

| Premier

Premier Banking User Guide



Ulster Bank

TOMORROW BEGINS TODAY

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ufirst Private Travel Insurance Terms

For your convenience while travelling, these Terms have been set out in a separate booklet called 'ufirst Private Travel Insurance Terms'.

A copy is also available through our website [ufirstaccount.co.uk](https://www.ufirstaccount.co.uk)

Welcome to Premier Banking

Ulster Bank believes in helping you get the most from life, so with that in mind we have designed Premier Banking to help you manage your personal banking when and where you want, leaving you free to focus on the things that really matter.

Premier Banking offers a more personalised approach to managing your money. It brings you a wide range of attractive benefits and products designed to improve many other important areas of your life.

Premier Banking puts you at the heart of banking. With the support of your own dedicated Premier Banking Manager, and a dedicated support team, we have designed Premier Banking to take care of all your personal banking needs. As a Premier Banking customer you have access to our exclusive current accounts. Inside this guide, you'll find all the information you need to help you make the most of your Private Current Accounts.

Private Current Account

The Private Current Account offers the expertise of your Premier Banking Manager and the dedicated support team.

ufirst Private Current Account

Along with the personal touch that's unique to Premier Banking, you get all the benefits of our premium current account, ufirst Private.

- a dedicated Premier Banking Manager with a dedicated support team
- ufirst Private additional benefits

The ufirst Private account fee is currently £26 a month.

Also, please visit our Membership Services Website at [ulfirstaccount.co.uk](https://www.ulfirstaccount.co.uk)

The benefits of our exclusive Private Current Accounts

Private Current Account

The Private Current Account offers you the expertise of your very own dedicated Premier Banking Manager and a dedicated support team. They will reduce, as far as possible, the time you need to spend dealing with money matters.

As a Private Current Account customer, you will also have access to a number of banking benefits. We explain these in more detail under the banking benefits section.

ufirst Private Current Account

With our premium current account, ufirst Private, you will get your very own dedicated Premier Banking Manager and a support team. You can also benefit from the following additional benefits – cash back on Ticket Booking, Mobile Phone Insurance, Worldwide Family Travel Insurance and Worldwide Airport Lounge Access.

In most cases, simply opening your ufirst Private account is all you need to do to enjoy the benefits of your membership. For others, you may need to contact your Premier Banking Manager, or call our ufirst Private Membership Services on **0345 607 2538*** who will be more than happy to help you or log onto **www.ufirstaccount.co.uk**

For Private Current Account and ufirst Private Current Account, information on our charges and interest rates is set out in our brochure, Your Current Account Terms, which is available on our website **www.ulsterbank.co.uk**. Details are also available from your Premier Banking Manager.

Terms and conditions apply to both Private Current Account and ufirst Private Account. For details please see Your Current Account Terms brochure in our branches or on our website **www.ulsterbank.co.uk**

*Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Additional Packaged Accounts

If you already hold a packaged account from Ulster Bank, there may be limited advantage for you in opening another packaged account. You will also be charged an additional monthly account fee on the new packaged account.

Living outside Northern Ireland or the rest of the UK

If you are living outside Northern Ireland or the rest of the UK or plan on living outside Northern Ireland or the rest of the UK, it is important to note that some of the benefits attached to your account are only available when you are visiting Northern Ireland or the rest of the UK or when you are resident in Northern Ireland or the rest of the UK.

For further information please log on to the Membership Services Website at **www.ufirstaccount.co.uk** or call ufirst Private Membership Services on **0345 607 2538*** or from outside the UK call **+44 2392 676 573**.

The most important information we'll need when you call us is your ufirst Private membership number. This is made up of your sort code and your ufirst Private account number.

We have given you a space below to write your details down so you will always have them to hand.

Sort code

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

Account number

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Call ufirst Private Membership Services on



0345 607 2538 or from outside the UK call **00 44 2392 676 573**.

Lines are open 8am-8pm Monday to Friday, excluding Bank Holidays and 9am-5pm Saturday, to speak to an agent. Outside of these hours, you may still be able to access your benefits through an automated service and in accordance with the opening hours outlined under each individual benefit.



You can also visit **ufirstaccount.co.uk** to see the full range of benefits available.

*Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

01

ufirst Private Benefits



Ticket Booking Service

Enjoy 15% cash back on tickets for the theatre, dance, opera, concert performances, sporting events and more throughout Northern Ireland, the Republic of Ireland and the rest of the UK.

ufirst Private gives you access to live entertainment at reduced prices. Get 15% cash back for as many events as you like within the UK and Ireland. The cash back will appear in your online cash back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirst Private account within 30 days of your booking.

How to claim your 15% cash back

To ensure receipt of your cash back, following the completion of your online booking you must return to the ufirst Private Ticket Booking Service pages on www.ufirstaccount.co.uk and confirm your booking reference number given to you by Ticketmaster in the box provided. If you do not complete an online booking in this way we will be unable to provide you with the 15% cash back. Further details can be found on www.ufirstaccount.co.uk

- **Guaranteed 15% cash back** – based on the normal face value price of the ticket. Tickets must be ordered as outlined below.
- **Receive cash back on up to four tickets** – for each event booked.
- **No limit on usage** – take advantage of this cash back as often as you like.

Main exclusions

You can't resell your tickets and must be attending the event. You may be able to order more than four tickets, but you will pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we will be unable to provide you with the 15% cash back.

More information on the Ticket Booking Service

Terms & Conditions apply – please refer to pages 19 to 22 for further information including details on how to claim your cash back for online bookings. For anything you can't find online, call the Ticket Concierge Service on **0345 607 2538** to make a booking.

To book by phone call ufirst Private Membership Services on



0345 607 2538 or from outside the UK call **+44 2392 676 573**.

Lines are open Monday to Sunday 8am-10pm except Christmas Day.



To book online log on to ufirstaccount.co.uk

Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Worldwide Family Travel Insurance

It's good to know you've travel insurance to help protect you on your travels, when you open your ufirst Private account. See what's covered when you're a ufirst Private customer.

ufirst Private gives you and your family multi-trip worldwide travel insurance of up to 31 days per trip, that covers you all year round. This also includes up to 31 days' winter sports cover per trip. Worldwide Travel Insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909.

Main Exclusions:

- The maximum trip duration is 31 days, including winter sports trips.
- There is no cover for persons aged 70 or over unless an age upgrade has been purchased for them.
- Dependent children aged 18 or over (or 23 or over if in full time education) are not covered under this policy.
- Travel within the UK, or Channel Islands is only covered if you stay at least 2 nights in pre-booked accommodation.
- You must be resident of and have your main home in the UK or Channel Islands or Isle of Man.

Please see the ufirst Private Travel Insurance Terms for full policy information.

Do you have an existing medical condition?

You may not be covered. Call ufirst Private Membership Services on **0345 607 2538** for more information. Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

More information on travel insurance

The insurance is only in force for as long as you have your ufirst Private Account. Conditions apply to the insurance – please see the summary of the cover in the ufirst Private Insurance Product Information Document (IPID) and the full terms and conditions in the Travel Insurance Terms for full policy information or log onto www.ufirstaccount.co.uk for more details and common questions.

How to make a claim

The fastest and easiest way to contact us is by using the Allianz Assistance Hub which can be securely accessed through your banking app or by using Internet Banking



Visit ufirstaccount.co.uk/benefits



or call **0345 607 2538** or from outside the UK **+44 2392 676 740**

Please have your ufirst Private membership number to hand when you call.
Calls may be recorded.

Mobile Phone Insurance

First Private covers you and your family members phones against loss, theft, accidental damage and breakdown (after the manufacturer's warranty has expired).

Cover is provided for up to four claims per year per account for your family.

You are automatically covered by this insurance and whilst there is no need to register the phone immediately, doing so will make the processing of any future claims easier. Please see the full terms and conditions on page 23 for instructions.

Mobile Phone Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland No. SC002116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153. The service will be provided by Likewise Device Protection UK Limited. Registered in the UK (company number 14134370). Registered office: Unit 2 Crewe Logistics Park, Jack Mills Way, Crewe, CW2 5XF. Authorised and regulated by the Financial Conduct Authority (FRN: 984178).

Cover for your mobile phone

- Cover is for phones with a screen size of less than 7 inches (measured diagonally).
- Loss, theft and accidental damage – including water and liquid damage.
- Breakdown cover – if your phone develops an electrical or mechanical fault outside of the manufacturer's warranty.
- Replacement phones delivered to your home or place of work within 2 business days. Replacement phones will, where possible, be of the same make and model and will be refurbished models. All replacement phones come with a 12 month warranty.
- Worldwide protection – will cover you anywhere in the world – but if you're abroad when you claim, we can only replace your phone when you're back in the UK.
- Accessories are covered up to £250 per claim, if they are lost, stolen or damaged at the same time as your phone.
- A £100 excess applies when your phone is replaced.

