction using an Ulster Bank credit card, Ulster Bank debit card or Ulster Bank cheque, most new non-consumable retail items will be covered. You will also need to provide written evidence of the reduced price from the store where you made the purchase.

### How to make a claim

Your first step should be to see if the item is covered through any other policy, such as a retailer's low price guarantee. Failing that, you should call ufirst Membership Services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm, Saturday, quoting your membership number, within 45 days of discovering the lower price.

### What happens then?

We'll send you a claim form, which you should complete and return within 90 days of the price reduction, together with the store and card receipts and proof of the price reduction.

### How long it takes to settle a claim

Your claim will normally be settled within five working days of receipt of all relevant information and refunds are made by cheque. There is:

- a minimum claim value of €30 per item
- a maximum of €400 per item
- a total claim limit of €1,525 per year

## 1-Year Extended Warranty Service\*

Sometimes when you least expect it, the electrical appliances around your home let you down. For whatever reason your appliance breaks down and you're faced with the possibility of hiring an expensive repair man or buying completely new appliances. It shouldn't have to be this way. With ufirst it isn't.

### How it works

The ufirst extended warranty service increases the original manufacturer's warranty on most well known, brand named domestic electrical products by one year, up to a maximum of three years total. Any eligible items you purchase are automatically registered for this service provided they have been paid for in full, in one transaction, with your Ulster Bank credit card, Ulster Bank debit card or Ulster Bank cheque.

### What you need to make a claim

Simply keep your original shop and card receipt and, if possible, the manufacturer's original warranty for all your purchases.

### How to make a claim

Just call ufirst membership services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm, Saturday, quoting your membership number, within 45 days of the breakdown, and tell them what's wrong with the item.

### What happens then?

If the item is covered, the claims department will send you an 'Extended Warranty Claim Form' which you should complete and return to the address provided on the form, together with your receipt, the original warranty and the engineer's estimate.

- We will let you know within 3 to 4 weeks if your claim has been successful and, if so, the repair cost will be refunded to you by cheque
- If the item needs to be replaced, we may ask you to send it to a particular address

In an emergency you may need to arrange immediate repairs, but you must notify ufirst Membership Services within 45 days of the breakdown.

There is a €40 excess per item per claim and your claim must not exceed:

- €1,525 per item
- €15,250 per ufirst member per year

\*See Terms and Conditions at the back of this User Guide.

## Discounted Private Medical Health Insurance\*

Occasionally we all need a day or two off work with flu or a stomach bug. But what if your illness is more serious, or you've suffered an injury? It's at these times you need treatment as soon as possible so you can get back to living a normal life again. As a ufirst member, you will receive access to pre-selected Quinn Health Care Corporate insurance plans, offering a great deal on the cost of private medical insurance through the ufirst Corporate Care Scheme, provided by Quinn Health Care.

\*See Terms and Conditions at the back of this User Guide.

### Are ufirst account holders the only ones covered?

As a ufirst member, if you have a family the savings available are fully applied to the policies for your partner and children.

### Why Quinn Health Care?

Quinn Health Care can offer you and your family:

- Generous cover for hospital treatment
- Excellent maternity benefits
- Out-patient cover – find out more about their Company Care scheme
- Competitive subscriptions, including students charged at the child rate

And so much more.

## Who do you contact?

Call ufirst membership services on **1890 925 067** between 8am and 8pm, Monday to Friday (except Bank Holidays) and 9am and 5pm Saturday, quoting your membership number, and we'll connect you through to Quinn Health Care immediately. If you're accepted for private medical health cover, Quinn Health Care will send you details of the cover. These details include the number to call for all future enquiries and a membership certificate.

# Terms and Conditions

**Please read the following Terms and Conditions. They tell you important information about your Ulster Bank ufirst Current Account.**

## 1. DEFINITIONS

- 1.1 "the Bank", "we" and "our" each mean Ulster Bank Ireland Limited.
- 1.2 "You/Your" means the holder(s) of the Account
- 1.3 "the Account" means any 'ufirst' Current Account or Accounts held by the Bank in Your name
- 1.4 "ATM" means Automated Teller Machine.
- 1.5 "buffer limit" means automatic authorised overdraft limit available on all 'ufirst' Current Accounts.
- 1.6 "ufirst Membership Services" means services provided by Affinion International Limited acting as agents for Ulster Bank.

## 2. ufirst BENEFITS

- 2.1 The customer is entitled to apply for any additional benefits specified in any promotional literature for the Account. The Bank may alter any of these benefits on giving at least one month's prior notice.
- 2.2 The Bank reserves the right to reclaim all or part of the value given on any benefits so denoted in this ufirst User Guide issued to customers when opening the Account, should the ufirst Current Account be closed within 6 months of the Account being opened.

## Financial Benefits

### 3. BUFFER LIMIT

- 3.1 Each ufirst and ufirstgold Current Account holder can apply for an authorised overdraft limit (Buffer Limit) marked. Whilst the balance of your ufirst Current Account remains either in credit or within the Buffer Limit, debit interest will not be charged. Details of the level of the Buffer Limit are given in our booklet A Guide to Personal Accounts Fees and Interest available from any Ulster Bank branch.
- 3.2 If the balance of your account exceeds the Buffer Limit without prior arrangement, debit interest at the Bank's authorised overdraft interest rate will apply to the whole overdrawn balance and surcharge interest will apply to the balance over the buffer limit.

### 4. TRANSACTION FEES COVERED

- 4.1 ufirst Current Account is free from all transaction fees and account maintenance fee, whether the account is credit or debit. These charges include Cheques, ATM withdrawals, Visa Debit transactions, Direct Debits, Standing Orders, automated lodgments or withdrawals and non-automated lodgments and withdrawals. Charges for additional services will continue to apply.

### 5. DISCOUNTS ON PERSONAL LOANS

- 5.1 Personal Loan applications are subject to our normal credit scoring criteria, Terms and Conditions.
- 5.2 A discount will be applied to the interest rate for fixed rate personal loans for ufirst and ufirstgold members.
- 5.3 Written quotations are available on request from any Ulster Bank branch.
- 5.4 Liabilities on overdrafts or loans may be set-off against any other Account in your name.

### 6. ufirst SAVINGS ACCOUNT

- 6.1 The ufirst Savings Account may only be held by customers who hold a ufirst Current Account or the SSIA maturity account for Ulster Bank variable/fixed rate SSIA Accounts.

- 6.2 Statements will be issued, free of charge, quarterly where the Account has transacted. If your Account has not transacted, a minimum of one statement per year will be provided free of charge.
- 6.3 Credit interest is calculated on the day-to-day cleared balance of the ufirst Savings Account at the applicable rate. Tiered rates of interest may be paid on that amount (if any). Interest will be paid to the Account annually in October and will be paid after deduction of Deposit Interest Retention Tax (DIRT).
- 6.4 Full details of current interest rates are contained in our A Guide to Personal Accounts Fees and Interest brochure, which is available from any Ulster Bank branch. As interest rates may change from time to time, we will advertise any changes in the national press and in all our branches. Rates may be changed for any of the following reasons:
- if there are lending rate changes; or
  - to reflect market conditions; or
  - if there are changes in the availability of deposits to the Bank or the rates payable in respect of such deposits; or
  - if in the Bank's opinion a variation is otherwise reasonably necessary.
- 6.5 The ufirst Savings Account is not permitted to overdraw.
- 6.6 Should the ufirst or ufirstgold Current Account be closed, the ufirst Savings Account will not be permitted to remain open and will be converted to an Ulster Bank Easy Access Savings Account. This clause does not apply to a 'ufirst' savings account opened as the SSIA maturity account for the Ulster Bank variable/fixed rate SSIA account in accordance with Clause 1 of these terms and conditions.
7. ufirst MORTGAGE OFFER
- 7.1 Periodic Mortgage Offers will be available to ufirst and ufirstgold Current Account holders. Details of the terms and conditions which will apply to the ufirst Mortgage Offer are available from any Ulster Bank branch or by telephoning Ulster Bank Anytime Banking on 1850 4 24 365 or on our website at [www.ulsterbank.ie](http://www.ulsterbank.ie)
- 7.2 Current Mortgage Benefits
- The Flexible Variable Mortgage with ufirst discount offer is only available in respect of homeloan mortgages only.
- If for any reason your ufirst Current Account is closed and you have a Mortgage with ufirst discount the interest rate will revert to the Bank's prevailing Flexible Variable rate (unless you are switching to a ufirst Current Account). The cost per month of a typical €100,000, 20 year variable rate mortgage with ufirst discount with a typical 3.80% APR (variable) is €592.89 excluding insurance. Total amount repayable €142,293.20. Total cost of credit (Total Amount Repayable – Mortgage Amount) €42,293.20. If rates increase by 1% an additional €53.34 would be payable monthly. Total cost of credit with 1% increase is €55,093.67. Available to ufirst and ufirstgold current account holders only. A monthly membership fee of €10 (ufirst) or €14 (ufirstgold) applies. This fee is subject to change. If you close your ufirst account, the interest rate on this loan will revert to the Flexible Variable Rate. Rates correct as at 1 March 2010 and are subject to change.
- Mortgages are only available to persons aged 18 or over, subject to status and lending terms and conditions. Security and insurance are required.
8. ANNUAL FINANCIAL CONSULTATION
- 8.1 An annual financial consultation from one of Ulster Bank's Customer Advisers is available to all ufirst and ufirstgold members, once a year.

## **Leisure and Lifestyle Benefits**

### **A Travel Discount Terms and Conditions**

#### **1. ELIGIBILITY**

- 1.1. You may book package holidays, tours, cruises, tickets for scheduled airline flights, tickets for charter airline flights, city breaks, selected ferry tickets, hotel accommodation, holiday cottages and villas, holiday apartments and car hire through the service. Your contract will be made directly with the tour operator/ cruise company/airline, which supplies the service and will be subject to its terms and conditions of carriage.
- 1.2. There is no limit to the number of times you may use the service, provided you are an active ufirst Member.