Main Exclusions:

- Only the phones used on a daily basis by you, your partner (who lives with you in a domestic relationship) and/or your children under 18 years old who live at home with you (or under 23 years old if they are still in full-time education and live at home with you outside term time) are covered.
- You can't make more than four approved claims in any 12-month period.
- Phones that are owned by your employer are not covered.
- All instances of loss or theft must be reported to the network provider as soon as is reasonably practicable after the event.

More information on worldwide mobile phone insurance

The insurance is only in force for as long as you have your ufirst Private Account and remain a permanent resident in the UK. Cover is automatic but registering your phone will make it easier if you need to make a claim.

You can register online at **www.ufirstaccount.co.uk** or by phone **0345 607 2538**.

Conditions apply to this insurance. Please ensure you read the ufirst Private Account Mobile Phone Insurance Product Information Document (IPID) and Mobile Phone Insurance Policy Document for full details of the cover, limits and conditions of cover.

Worldwide Airport Lounge Access

Your ufirst Private account includes DragonPass Premier+ membership, which gives you unlimited access to more than 1,000 airport lounges around the world – including more than 40 in the UK.

As well as lounge access, DragonPass Premier+ provides more choice when it comes to your airport experience:

- receive discounts at airport cafes and restaurants, a handy alternative where no lounge access is available.
- exclusive discounts at airport spas to truly relax and unwind before your flight.

How to make the most of your travel

- Pre-book to avoid disappointment during busy travel periods. A £5 reservation fee applies per person per booking.
- Entry to a lounge is conditional upon presentation of a valid membership number.
- Download the DragonPass Premier+ app to enable you to keep up-to-date with lounge additions and changes.
- You should always check individual lounge listings before travelling for details of location, opening hours, amenities, etc.
- Some lounges may have a maximum stay limit, may not allow children to enter, or have other restrictions.
- Guests can be taken into the lounge for a fee of £24 each.

More information on Worldwide Airport Lounge Access

The full terms and conditions for Worldwide Airport Lounge access are on pages 30 to 34 of this brochure.

For further information, visit www.ufirstaccount.co.uk or call Membership Services on **0345 607 2538**.

02

Mobile Phone Banking and Text Alerts



Mobile Banking Apps and Text Alerts

Overview

Our Mobile Banking Apps and Alerts Services give you more control of your finances when you are on the move.

Key features of our **Apps**

- Up-to-the-minute balance available
- Make transfers between your Ulster Bank accounts
- Pay your friends, family, credit card, or utility bills
- Pay your contacts using just their mobile phone number
- Withdraw cash from an ATM without a debit card using the Get Cash service
- Locate your nearest Ulster Bank branch or Cash Machine

To help you stay on top of your money, register for text alerts at www.ulsterbank.co.uk/alerts. There are three different types of alert to help you manage the unexpected.

- **Limit alerts** – you can set an upper or lower limit on your account and we'll let you know if your balance hits it.
- **Act Now Alerts** – to help you avoid going overdrawn, or so you know when you're using your unarranged overdraft, we'll send you an alert to help you avoid or minimise charges.
- **Arranged overdraft alerts** (if you have an arranged overdraft) – so you know if you are at risk of going into arranged overdraft or when you're using your arranged overdraft, we'll send you an alert to help you avoid or minimise interest.

Note: We will automatically register you for Act Now Alerts and arranged overdraft alerts if we hold a valid mobile number for you.

Key considerations for Ulster Bank Mobile Banking Apps and Alerts Service:

App available to customers with Anytime Internet Banking and a UK or international mobile number in specific countries. Ulster Bank Mobile Phone Banking is free of charge to all personal customers. Data Charges may apply on some mobile networks for mobile phone banking. Full terms and conditions are available at www.ulsterbank.co.uk/mobile or by contacting your local branch.

Please remember we will never ask you for your PIN or Password details by text or email.