#### **2. TRAVEL RESERVATIONS**

- 2.1. Reservations can only be made via telephone through the ufirst Travel Service.
- 2.2. To make a reservation, you must phone ufirst Membership Services, who will verify your Membership details and put you through to a Travel Service Agent.
- 2.3. Your details will not be used for any purpose other than to fulfil the obligations under the ufirst Travel Service.
- 2.4. The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your call to the ufirst Travel Service.
- 2.5. For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.
- 2.6. You may request specific excerpts from brochures, where available, to be posted to you. The Travel Service Agent can also provide information on short-notice bargain holidays and forward tickets for such travel to your point of departure for collection, if necessary.
- 2.7. Car-hire and hotel accommodation-only reservations can be arranged through the service, for your convenience. For car hire bookings, you should provide your preference of car size, model etc. to the Travel Service Agent. When requesting car or room availability, the agent will advise the lowest rate available at the time of booking.
- 2.8. If you do make a booking through the ufirst Travel Service it will be subject to further terms and conditions (some of which may limit or exclude liability), including the cancellation charges of the individual tour/airline operator with whom your booking is made. These terms and conditions can be accessed on line by visiting the website of the relevant supplier and, where applicable, they will be forwarded to you with your booking confirmation and invoice. Alternatively, you may call us to request a copy at any time.

#### **3. PAYMENT**

- 3.1. The Travel Service Agent will advise you at the time of booking if a deposit or the full balance is required. Reservations cannot be confirmed until payment for a deposit or full balance is taken by the ufirst Travel Service.
- 3.2. Payments may be made by debit or credit card or cheque.
- 3.3. Best results are achieved if you elect to pay the ufirst Travel Service by credit or debit card at the time of booking, otherwise the rates quoted cannot be guaranteed. If there are any special conditions attached to the booking you will be advised of this at the time of payment.

#### **4. TRAVEL BOOKING EXCLUSIONS**

- 4.1. Any reservations which must be booked privately, i.e. which can not be booked through a Travel Agency (and therefore not through the ufirst Travel Service).

This includes:

- 4.1.1 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers etc – holidays which cannot be booked through a travel agency)
- 4.1.2 Low cost airlines or airlines that do not sell through travel agents such as Ryanair and easyJet
- 4.1.3. Hotel stays and car-hire bookings of 31 days or longer

- 4.1.4. Tickets for domestic ferry journeys or journeys not originating in the Republic of Ireland.
- 4.1.5. Such accommodation as
- Bed and breakfasts
  - Caravans and selected camp-sites
  - Chalets
  - Rental properties (such as privately owned apartments, flats, etc) unless booked with a tour operator
  - Time-shares
  - Non-sleeping rooms (such as conference or meeting rooms)
  - Health spas and health farms which do not accept bookings through Travel Agencies
  - Hotels which do not accept bookings through Travel Agencies
  - Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
  - Rooms held by companies on a semi-permanent basis for use by their employees
5. TRAVEL DISCOUNT EXCLUSIONS
- 5.1 Bookings for ufirst Member's relatives, friends, associates or others, unless the ufirst Member is one of the travelling party.
- 5.2 'Accommodation-only' bookings (i.e. bookings which are not made in combination with a holiday package, or airline/ferry ticket) unless paid for in full at the time of booking.
- 5.3 Any amount in excess of the published base price of the eligible travel, including:
- a SURCHARGES – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance.
- b OPTIONAL PRODUCTS OR SERVICES – e.g. upgrades, food or beverage services, services charged to a hotel room, petrol for hire-cars, optional tours or excursions, baby equipment and facilities, 'optional extras' for hire-cars such as mobile phones.
6. INSURANCE
- Adequate travel insurance is essential. You must ensure that the insurance cover you purchase is adequate for your needs. Please read your policy details carefully and take it with you on your holiday.
7. SPECIAL REQUESTS AND MEDICAL PROBLEMS
- If you have any special request, you must advise us at the time of booking. Although we will endeavour to pass any reasonable requests on to the relevant supplier, we cannot guarantee any request will be met. We cannot accept any conditional bookings, i.e. any booking which is specified to be conditional on the fulfilment of a particular request. If you or any member of your party has any medical problem or disability which may affect your arrangements, please tell us before you confirm your booking. If a supplier reasonably feels unable to properly accommodate the particular needs of the person concerned, it may reserve the right to decline their reservation.
8. PASSPORTS, VISAS AND HEALTH REQUIREMENTS
- You are responsible for ensuring that you hold a valid passport, visa and any other requirements for your proposed destination and for ensuring that you are fit to travel and have taken the appropriate steps to ensure you have had all the necessary vaccinations and inoculations prior to departure. Requirements may change and you must check the up to date position in good time before departure. We cannot accept any liability if you are refused entry onto any transport or into any country due to failure on your part to carry correct documentation. If you or any member of your party is not a British citizen or holds a non British passport, you must check passport and

visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel.

## 9. DATA PROTECTION AND PRIVACY

For the purposes of the Data Protection Act 1988, as amended by the Data Protection (Amendment) Act, 2003, we, Affinon International Travel Limited, are a data controller. Subject to your consent and in accordance with all relevant data protection laws, we shall process any personal data you provide to us for the purpose of providing you with the products and services you have requested. We shall be entitled to disclose to any associated companies and third parties (including, but not necessarily limited to, airlines, insurance companies, car hire companies, ferry and cruise operators, and other suppliers) such information as may be necessary to provide you with products and services you have requested or for the verification of details relating to your booking or of other services offered by us. Such companies and organisations may be situated outside the European Union, if your holiday is to take place or involves suppliers outside these countries. You are entitled to receive a copy of any personal data held by us relating to you subject to payment of an administration fee of no more than the maximum stipulated in the UK Data Protection Act 1998. If you believe that any of your personal details which we are processing are inaccurate or incorrect please contact us immediately. As our privacy statement may change, we encourage you to reread our privacy statement from time to time so that you are aware of any changes in how we gather and use personal information. We may also record or monitor telephone calls to and from us, without notification to customers, for staff training and quality control purposes.

All travel services are provided by Affinon International Travel Limited, Registered in Ireland No: 369768. Registered Office: 25/28 North Wall Quay, Dublin 1. Affinon International Travel Limited is licensed and bonded as a travel agent (T.A. 0681) and tour operator (T.O. 243) by the Commission for Aviation Regulation and is accredited by IATA.

Affinon International Travel Limited is a wholly owned subsidiary of Affinon International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinon International Travel Limited from arranging travel into Cuba and this will continue to apply unless the regulations are lifted.

The ufirst Gold Travel Service is operated for Ulster Bank Ireland Limited by Affinon International Travel Limited which simply acts as an agent in arranging travel.

Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, Affinon International Travel Limited will liaise with the tour operator on your behalf to resolve the situation.

Please note that the tour operator has 28 working days to respond, once the complaint has passed to them. All complaints regarding your travel discount should be put in writing to:

ufirst Membership Services  
PO Box 1157  
Crumlin  
Dublin 12.

## **B Dining Service**

### 1. BOOKINGS:

- 1.1 The ufirst Dining Service is operated and managed by Last Minute Network Ltd trading as lastminute.com (registered office: 39 Victoria Street, London SW1H 0EE, No. 3538456) on behalf of Affinon International Limited (registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ No. 1008797).

- 1.2 The ufirst Dining Service offers to its members an exclusive range of discounted dining offers under the name of 'Jade Dining'. Jade is a trademark of Affinion International Limited.
- 1.3 You must be an active ufirst Account Holder to book a restaurant through the ufirst Dining Service.
- 1.4 There is no limit to the number of times you may use the service, provided you are a registered ufirst Account holder.
- 1.5 The discount is available on bookings for your relatives, friends, associates or others, providing you are one of the dining party.
- 1.6 All bookings must be made online via the ufirst Dining Service website, or by telephone through ufirst Membership Services.
- 1.7 Bookings made by telephone through ufirst Membership Services must be made between the hours of 08:00hrs to 20:00hrs Monday to Friday and 09:00hrs to 17:00hrs on Saturday (excluding Bank Holidays).
- 1.8 Bookings for the same day must be made before 17:00hrs, and at least two (2) hours before the dining time.
- 1.9 By making a booking with the ufirst Dining Service, you shall be deemed to have accepted these terms and conditions on behalf of all the individuals in your dining party.
- 1.10 At participating restaurants, subject to compliance with these terms and conditions, you will receive a twenty-five percent (25%) discount off the entire dining bill for a party of one (1) to four (4) persons – known as "Jade 25% Discount". Drinks and VAT are included, but gratuities and non-food or non-beverage purchases are excluded. Other alternative dining special offers may be made available to you which are not part of the Jade 25% Discount range.
- 1.11 The Jade 25% Discount offers are only available through the ufirst Dining Service and bookings must be made in advance of your intended visit to the restaurant. Bookings must not be made directly with the restaurant.
- 1.12 The Jade 25% Discount is not valid in conjunction with any other promotional offer or discount such as senior citizen rates, already reduced lunchtime and early evening specials or any other such offer, takeaways or drinks only. It cannot be guaranteed that the discounts will be available in December when restaurants run their Christmas menu, Christmas Eve, Christmas Day, Boxing Day, New Year's Eve, New Year's Day, other bank holidays or celebrations such as Valentine's Day or Mother's Day.
- 1.13 All ufirst dining discounts and other special offers are offered subject to their availability at the time of booking. Please be prepared to be flexible over your dining time to avoid disappointment, especially at weekends. The ufirst Dining Service may need to check in advance that smaller restaurants are able to accommodate your party.
- 1.14 The Jade 25% Discount applies for up to four (4) people per booking.
- 1.15 Subject to availability, the ufirst Dining Service shall accept your booking by issuing you with a restaurant booking reference. Please ensure you have your restaurant booking reference with you on arrival at the restaurant.
- 1.16 You will be advised at the time of booking whether the restaurant you have booked is a Jade 25% Discount offer or an alternative type of offer.
- 1.17 The restaurants featured in the ufirst Dining Service are subject to change at any time.
2. PAYMENT:
  - 2.1 You must provide credit or debit card details to secure your booking when making a restaurant reservation.
  - 2.2 You will only have to pay the relevant restaurant after you have eaten.
  - 2.3 The relevant discount will be deducted from your bill where appropriate.
  - 2.4 The ufirst Dining Service will not charge you a booking fee for your restaurant booking.

3. CANCELLATIONS AND AMENDMENTS:

- 3.1 All requests for cancellations or amendments should be notified by telephone to ufirst Membership Services.
- 3.2 A charge of €10 per person may be made for cancellations made less than twenty-four (24) hours before the booked dining time at the restaurant, or if cancellations are not notified and you fail to attend the restaurant (a 'no show').
- 3.3 The decision whether to debit your card with a cancellation fee or 'no show' fee shall be entirely at the discretion of the individual restaurant. If the restaurant does debit your card, it will do so within five (5) working days from your booking time.
- 3.4 In extreme circumstances such as flood or fire it may be necessary for the restaurant to cancel your booking in which case you will be notified directly by the restaurant.

4. CUSTOMER SERVICE:

- 4.1 ufirst Membership Services must be contacted for all booking related queries, complaints and claims (PO Box 1157, Crumlin, Dublin 12. Telephone 1890 925 067). If telephoning, your call may be recorded for quality and training purposes.
- 4.2 Any complaint regarding the restaurant must be brought to the attention of the restaurant management at the time of dining and, if not resolved to your satisfaction, should be notified to ufirst Membership Services in writing. You must quote your restaurant booking reference and enclose a copy of the restaurant bill within twenty-one (21) days of your restaurant visit.

5. LIABILITY:

- 5.1 Restaurants have not been inspected specifically from the point of view of Members with special mobility needs. The information given is that supplied by the proprietor.
- 5.2 All information about restaurants is correct at the time of publication, and every effort has been made to ensure the accuracy of the information provided. Neither Affinion International Limited, Ulster Bank Ireland Limited nor lastminute.com accepts responsibility for errors or omissions. Participating restaurants may be subject to change without notice and published restaurant prices may also be subject to change without notice.
- 5.3 The ufirst Dining Service accepts no responsibility if a participating establishment ceases to trade or undergoes a change of ownership.
- 5.4 The ufirst Dining Service shall not be liable for any failure or delay in performance of its obligations that results directly or indirectly from any cause or circumstance that is beyond its reasonable control. Without limiting the generality of the foregoing, the following shall be regarded as such circumstances: act of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, revolution, the act of any government or authority (including but not limited to refusal or revocation of any licence or consent), fire, flood, lightning, explosion, fog or bad weather, interruption or failure of a utility service (including but not limited to electricity, gas, water or telecommunications), renovations undertaken by the restaurant; strikes, lockouts or boycotts, embargos, blockades.

6. GENERAL:

- 6.1 The ufirst Dining Service may alter any of these terms and conditions on giving at least 30 days' prior written notice. Where changes have been made to your advantage, we will make the change immediately and notify you within 30 days of the change taking effect.
- 6.2 Except as otherwise provided in these terms and conditions, your statutory rights are not affected.

**C Hotel Booking Service**

1. The ufirst Hotel Booking Service ("the Hotel Booking Service") is operated by OctopusTravel.com (registered office Gullivers House, 27 Goswell Road, London

ECIM 7GT, No. 3963097) on behalf of Affinion International Limited (registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797) for Ulster Bank Ireland Limited (registered office Ulster Bank Group Centre, George's Quay, Dublin 2).

2. By making a booking with the Hotel Booking Service, you shall be deemed to have accepted the full terms and conditions on behalf of all the members of your party. These terms and conditions shall govern the contract between you and OctopusTravel.com ("the Contract").
3. The special rates are only available through the Hotel Booking Service and bookings must be made in advance of your intended stay.
4. You warrant that you are at least 18 years of age. All bookings are personal to you and may not be sold, assigned or otherwise transferred. You must be at least 21 years of age to check into Las Vegas (USA) hotels.
5. Special conditions may apply to Group Bookings, which you will be advised of at the time of booking.
6. Payment in full is required at the time of booking. Cancellation charges apply.
7. For the Price Promise claims, only prices from online travel retailers will be matched and the accommodation at the lower price must be offered by a bonded travel agent. Further Price Promise conditions apply.
8. Bookings that combine accommodation and any other travel product fall under the protection of the UK's Package Travel Regulations. This means that the Hotel Booking Service accepts responsibility for ensuring that your travel arrangements booked are supplied as described. If any part of your travel arrangements are not provided as promised we will pay you appropriate compensation.
9. Except as otherwise provided in these booking terms and conditions, your statutory rights are not affected.
10. Please refer to the full terms and conditions which are available on request and are featured on the website at: [www.ufirstaccount.ie](http://www.ufirstaccount.ie)

#### **D Event Booking Service**

##### **1. ACCESSING THE SERVICE**

- 1.1 The ufirst Event Booking Service is a special telephonic service and can only be accessed via the ufirst Membership Services telephone number on 1890 925 067.
- 1.2 Normal hours of business during which you can use the ufirst Event Booking Service are 08:00 to 20:00hrs Monday to Friday and 09:00 to 17:00hrs Saturday, except except Bank Holidays.

##### **2. BOOKINGS**

- 2.1 Bookings must be made at least 10 business days prior to the performance.
- 2.2 Discount is calculated on the combined ticket price, booking fee and any processing fee incurred. Postage costs are not included in the discount.
- 2.3 The discount is not applicable to any other promotional offer and only applies to tickets purchased through the ufirst Event Booking Service.
- 2.4 You must be included in the party attending the event for the discount to apply.
- 2.5 All bookings are subject to availability and the rules and regulations of the venue, event organiser and promoter.
- 2.6 The ufirst Event Booking Service purchases tickets from agents and has no control over the events.
- 2.7 Reservations – Tickets will be reserved for a maximum of 2 days from enquiry. All further enquiries outside of the 2 days will be treated as a new enquiry.
- 2.8 Tickets cannot be refunded or exchanged.
- 2.9 Bookings are for events held in the UK, Northern Ireland and Republic of Ireland only.

3. TICKETS
- 3.1 You will receive the discount on up to 6 tickets for any one production. You may purchase as many tickets as is available for the performance or as stipulated by the promoter, event organiser or venue.
- 3.2 A ufirst Membership Services agent will call you back within 1 business day to confirm availability and the cost of your booking if it is not possible to provide the information immediately.
- 3.3 Upon taking your booking a confirmation letter will be dispatched to you within 2 business days of placing your order for tickets.
- 3.4 Tickets are posted to you within 5 business days of receipt by the ufirst Event Booking Service.
4. SERVICE DETAILS:
- 4.1 The 25% discount is available on plays (defined as any production where actors perform), musicals, opera/operetta, pantomime, ballet, rock & pop, jazz, blues, heavy metal, rap, reggae, soul, music festivals, gospel music, country, folk, dance productions, adult/contemporary music, classical, pop festivals, variety concerts, proms, stand up comedy, national exhibitions, exhibitions at museums, galleries and studios, royal tournaments, productions on ice and singalong.
- 4.2 The discount is not available on music hall, lectures or talks, puppet shows, summer shows (e.g. end of pier variety acts), illusionists or variety shows.
5. CUSTOMER SERVICE:
- 5.1 ufirst Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Ufirst Membership Services, PO Box 1157, Crumlin, Dublin 2 or call ufirst Membership Services on 1890 925 067. If telephoning, your call may be recorded for quality and training purposes.
- 5.2 Any complaint regarding an event that you attend must be brought to the attention of the venue management as early as possible during the event and, if not resolved to your satisfaction, should be notified to ufirst Membership Services on 1890 925 067.

## **Protection Benefits**

### **A Legal Helpline**

- 1.1 The Legal Helpline is a special telephonic service and can only be accessed via the ufirst Membership Services telephone number. This number is listed on your ufirst Membership Card.
- 1.2 Normal hours of business during which you can use the Legal Helpline are 8am to 8pm, Monday to Friday and 9am to 5pm Saturdays, except Bank Holidays.
- 1.3 The service can provide information on the following topics as they relate to your personal legal rights: accidents and insurance; motor offences; small claims procedures; matrimonial disputes; taxation; discrimination; building disputes; neighbourhood disputes; holiday disputes; medical negligence; wills and probate; employment problems; consumer rights; real estate.
- 1.4 Information is provided verbally.
- 1.5 You will usually be given the information you have requested whilst you are on the phone to the Legal Helpline.
- 1.6 If it is not possible to provide the requested information immediately (i.e. if further research is necessary) the Legal Helpline agent will carry out such research and phone you back within one business day with the status of the enquiry however complex legal issues may require two working days for an outcome.
- 1.7 Although the Legal Helpline can provide significant information or resources on many personal issues which may have legal implications, it does not provide legal advice or counsel. For a legal consultation or for representation, you should consult a solicitor.
- 1.8 The service cannot recommend specific solicitors or other legal representatives.

## **B 90-Day Purchase Protection**

- 1.1 This insurance provides for eligible purchases made on or after the first day of your membership in the ufirst Current Account, subject to the terms, conditions and limits shown below.
- 1.2 Purchase Protection covers most purchases of new, personal items (including gifts) anywhere in the world – including purchases via internet/telephone/fax/mail order companies. Cover is only in force if you pay for an item in full with a single transaction, using an Ulster Bank Servicecard, Ulster Bank credit card or Ulster Bank cheque.  
The Internet Purchase Protection covers most purchases made from Republic of Ireland internet sites, and Republic of Ireland telephone/fax/mail order companies of well-known brand name, domestic electrical products. The products must have a Republic of Ireland specification and be designed and intended for sale in the Republic of Ireland.
- 1.3 Cover is provided for 90 days, starting from the date of purchase (or from the date of delivery and acceptance) for: theft, accidental damage or fire.
- 1.4 At the Insurer's discretion, the Purchase Protection Programme will repair, replace, or reimburse the item. The Purchase Protection Programme provides cover only for claims or portions of claims which are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.
- 1.5 The maximum claim that may be paid is the price paid for the item, subject to the following limits: €2,400 for any single item, €24,000 for each event, €80,000 in total per Programme year.
- 1.6 The Programme year begins on the date Ulster Bank began offering this cover or on the first day of your membership in the Ulster Bank ufirst Current Account, and on each one year anniversary date thereafter.
- 1.7 If your ufirst Current Account is closed or the cover provided through ufirst is terminated, qualifying purchases made whilst the cover was in effect will still be eligible for claims.
- 1.8 Claims must always be submitted initially to your: home contents insurer, personal property insurer, the Internet website from which the item was purchased, motor vehicle insurer, any insurer providing you with cover for the damaged or stolen item.
- 1.9 If someone else caused the damage, you must claim from his or her liability insurer.
- 1.10 You must send a copy of these claims, any settlement documents and any claim cheque you receive, with your claim under this insurance. You may be asked to send a copy of your other insurances to confirm that there is no cover or that an excess applies.
- 1.11 If an item is stolen you must notify the Gardaí or appropriate authorities, within 48 hours of you discovering the theft and obtain a crime reference or other report number.
- 1.12 To make a claim under Purchase Protection, report the loss to ufirst Membership Services on 1890 925 067, between the hours of 8am to 8pm, Monday to Friday, and 9am to 5pm Saturday, except public holidays. You must notify ufirst Membership Services of the loss within 45 days of the damage or theft. ufirst Membership Services will record your claim over the telephone and will post a claim form to you within two business days. You must complete and return the claim form with the requested documentation, including (but not limited to): the purchase receipt, a copy of the card receipt, the account statement showing the transaction. If the payment has been made with a Cheque guarantee card please provide a copy of your bank statement showing the cheque number and a copy of the cheque. In the event of theft please make sure that you obtain a crime reference number and record it on your claim form.
- 1.13 You must return the claim form as soon as possible and no later than

90 days from the date of the theft or damage to the following address:  
ufirst Membership Services, PO Box 1157, Crumlin, Dublin 12.

- 1.14 You may be asked to submit additional information such as: a complete product description, including model number, serial number or other identifying numbers, a photograph of the damaged item, written proof of cover (or lack of cover) under another insurance policy, witness reports and any additional information, such as Gardaí/Police and insurance reports.
- 1.15 You must supply the requested information, at your own expense, no later than six months from the date of the theft or damage. If you do not, your claim may not be paid.
- 1.16 If you are asked to, you must send the item that you are claiming for, at your own expense, to an address that ufirst Membership Services will supply.
- 1.17 If the item is part of a pair or set, the 90-Day Purchase Protection Programme will not pay more than the value of any one part or parts unless the items cannot be used individually or cannot be replaced individually.
- 1.18 When a claim is paid, your legal right to recover damages from the party responsible for the theft or damage is automatically transferred to Allianz Insurance plc.
- 1.19 You must: tell ufirst Membership Services as soon as possible but, in any event within 45 days of any theft or damage; fully complete and submit the claim form and follow all the claim procedures and instructions; notify ufirst Membership Services prior to proceeding with any repairs and follow any additional instructions you are given.
- 1.20 If you do not then your claim may not be paid.
- 1.21 Unless ufirst Membership Services have agreed differently with you, this agreement shall be governed and construed in all aspects in accordance with the Laws of the Republic of Ireland.
- 1.22 Exclusions: The 90-day Purchase Protection Programme will not pay for:
  - items purchased from internet/computer websites/fax/mail order companies that are not based in the Republic of Ireland and do not have a Republic of Ireland specification and are not intended for sale in the Republic of Ireland;
  - any item not purchased in full at the point of sale with a single transaction using an Ulster Bank Servicecard, credit card or cheque;
  - items that, when purchased, have been used, altered or are second-hand;
  - services, cash or its equivalent, tickets of any kind, negotiable instruments, bullion;
  - art objects, antiques, rare or precious coins, stamps, collectable items;
  - medical, optical or custom dental appliances;
  - animals, plants, shrubs, trees or any other living thing;
  - consumable and perishable items;
  - items intended for business or commercial use;
  - motorised vehicles of any kind, watercraft, aircraft or their parts;
  - items stolen from vehicles;
  - jewellery stolen from baggage unless it is carried by hand and under the personal supervision of you or someone authorised by you;
  - theft or damage caused by fraud, abuse, neglect, failure to follow the manufacturer's instructions, intentional acts by you, war or hostilities of any kind including invasion, rebellion or insurrection, confiscation by order of any government, public authority or customs officials, or losses arising from illegal activity or acts;
  - damage caused by normal wear and tear;
  - loss or damage in the normal course of play to sports equipment and consumable sporting items;
  - damage by radioactive contamination, flood, lightning, storm or earthquake;
  - mysterious disappearance (where an item goes missing in an unexplained manner with no evidence of someone having done something wrong);
  - items which are defective or have a manufacturing fault;

- loss of use of the item or any loss over and above the cost of the item;
  - loss which does not occur through theft, fire or accidental damage;
  - theft or damage while the item is in the care, custody or control of anyone other than you or someone authorised by you;
  - theft or damage where reasonable precautions to prevent a loss has not been taken;
  - theft of an item if it has been left unattended in a public place:
  - theft or damage to the item prior to the delivery and acceptance in perfect condition by you or someone authorised by you;
  - theft of any item from any property, land or premises, unless entry or exit to the property or premises was gained by the use of force, resulting in physical damage to the property or premises.
- 1.23 Ulster Bank Ireland Limited supports the Irish Federation Code of Practice on non life insurance.
- 1.24 90-Day Purchase Protection is administered by ufirst Membership Services. The Policy is underwritten by Allianz Insurance plc. Registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB.

### **C 30-Day Price Protection**

- 1.1 This insurance provides 30 days' Price Protection cover for eligible purchases made on or after the first day of your membership in the Ulster Bank ufirst Current Account, subject to the terms and conditions shown below.
- 1.2 30-day Price Protection covers most purchases of new, personal items (including gifts). Cover is only in force if you pay for an item in full with a single transaction, using an Ulster Bank Servicecard, Ulster Bank credit card or Ulster Bank cheque.
- 1.3 The 30-day Price Protection service will refund the difference between the original purchase price and the reduced selling price of any qualifying purchase which is found at a reduced price, at the same store and same store location, within the Republic of Ireland (other than a Duty-Free Zone), within the first 30 days of purchase. 30-day Price Protection provides cover only for claims or portion of claims that are not covered by other applicable insurance, low-price guarantees, warranties or indemnity policies, subject to the stated limits of liability.
- 1.4 Limits: There is no limit to the number of qualifying purchases you may make, however the 30-day Price Protection will only pay for:
- a minimum claim value of €30 per item
  - a maximum of €400 per item
  - a total limit of €1,525 per Member Account per Programme year.
- 1.5 The Programme year begins on the date Ulster Bank began offering this cover or on the first day of your membership in the Ulster Bank ufirst Current Account, and on each one year anniversary date thereafter.
- 1.6 If you or Ulster Bank close your ufirst Account, or Ulster Bank terminates the cover provided through the programme, qualifying purchases made whilst the cover was in effect will still be eligible for claims.
- 1.7 Claims Procedures: claims must always be submitted initially to any applicable shop, store, manufacturer's or retailer's low-price guarantees. Any settlement documents together with a copy of those claims and the claim cheque must be submitted with the Price Protection claim.
- 1.8 To make a claim under 30-day Price Protection, simply report the price reduction to ufirst Membership Services on 1890 946 486, between the hours of 8am to 8pm, Monday to Friday, and 9am to 5pm Saturday, except public holidays. You must notify ufirst Membership Services of the loss within 45 days of discovery of the price reduction.
- You will be asked for:
- your name and address;
  - your membership number;
  - the date the loss happened;

- the make and model number of your product.
- 1.9 You may be required to submit proof, such as a copy of their insurance policy, to show that the item would not be covered under the policy or would not be covered because its purchase price was less than the excess on their other insurance.
- 1.10 ufirst Membership Services will record your claim over the telephone and will post a Claim Form to you within two business days. You must complete and return the claim form with the requested documentation, including (but not limited to):
- the store receipt
  - a copy of the card receipt
  - the Account statement showing the original transaction
  - proof of the price-reduction
  - your Membership Number
- Such proof would be written evidence verifying that the same item is on sale to the public at the same store and the same store location for a lower price, such as the entire advertisement or note from the store stating an exact price, product description and verifiable issue and expiry dates.
- 1.11 You must return the claim form as soon as possible and no later than 90 days from the date of the price reduction.
- 1.12 Send the completed claim form and documents to: ufirst Membership Services, PO Box 1157, Crumlin, Dublin 12.
- 1.13 ufirst Membership Services may ask you to submit any additional information. You must submit the requested information, at your own expense, within six months of the price reduction. If you do not then ufirst Membership Services may not be able to pay your claim.
- 1.14 Once your Claim Form is received, a claim file will be opened and shall remain open for six months from the date of purchase of each covered purchase. No payment will be made on any claim, which is not completely substantiated in the manner required within six months from the date of purchase.
- 1.15 Valid claims will be satisfied by refunding the difference between the original purchase price and the reduced selling price of the qualifying item, subject to the stated limitations of the cover. The refund will be paid by direct credit to your Ulster Bank ufirst Account. This service pays in excess of all other applicable insurance, low-price guarantees, warranties or indemnity policies, subject to the limits of liability.
- 1.16 Unless ufirst Membership Services have agreed differently with you, this agreement shall be governed and construed in all aspects in accordance with the Laws of the Republic of Ireland.
- 1.17 Exclusions: The 30-day Price Protection cover will not pay for:
- any item not purchased in full at the point of sale with a single transaction using an Ulster Bank Servicecard, credit card or cheque;
  - any item which, when purchased, has been used, altered or is second-hand;
  - any items bought from an internet site or computer website of any description;
  - services, cash or its equivalent, tickets of any kind, negotiable instruments, bullion;
  - art objects, antiques, rare or precious coins, stamps, collectable items;
  - animals, plants, shrubs, trees or any other living thing;
  - consumable and perishable items;
  - items intended for business or commercial use;
  - motorised vehicles of any kind, watercraft, aircraft or their parts;
  - one-of-a-kind items, items offered during a "limited period", "limited quantity", "closing down", "going out of business" or "cash only" sale;
  - special order items, mail-order items and customised or tailored items including medical or optical equipment, or customised dental appliances;
  - PCs, computers, laptops, palmtops and any associated accessories, software or equipment;

- taxes of any description, shipping, handling or other processing charges;
  - purchases made outside the Republic of Ireland;
  - items which are on sale at a lower price at a different store location, but belonging to the same chain.
- 1.18 Ulster Bank Ireland Limited supports the Irish Federation Code of Practice on non life insurance.
- 1.19 30-Day Price Protection is administered by ufirst Membership Services. The policy is underwritten by Allianz Insurance plc. Registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB.

#### **D Extended Warranty**

- 1.1 This insurance provides cover for eligible purchases made on or after the first day of your membership in the ufirst Current Account, subject to the terms and conditions shown below.
- 1.2 Extended Warranty Cover includes most purchases of well-known, brand name, domestic electrical products that you buy in the Republic of Ireland. Cover is only in force if you pay for the item in full, with a single transaction, using an Ulster Bank Servicecard, Ulster Bank cheque or Ulster Bank credit card.
- 1.3 For internet purchases, electrical items must be purchased from internet sites based in the Republic of Ireland or the United Kingdom and where the goods have a Republic of Ireland specification and are intended for sale in the Republic of Ireland. This is provided that the entire cost of the purchase is paid at the time of the internet purchase, with a single transaction using your Ulster Bank Servicecard, credit card or cheque.
- 1.4 The Extended Warranty will pay for repair costs if your product breaks down after the manufacturer's original warranty has expired. For qualifying purchases, this Extended Warranty benefit increases the original manufacturer's warranty by one additional year subject to a maximum of three years in total.
- 1.5 Period of Cover: Cover for Mechanical Breakdown starts from the date the original manufacturer's warranty ends and lasts for one year from that date subject to a maximum of three years.
- 1.6 The Programme year begins on the date Ulster Bank began offering this cover or on the first day of your membership in the Ulster Bank ufirst Current Account, and on each one year anniversary date thereafter.
- 1.7 Limits: The most the Extended Warranty will pay, is repair costs, up to the price you paid for the product to a maximum of €1,525 per item, up to €15,250 per Programme year.
- 1.8 There is an excess of €40 per claim.
- 1.9 If, after independent assessment, your product proves impossible or uneconomical to repair, then a replacement product of identical model and type will be supplied. If an identical product is not available your product will be replaced with an alternative product of equivalent specification and quality. The Extended Warranty programme provides cover only for claims or portions of claims which are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.
- 1.10 If your ufirst Current Account is closed, or Ulster Bank terminates the cover provided through the programme, qualifying purchases made whilst the cover was in effect will still be eligible for claims.
- 1.11 Eligible Purchases: it is important that, for each eligible purchase, you also keep your original shop and card receipts, showing it was paid for in full at the point of sale using an eligible card.
- 1.12 The following products are not eligible for cover: non-electrical products, items which do not have an original manufacturer's warranty valid in the Republic of Ireland, items which do not have a Republic of Ireland specification or that are not available in the Republic of Ireland.

- 1.13 Claims Procedures: if an eligible product breaks down after the manufacturer's original warranty has expired, you should call ufirst Membership Services to verify that the item is covered for repair. You will be asked for: your name and address, your membership number, the date the breakdown happened, the make and model number of your product.
- 1.14 ufirst Membership Services will confirm that the item is eligible, and will instruct you to contact an authorised service centre to inspect the item. You will be sent an Extended Warranty Claim Form.
- 1.15 You must complete and return the claim form, with any requested documentation including: the inspection report showing the date and cause of the fault and the repair work to be carried out and the cost of labour and parts, the original debit or credit card receipt, the original warranty and the original shop purchase receipt. If the payment has been made with a Cheque guarantee card please provide a copy of your bank statement showing the cheque number and a copy of the cheque.
- 1.16 You must return the claim form as soon as possible and no later than 90 days from the date of the breakdown.
- 1.17 Send the completed claim form and documents to: ufirst Membership Services, PO Box 1157, Crumlin, Dublin 12.
- 1.18 ufirst Membership Services may ask you to submit any additional information. You must submit the requested information, at your own expense, within six months of the breakdown. If you do not then ufirst Membership Services may not be able to pay your claim. ufirst Membership Services have the right to recover damages from any party responsible for loss or damage, in your name but for our benefit, before or after ufirst Membership Services have paid your claim.
- 1.19 Unless ufirst Membership Services have agreed differently with you, this agreement shall be governed and construed in all aspects in accordance with the Laws of the Republic of Ireland.
- 1.20 Exclusions: The Extended Warranty will not pay for:
- the first €40 of any claim;
  - any item not purchased in full at the point of sale with a single transaction using an Ulster Bank Servicecard, credit card or cheque;
  - items purchased from an internet site, which is not based in the Republic of Ireland or the United Kingdom;
  - any items that, when purchased, have been used, altered or are second-hand;
  - non-electrical items;
  - any items that are not covered under an original manufacturer's warranty at the time of purchase;
  - items that the manufacturer describe as being consumable or disposable including bulbs, batteries and fuses, vacuum bags and computer disks;
  - the cost of installation, modification, tuning or maintenance of any product;
  - the cost of cleaning or descaling your product, including but not limited to: washing machine filters, soap drawers, video heads, tape-paths, lenses;
  - the cost of rectifying blockages (except in the cooling system of refrigeration equipment);
  - any costs for gaining access for repair to any appliance that has been incorporated into fitted units;
  - costs arising from a manufacturer's recall of the product;
  - items intended for business or commercial use;
  - any product failure, loss, damage or repair costs arising from routine service, maintenance, inspection or installation; computer accessories, software, computer tapes, disks;
  - Breakdown caused by;
  - misuse or use contrary to the manufacturer's instructions;

- rust, corrosion, lime-scale or any other gradually operating cause;
  - accidents, fraud, abuse, neglect or intentional acts by you;
  - lightning, storm and flood;
  - war or hostilities of any kind including invasion, rebellion or insurrection;
  - use other than domestic use by you or your resident family;
  - electricity, gas, oil and water which is incorrectly supplied or not supplied at all;
  - Repair costs for:
    - damage caused by foreign objects or substances not normally associated with the appliance;
    - repairs carried out by persons not authorised by us;
    - plumbing not forming part of the product;
    - call out charges where a fault cannot be found with the product;
    - any loss suffered as a result of not being able to use the product, or any loss other than the repair or replacement cost of the product;
    - any loss or damage caused by the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment, to correctly recognise and process any calendar date or time.
- 1.21 Ulster Bank Ireland Limited supports the Irish Federation Code of Practice on non life insurance.
- 1.22 Extended warranty is administered by ufirst Membership Services. The policy is underwritten by Allianz Insurance plc. Registered in England No. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB.

**E Complaints Procedure Protection (B to E of terms and conditions).**

It is the intention of Allianz Insurance plc to provide a first-class standard of service. However, if you have any cause for complaint, please contact: The Customer Services Manager, ufirst Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF. If you are not satisfied with the way in which a complaint has been handled, please write to: The Manager, Allianz Insurance plc, Burlington House, Burlington Road, Dublin 4. Should you remain dissatisfied, short of court action you may contact: The Irish Federation's Insurance Information Services at 39 Molesworth Street, Dublin 2. Telephone number 01 676 1914. This service can advise you on how to proceed further and may be able to help in resolving the problem. If you still have a complaint, you can refer it to the Financial Services Ombudsman, 3rd Floor Lincoln House, Lincoln Place, Dublin 2. Telephone number 01 662 0899. Following these procedures will not affect your right to take legal action. Allianz Insurance plc is registered in England No. 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB.

**F Discounted Medical Insurance**

- 1.1 The service is available by calling ufirst Membership Services on 1890 925 067 between 8am and 8pm Monday to Friday and 9am to 5pm Saturday (excluding Bank Holidays) quoting your membership number.
- 1.2 As a ufirst Member, you will receive access to pre-selected Quinn Health Care Corporate insurance plans, simply by purchasing through the ufirst Corporate Care Scheme. If you have a family the savings available to you as a ufirst member are fully applied to the policies for your partner and children. ufirst Corporate Care Insurance Schemes are provided by Quinn Health Care Limited. The contract for the health insurance will be between you and Quinn Health Care – we will not be party to it.
- 1.3 Membership is subject to the scheme rules and table of benefits of the scheme you apply for. Full details are available on request and will be sent to you when you join. Contact Quinn Health Care on 1890 925 067.
- 1.4 If for any reason our agreement with Quinn Health Care ends, provision 2 will no longer apply for ufirst Members who have not already taken out a Quinn Health Care Insurance scheme.

- 1.5 Cancellation of your ufirst membership will not operate to cancel your Quinn Health Care membership.
- 1.6 Full terms and conditions can be found in your Quinn Health Care Welcome Pack when you join.

#### **G Notice to Customers**

- 1.1 You are advised that any telephone calls made to the administration and claims handling units may be recorded at random. These recordings may be used to monitor the accuracy of information provided by customers and our own staff. They may also be used to allow for additional training to be provided or to prove that the procedures comply with legal requirements. Our staff are aware that conversations can be monitored and recorded.
- 1.2 The details you supply will be stored securely and used by Allianz Insurance plc and Affinion International Limited to administer your insurance cover. Information may be disclosed to regulatory bodies. These details will not be kept for longer than necessary. You are entitled to a copy of all information held about you, for which we may charge you.

#### **Your Information**

1. Your account is with Ulster Bank Ireland Limited who is the data controller.
2. 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](http://www.rbs.com) and click on 'About us' or for similar enquiries please telephone 00353 131 556 8555 or Textphone 0044 845 900 5960.

#### **Your electronic information**

3. If you contact us electronically, we may collect your electronic identifier, (e.g. Internet Protocol (IP) address or telephone number) supplied by your service provider.

#### **How we use your information and who we share it with**

4. We may use and share your information with other members of the Group to help us and them. It will be used, for example, to help develop customer relations or to help us make credit related decisions about you. Such credit related decisions may be made solely by means of automatic processing. You consent to such processing.
5. Your information includes information about your transactions.
6. We may link information between your accounts and other products and services you hold with us. We may also link information between you and others with whom you have a financial link. Unless you consent, we will not use the links for marketing purposes.
7. We do not disclose your information to anyone outside of the Group except:
  - where we have your consent;
  - where we are required or permitted to do so by law;
  - to other companies who provide a service to us or you;
  - where we may transfer rights and obligations under this agreement.
8. From time to time we may change the way in which we use your information. Where we believe you may not reasonably expect the change we shall notify you.
9. 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 and Fraud Prevention Agencies**

10. We may make periodic searches of, and provide information to (including how you manage your account and any arrears), credit reference agencies, fraud prevention agencies and the Group to manage and take decisions about your account. Such information may be used by other credit providers to make decisions about you.
11. We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at (01) 709 2099. The agencies may charge a fee.

# Mobile Phone Insurance Policy Summary

## Mobile Phone Insurance

Please refer to the separate Mobile Phone Insurance Policy Document in the next section of this guide for full details of cover.

This cover only applies once you register your phone by contacting membership services on 1890 925 067\* or by visiting [www.ufirstaccount.ie](http://www.ufirstaccount.ie).

This cover only applies as long as you maintain your ufirst Current Account.

The ufirst Mobile Phone Insurance is provided by Homecare Insurance Limited, a member of the CPP group of companies and trading under the CPP trademark. Homecare Insurance Limited, registered in England number 2793290, Registered Office: Holgate Park, York YO26 4GA, United Kingdom. Homecare Insurance Limited is authorised and regulated by the UK's Financial Services Authority and entered on the FSA register (number 202880).

### Please read this document carefully

As a benefit of being an Ulster Bank ufirst Account holder, **you** can choose to register for **mobile phone** insurance with Homecare Insurance Limited a member of the CPP group of companies and trading under the CPP trademark. This Policy Summary does not contain the full terms and conditions of the contract, full terms, conditions and exceptions are detailed within the Policy Document at the back of this guide.

#### What is covered:

- One (up to two for a joint account) registered **mobile phone(s)** and **SIM card(s)** for each Ulster Bank ufirst Account (which must be owned by the primary account holder), and up to a maximum original retail cost or value of €450 per **phone**. **Your mobile phone** is identified by the **IMEI number** and **mobile phone** number
- The cost of replacing **your phone** as a direct result of loss or theft
- The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage or malicious damage
- The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**
- The **phone** wherever **you** are in the world, repair or replacement will be arranged upon **your** return to the Republic of Ireland
- The cost of **unauthorised calls** up to €2,000 per claim for a monthly contract **phone** and €150 per claim for a pay-as-you-go **phone**. Claims for **unauthorised calls** on pay-as-you-go **phones** will apply to top-ups purchased in the 24 hours preceding the **incident** only
- The replacement of **your accessories** up to €150 per claim, including replacement of **accessories** incompatible with a phone replaced as a result of a valid claim
- A maximum of two successful claims in total during any 12-month period

- **Phones** which have a primary use for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover PDAs (Personal Digital Assistants), type devices. Please see the definition of **mobile phone/phone** in section B of the Policy Document. If **you** are unsure as to whether the handset can be covered please contact **us**

Full details can be found in section D of the Policy Document.

**What is not covered:**

- The policy **excess** of €50 for the first claim, and €75 for the second claim during any 12-month period
- Theft of **your phone** and **accessories** from an unattended motor vehicle, unless secured in a glovebox or locked boot
- Theft of **your phone** and **accessories** from an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- Theft or loss of **your phone** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which others have access
- Theft of, loss of, or damage to **your phone** and **accessories** where they have been passed to someone else other than a **family member**
- The period of 21 days after **you** register the details of **your phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone** and/or **SIM card** you have already registered.

Full details can be found in sections I, J and K of the Policy Document.

**To register your mobile phone**

To take advantage of this **mobile phone** insurance **you** must register **your phone** and/or **SIM card** details. Please follow the process below. If **you** do not register **your mobile phone** you will not be covered. If **you** wish to change the **phone** on cover **you** must telephone **us**.

1. Log on to the website at any time: **www.ufirstaccount.ie**

2. Telephone **1890 925 067\***

Monday to Friday,	8am – 8pm (except Bank Holidays)
Saturdays	9am – 5pm

**You** will need to provide the following details:

- **Your** name and address
- **Your mobile phone(s)** number
- The make, model, and **IMEI number of your mobile phone(s)**
- Whether **your mobile phone** is on a monthly contract or pay-as-you-go
- **Your** Ulster Bank ufirst Account number and sort code
- **Your** date of birth

**Your** cover will commence 21 days after **you** register. **You** will not be able to make a claim for any **incident** which occurs within the first 21 days after registration.

Please refer to section A of the Policy Document.

**Cancellation**

**You** have the right to cancel this policy at any time, which will have immediate effect. As the cover is provided as a benefit of being an Ulster Bank ufirst Account holder, a cooling off period does not apply.

If the connected Ulster Bank ufirst account is cancelled this policy ends.

Please refer to section L of the Policy Document.

## Claims

Should **you** need to register a claim, **you** can do this online at [www.ufirstaccount.ie](http://www.ufirstaccount.ie) or by telephoning **1890 925 067\***.

If **your phone** is lost or stolen, please follow these simple steps:

1. Call **your** airtime-provider to bar the **SIM card** – doing this will prevent any further **unauthorised calls** being made.
2. Inform the Gardaí/Police and ask for an incident reference number.
3. The airtime-provider and the Gardaí/Police must be contacted within 24 hours of **you** discovering the **incident**.
4. Register **your** claim within 48 hours of discovering the **incident** by visiting **our** website or by calling **us**.

Please refer to section E of the Policy Document.

## Enquiries/Complaints

Should **you** have an enquiry or complaint, **you** can contact **us** on **1890 925 067\***.

Any complaints may be raised without prejudice to **your** right to take legal proceedings. If after making a complaint **you** are still unhappy and **you** feel the matter has not been resolved to **your** satisfaction, **you** may contact the Financial Services Ombudsman Bureau.

Please refer to section N of the Policy Document.

Under European law, both parties to the contract may choose which law will apply to this contract. The law of the Republic of Ireland will apply unless both parties agree otherwise, in writing, prior to the start of the policy. The contract is written in English and all communication by **us** with **you** will be in English.

## Status disclosure

This cover has been arranged for Ulster Bank Ireland Limited by Homecare Insurance Limited (UK FRN 202880). Ulster Bank Ireland Limited is regulated in the Republic of Ireland by the Financial Regulator. Homecare Insurance Limited is authorised and regulated under a passport arrangement by the United Kingdom Financial Services Authority (FSA), which can be checked on the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephoning **00 44 845 606 1234**.

Charges imposed by **us** to **you** under this policy shall be limited to those outlined within the policy. This policy is made available to **you** as a benefit of **your** ufirst bank account. Where a conflict of interest exists or is likely to exist **we** will, at **our** discretion, seek independent arbitration on **your** behalf to ensure **your** rights and interests are met and upheld. In the event of default by **you**, **we** shall be able to seek appropriate action and remedy from **you**.

If **you** need to register a complaint, please contact:

Homecare Insurance Limited

Holgate Park

York

YO26 4GA

United Kingdom

If Homecare Insurance Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Ombudsman Service. **We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if we cannot meet **our** obligations.

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 No. 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 Financial Regulator.

\*Calls may be recorded.

# Mobile Phone Insurance Policy Document

These are the terms and conditions of **your mobile phone** insurance available to **you** as an Ulster Bank ufirst account holder. Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark provides the **services** under this agreement.

The policy is governed by these terms and conditions, which the **insurer** may change in certain circumstances, upon giving 30 days' notice in writing to **you** at **your** last known address. Acceptance of cover is at **our** discretion.

**Your** policy is based on the information **you** gave to **us** verbally or otherwise about **you** and **your** personal details when **you** applied for the insurance. The terms detail what is covered and what is not covered, how claims are settled and other important policy information.

Words or expressions that have a particular meaning are shown in **bold type** and shall have the same meaning wherever they may appear.

**You** can request another copy of these terms. They are also available in large print, audio and Braille versions. If **you** would like a copy in any of these formats, please call **us** on 1890 925 067\* or write to:

Homecare Insurance Limited  
Holgate Park  
York  
YO26 4GA  
United Kingdom

Under European law, the parties to this contract may choose which law will apply to this contract. The law of the Republic of Ireland will apply unless both parties agree otherwise in writing prior to policy inception. The contract is written in English and all communication by **us** with **you** will be in English.

## A) Registration Process

**You** must register **your phone** to take advantage of this cover. Please call **1890 925 067**\* or go online at [www.ufirstaccount.ie](http://www.ufirstaccount.ie) and follow the procedure.

**You** will need to provide the following details:

\* **Your** name and address

\* **Your mobile phone** number(s)

\* The make, model, and **IMEI number** of **your mobile phone(s)**

\* Whether **your mobile phone** is on a monthly contract or pay-as-you-go

\* **Your** Ulster Bank ufirst account number and sort code

\* **Your** date of birth

**You** must inform **us** if **you** have changed the **phone**, or **you** wish to cover a different phone to the one registered. The **phone** will not be covered for the period of 21 days after **you** register it, or 21 days after **you** change the **phone** **you** have already registered. If **you** would like to cover an alternative **phone**, **you** must advise **us** of the change as soon as possible. The **phone** covered by this policy must be **your** property.

## B) Definitions

### Accessories

All accessories up to a combined retail price of €150 including VAT, per claim (**proof of purchase** must be provided with **your** claim). The retail price will be the standard selling price applicable on the original day of purchase.

**Administrator**

Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark. Contact details can be found in section P.

**Electrical or Mechanical Breakdown**

The actual breaking or burning out of any part of the **phone** caused by, or arising from, internal electronic, electrical or mechanical defects, or defective or faulty materials, or workmanship, causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

**Excess**

The amount of €50 for the first claim, and €75 for the second during any 12-month period, which **you** have to pay.

**Family Member**

An individual who resides at the same permanent address as **you** and which has one of the following relationships: **your** brother or sister, mother or father, grandmother or grandfather, uncle or aunt, niece or nephew, spouse, partner with whom **you** have resided for at least 6 months, or a child of which **you** or **your** partner are the legal guardian.

**IMEI Number**

International Manufacturers Electronic Identification Number

The unique serial or identification number that **we** will use to identify the **phone**.

**Incident**

Any event that may lead to a claim being made for repair or replacement of the **phone**. Any incident involving a crime must be reported to the Police. **You** must obtain an incident reference number.

**Insurer**

Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark, whose main business is general insurance. Contact details can be found in section P.

**Mobile Phone/Phone**

**Your** handset and **SIM card** specifically identified by the **IMEI number** and **mobile phone** number. The handset must be **your** property. The **SIM card** will not be covered unless it has been inserted into the **SIM card** slot of the phone.

The handset must be a handheld electronic device for which its main use is for the making and receiving of telephone calls, SMS text messages and data. **We** do not cover devices which have Windows Mobile®, Symbian OS™, or Palm® operating systems or a similar PDAs (Personal Digital Assistants), type of interface, whose primary function is of a business nature. The cover of handsets will be at our discretion, and if **you** are unsure as to whether the handset can be covered please contact **us**.

**Proof of Purchase**

The till receipt provided at the point of sale that details the **phone**, or similar documentation that provides proof that **you** own the **phone** such as a **mobile phone** statement which shows the **IMEI number**.

**Services**

The work **we** undertake for **you** in arranging the insurance and acting as an intermediary between **you** and the **insurer**.

**SIM Card**

Subscriber Identity Module Card

The card carrying **your** subscriber identity, the use of which, in conjunction with the **phone**, enables services to be charged to **your** account.

**Unauthorised Calls**

Unauthorised calls, messages and downloads made from the insured **phone** after being lost or stolen and whilst not barred by the airtime provider. The payment of unauthorised calls is subject to a valid claim for the **phone** under the terms and conditions and **you** reporting the **incident** within the given timescales.

## **We/Us/Our**

The **administrator**.

## **You/Your**

The Ulster Bank ufirst account holder.

### **C) Cover**

This policy covers:

1. One (up to two for a joint account) registered **mobile phone(s)** and **SIM card(s)** for each Ulster Bank ufirst account (which must be owned by the primary account holder), and up to a maximum original retail cost or value of €450 per **phone**. The **mobile phone** is identified by the **IMEI number** and **mobile phone** number.
2. The cost of replacing **your phone** as a direct result of loss or theft.
3. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
4. The cost of repairing **your phone** (or replacing it if **your phone** cannot be repaired) where damage is a result of **electrical or mechanical breakdown**.
5. The **phone** wherever **you** are in the world, repair or replacement will be arranged upon **your** return to the Republic of Ireland.
6. The cost of **unauthorised calls** made, up to a maximum of €2,000 including VAT per claim for monthly contract **phones** and €150 including VAT per claim for pay-as-you-go **phones**. Claims for **unauthorised calls** on pay-as-you-go **phones** will apply to top-ups purchased in the 24 hours preceding the **incident** only.
7. The replacement of **your accessories** up to a combined retail price of €150 including VAT, per claim if:
  - \* They are stolen or damaged at the same time as **your phone**
  - \* **We** have replaced **your phone** with an alternative model as a result of a successful claim and the **accessories** are no longer compatible with the new phone
8. Two successful claims in total during any 12-month period.

### **D) How to make a claim**

To make a claim:

1. Visit the website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie) to register **your** claim online
2. Telephone **1890 925 067\***
  - Monday to Friday, 8am – 8pm (except Bank Holidays)
  - Saturdays 9am – 5pm

Please have **your mobile phone** number to hand.

If **your phone** is lost or stolen, please follow these simple steps:

1. Call **your** airtime-provider to bar the **SIM card** – doing this will prevent any further **unauthorised calls** being made.
2. Inform the Police and ask for an incident reference number.
3. The airtime-provider and the Police must be contacted within 24 hours of discovering the **incident**.

#### **Airtime-providers' numbers:**

<b>3</b>	(01) 5426300
<b>O2</b>	(061) 203345
<b>Vodafone</b>	(01) 2037777
<b>Meteor</b>	(01) 4307085

#### E) Conditions on making a claim

1. **You** must register a claim within 48 hours of discovering any **incident** for which **you** wish to claim, by visiting our website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie) or by telephoning **1890 925 067**.
2. **You** must inform the Police within 24 hours of discovering any theft, loss or malicious damage for which **you** wish to make a claim, obtaining an incident reference number. **You** must also inform the airtime provider within 24 hours of discovering the **incident**.
3. **You** must complete and return the claim form to **us** within 30 days of receiving it, ensuring that **you** have followed the procedure detailed on the claim documentation.
4. **You** may be requested to return the damaged **phone** and **accessories** to us for inspection as part of the claims assessment process. If requested to do so, **you** must send the **phone** and **accessories** by secure means, as described in the claim documentation. The **phone** and **accessories** remain **your** responsibility until we have received them.
5. **You** must ensure that no one but our approved agents carries out repairs to, or maintenance of, the **phone** or **accessories**.
6. To support your claim for **unauthorised calls** incurred on a monthly contract, **you** must provide the monthly **mobile phone** bill(s) covering the period of **unauthorised calls**, and the bill for the month prior to the **unauthorised calls**. To support **your** claim for **unauthorised calls** incurred on a pay-as-you-go **phone** **you** must provide proof of purchase of a top-up which was purchased in the 24 hours preceding the **incident**.
7. **You** must provide **proof of purchase** for the **phone** and **accessories** with **your** claim form.
8. **You** must pay the policy **excess** if **your** claim is accepted.

#### F) What will happen when your claim is approved

1. **We** may settle **your** claim, at **our** discretion, by repair, replacement, or cash settlement. **We** will advise **you** of the method of settlement at the time **your** claim is authorised.
2. The settlement **we** offer for **your mobile phone** will be based on the current market value of the registered **mobile phone** or one of similar specification and functionality (where **your mobile phone** is no longer available on the general market).
3. Replacement phones and accessories will come from available stock. In the event that the same model is not available, the replacement will be of a similar specification and quality. **We** will contact **you** to confirm the phones that are available.
4. If **your phone** is lost or stolen, **we** will provide reimbursement, at our discretion, by BACS transfer or cheque payable to **you**, or by direct payment to the airtime-provider, for the cost of **unauthorised calls** up to a maximum of €2,000, including VAT, per claim for monthly contract **phones** and €150 per claim for pay-as-you-go **phones**. **We** will advise **you** of the method of reimbursement when the claim is authorised.
5. If **your SIM card** has been lost, stolen or damaged, **you** will need to contact the airtime-provider to request a replacement. If there is a charge for the replacement **we** will reimburse **you**. **You** may be asked to provide a receipt for the cost of the **SIM card**.
6. If **you** need to claim as a result of an **incident** outside the Republic of Ireland, the **phone** will be repaired or replaced once **you** return to the Republic of Ireland.
7. If any lost or stolen equipment is recovered after the claim is approved, it shall become the property of the **insurer** and must be returned to **us** immediately.
8. Damaged **phones, accessories, parts** and materials replaced by **us** shall become the property of the insurer.
9. The replacement phone will automatically be covered under **your** policy unless **you** have asked for it not to be covered. There will be no registration period in these circumstances and the **phone** will be immediately covered.

### G) Important things that you must do

1. Use the **phone** and **accessories** in accordance with the manufacturer's instructions.
2. Take reasonable care to prevent loss of, theft of, or damage to, the **phone** and **accessories**. If it is considered that **you** have not done so, **your** claim may not be accepted.
3. Advise **us** if any of **your** personal details change, **you** change the **phone** you wish to be covered, or the **mobile phone** number changes. **You** will not be covered for the period of 21 days after **you** register the details of the **phone** and/or **SIM card**, or for the period of 21 days after **you** change the **phone** and/or **SIM card** you have already registered.
4. Inform **us** of any loss, theft, breakdown or damage covered by your policy within the given timescales.

### H) Loss, theft and damage

Cover will not be provided for:

1. Theft of the **phone** and **accessories** from an unattended motor vehicle, unless secured in the glovebox or locked boot. The vehicle must be locked and all security devices activated. Damage must be caused by the thief and evidence provided with **your** claim. Cover will not be provided if the vehicle cannot be secured against unauthorised entry.
2. Theft of the **phone** and **accessories** from any unattended building or premises unless evidenced damage was caused in gaining entry to, or exit from, the premises.
3. Theft or loss of the **phone** and **accessories** where they have been left accidentally or deliberately in a public place or a place to which other people have access.
4. Theft of, loss of, or damage to, the **phone** and **accessories** where they have been passed to someone else, other than a **family member**.
5. The cost of **unauthorised calls** whilst the **phone** was not in **your** custody or the custody of a **family member**, where the theft or loss of the **phone** has not been reported to the airtime-provider and the Police within 24 hours, and to us within 48 hours, of discovering the **incident**.
6. The cost of **unauthorised calls** if the **phone** and **SIM card** have not been lost or stolen at the same time, and an incident reference number obtained from the Police.
7. Theft of, loss of, or damage to **accessories** not lost, stolen, or damaged at the same time and under the same circumstances as **your phone**.

### I) Electrical or mechanical breakdown

Cover will not be provided for:

1. Loss or damage caused by, or during, maintenance or modification of the **phone**, other than by **our** approved agents.
2. Any breakdown or failure caused by placing or using the **phone** in a location or environment not in accordance with the manufacturer's instructions.

### J) General Exclusions

Cover will not be provided for:

1. Any **incident** which occurs within the first 21 days of registering the **phone** and/or **SIM card**, or during the first 21 days after **you** change the **phone** and/or **SIM card** **you** have already registered.
2. The policy **excess** of €0 for the first claim, and €75 for the second claim during any 12-month period.
3. Any loss (business or personal) resulting from loss of use of the **phone**.
4. Where the **IMEI number** cannot be determined from the **phone** or **proof of purchase** cannot be provided to prove ownership of the **phone**.
5. Loss or damage due to wear and tear, depreciation or gradual deterioration.
6. Loss or damage due to any process of cleaning, adjustment, repair, maintenance or dismantling other than by **our** approved agents.
7. A third or subsequent claim per account during any 12-month period.

8. Installation, removal, or subsequent relocation of the **phone** in a vehicle, or any **electrical or mechanical breakdown** as a result of such.
9. The cost of cosmetic repairs.
10. Loss, theft, damage, or breakdown caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, or insurrection by military or usurped power.
11. Loss, theft, damage, or breakdown arising out of any wilful act or negligence of the user of the **phone**.
12. Any claim arising from, or in connection with, the repossession of the **phone** by any bank, finance, leasing or similar company, or person acting with such authority, and/or the confiscation or impounding of the **phone** by any Police, Customs or Government Authority.
13. People who are not permanently resident in the Republic of Ireland.
14. Any consequential loss incurred by **you** during the administration of the policy or at the time of a claim.
15. Loss or corruption of data, images, games, logos, wallpaper, videos, or downloads, due to loss of, theft of, breakdown of, or damage to, **your phone**, or damage caused by a virus. It is recommended that a back-up copy of all data is kept.

#### K) Cancelling the policy

1. **We** may cancel this policy with immediate effect by registered letter to **you** at **your** last known address in the event of **you** submitting any fraudulent or inaccurate information, or for any other valid reason.
2. Subject to clause 1 above and the registration requirements, this cover will remain in force for as long as **you** have a Ulster Bank ufirst account, and this cover continues to be provided as part of the account benefits.
3. If the connected Ulster Bank ufirst account is cancelled this policy ends.
4. In the event **you** do not wish to continue **your** cover, please telephone us on **1890 925 067\***.

#### L) Fraud

Identity fraud is a serious problem in the Republic of Ireland and the UK. **Your** details will be used to help prevent fraud of this nature from happening to **you**.

If **you** receive information that the **mobile phone** details have been used for fraudulent purposes, please telephone us on **1890 925 067\*** and ask to be transferred to the Identity Theft helpline.

Alternatively, **you** can write to:

Homecare Insurance Limited  
 Holgate Park  
 York  
 YO26 4GA  
 United Kingdom

The personal details which **you** supply to **us** during the registration process will be used to help combat fraud. These details will be retained for legal reasons for a reasonable period after **your** policy expires, and for up to one year after **your** policy expires in relation to fraud specifically. The contract between **you** and **us** is based on mutual trust. If **you** (or anyone acting for **you**):

- \* Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect
- \* Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect
- \* Make a claim in respect of any loss, theft, or damage caused by **your** wilful act, or with the intent to defraud **us** or the **insurer**

then:

- \* **We** shall not honour the claim

- \* **We** shall not honour any other claim which has been or will be made under any policy held by **you**
- \* **We** shall not make any return of payments made for cover and **we** may, at **our** option, cancel the policy
- \* **We** may be entitled to recover from **you** the cost of any claim already paid under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
- \* **We** may be entitled to recover from **you** the cost of any investigation into a fraudulent claim under this policy (if necessary the cost may be recovered through the instigation of court proceedings)
- \* **We** may inform the Police, Government or regulatory bodies of the circumstances. Details of claims may be put onto a Register of Claims through which insurers share information to prevent fraudulent claims.

#### **M) Enquiries/Complaints**

**We** will always be fair and reasonable when handling **your** policy or claim. Should there ever be an occasion when **you** feel that **we** have not provided **you** with a satisfactory level of service, **we** would like **you** to inform **us** so that **we** can do our best to solve the problem. **We** will do everything possible to ensure that **your** query is dealt with promptly.

The easiest way to contact **us** is to call our Customer Relations team on **1890 925 067\***.

Alternatively, **you** can write to **us** at the following address, quoting **your mobile phone** number in all correspondence:

Homecare Insurance Limited  
 Holgate Park  
 York  
 YO26 4GA  
 United Kingdom

**Our** staff will attempt to resolve **your** query immediately. If this is not possible, **we** promise to acknowledge **your** query within 5 working days of receiving it. In the unlikely event that **your** query has not been resolved within 4 weeks of our receiving it, **we** will write and let you know the reasons why, and what further action **we** will take. Once **we** have resolved **your** query, **we** will confirm our response in writing.

If **you** are not satisfied with **our** decision, please contact the Customer Relations Manager at the above address.

If **you** have a complaint relating to the policy wording or contract, please contact the **insurer** at their registered address.

If **you** remain dissatisfied, **you** can, within 28 days of our final decision, refer **your** query for an independent assessment to:

Financial Services Ombudsman Bureau  
 3rd Floor  
 Lincoln House  
 Lincoln Place  
 Dublin 2

The parties to this contract are covered by the Financial Services Ombudsman Bureau who, once contacted, will liaise with **us** on **your** behalf. They will inform **you** directly of their decision. Referral to the Financial Services Ombudsman Bureau will not prejudice **your** right to take subsequent legal proceedings. Further information can be obtained at their website at [www.financialombudsman.ie](http://www.financialombudsman.ie)

#### **N) Status disclosure**

This cover has been arranged for Ulster Bank Ireland Limited by Homecare Insurance Limited (UK FRN 202880). Ulster Bank Ireland Limited is regulated in the Republic of Ireland by the Financial Regulator. Homecare Insurance Limited is authorised and regulated under a passport arrangement by the United Kingdom Financial Services Authority (FSA), which can be checked on the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephoning **00 44 845 606 1234**.

If **you** need to register a complaint, please follow the procedure detailed in section N. If Homecare Insurance Limited cannot settle **your** complaint, **you** may be entitled to refer it to the Financial Services Ombudsman Bureau. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

For the purposes of the Data Protection Act 1998 (United Kingdom), the Data Controller in relation to the personal data **you** supply is Homecare Insurance Limited, a member of the CPP Group of companies and trading under the CPP trademark.

#### **O) Other Information**

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 No. 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 Financial Regulator

Homecare Insurance Limited, a member of the CPP group of companies and trading under the CPP trademark.

Homecare Insurance Limited.

Registered in England number 2793290

Registered Office:

Holgate Park

York

YO26 4GA

Homecare Insurance Limited is authorised and regulated by the Financial Services Authority and entered on the FSA register (number 202880).

#### **How we will deal with your personal information**

**We** are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to us. By registering with **us**, **you** consent to the collection and use of **your** information under the terms of this privacy policy. The information **you** provide will be used by **us** to supply **you** with the services for which **you** have registered and **we** may use the information to contact **you** to obtain **your** views on **our** services and to let **you** know about important changes to the **services** which **we** offer. The information **you** provide to us about **you** and **your mobile phone** will be shared with Ulster Bank, and the **insurer**. **We** may contact **you** by post, telephone, fax, or e-mail. **You** will only be contacted by the methods **you** have asked to be contacted by. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law.

If **you** would prefer **us** not to contact **you** to obtain **your** views and/or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to:

Homecare Insurance Limited

Holgate Park

York

YO26 4GA

United Kingdom

**We** may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the **services** provided by **us** or other telecommunications **services** provided by any member of **our** group of companies. If necessary, **we** may divulge information about **you** for this purpose.

**You** have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please contact **us** on **1890 925 067\***, selecting the **mobile phone** option. **We** are entitled by law to charge **you** a fee of €15.00 to meet our costs in providing **you** with details of the information **we** hold about **you**.

**We** employ security measures to protect **your** information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to **our** use of **your** information are welcomed and should be addressed as specified above.

Windows Mobile® is a registered trademark of Microsoft Corporation in the United States and/or other countries.

Symbian™ and all Symbian-based marks and logos are trade marks of Symbian Limited

Palm® is a registered trademark owned by or licensed to Palm, Inc

\*Calls may be recorded.

For more information call into  
any Ulster Bank branch

[www.ulsterbank.ie](http://www.ulsterbank.ie)

This brochure is also available in Braille, in large print,  
on audiotape or on disc. 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 No. 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 Financial Regulator. Calls may be recorded.

ULST 881RI June 2010