What may help you when registering:

- Make sure we hold an up-to-date mobile phone number for you. You can update this at any time on Anytime Internet Banking, by phone or at your branch.
- You can download the Mobile Phone Banking App from the relevant App Store or from **www.ulsterbank.co.uk/mobile**
- To register you will need your Visa Debit card for the first account you want to register and your 10 digit customer number used to log in to the Anytime Banking service.
- Any mobile phone with text functionality can be used to receive our Alerts Service.

03

Anytime Internet and Telephone Banking



Anytime Internet and Telephone Banking

You can register your ufirst Private Account for Anytime Internet and Telephone Banking. These services give you access to your accounts 24 hours a day, seven days a week, 365 days a year.

How it works

Once registered, you can access your accounts and take advantage of the following services.

- Check your balance and view recent transactions
- Pay bills
- Send money abroad
- Transfer funds between your accounts
- View and manage your Direct Debits and standing orders
- View online statements and search up to 7 years of statement history
- Set up and manage text alert preferences

These and many other services will help you to do your banking when it suits you.

Key Considerations for Anytime Internet and Telephone Banking:

Anytime Internet and Telephone Banking Terms and Conditions apply, for further information please see Your Current Account Terms brochure available from the Premier Banking team. Fees and charges may apply for sending money outside the UK via Anytime Internet Banking. Please see our brochure 'Schedule of Services – Payment and International Banking Charges' for more information. Transfers to accounts at other UK banks or building societies via Anytime Internet Banking are subject to a daily limit. For details of the limits applicable for transfers made through Anytime Internet Banking please visit ulsterbank.co.uk/paymentlimits

How to apply

To register for Anytime Banking please contact the Premier Banking team, phone us any time on **0345 301 5105 (Relay UK: 18001 0345 301 5105)** or visit www.ulsterbank.co.uk/anytime

Call costs from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Terms and Conditions

Please read the following terms and conditions. They give you the important information about the benefits which come with Ulster Bank ufirst Private account.

ufirst Private Benefits:

You are entitled to apply for any additional benefits specified in this User Guide for as long as your ufirst Private account remains open. We may alter any of these benefits and will usually give you at least one month's prior written notice except in exceptional circumstances (for example where a benefit provider goes into liquidation) when we may remove a benefit without prior notice. We reserve the right to reclaim all or part of the value given on any benefits as highlighted in this User Guide should the ufirst Private account be closed or downgraded within six months of the Account being opened.

Please note that if you cancel your agreement for the ufirst Private account during the 14-day period, your ufirst Private membership will also be cancelled automatically and you will not be able to use any ufirst Private benefits in this Guide.

If you cease to reside in the UK, you may not be able to access some of the ufirst Private Benefits attached to the Account. For further information contact your Premier Banking Manager or call ufirst Private Membership Services on **0345 607 2538**. From outside the UK call **+44 2392 676 573**.

Ticket Booking Service:

These terms and conditions govern the ufirst Private Ticket Booking Service ("the Service") which is available to you as a ufirst Private account holder. If you cancel your ufirst Private account you will no longer be eligible to use the Service. The Service is provided by Capillary Technologies Europe Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 15% cash back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern Capillary Technologies Europe Limited's relationship with you.

General:

1. The ufirst Private account Ticket Booking Service is provided by Capillary Technologies Europe Limited, a private company incorporated in the United Kingdom with Company Number 03297240, and having its registered office at 15 Alfred Place, London, United Kingdom, WC1E 7EB (from this point on referred to as "we/us/our").
2. As a ufirst Private account holder you will receive a 15% cash back refund ("cash back") on all tickets purchased via the Service up to a maximum of four tickets per event.

3. You must be included in the party attending the event to qualify for the cash back benefit. Tickets must not be re-sold. If it comes to our attention that either of these conditions has not been complied with, we reserve the right to withdraw the use of the Ticket Booking Service from you.
4. You may book tickets for events using the Service either online or by telephone as detailed below. Tickets for some events may be available online but not via the Ticket Concierge Service and vice versa.
5. We are the data controller. Your personal data will only be used as set out in the privacy and cookies notice.

Online bookings:

1. Bookings may be made online via the dedicated ufirst Private account Ticket Booking Service pages of the website via www.ufirstaccount.co.uk. If you are not able to access the website, or if tickets for the event are not available online, you may call Ulster Bank Private Membership Services on **0345 607 2538** to book via the Ticket Concierge Service.
2. For tickets booked online, cash back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
3. All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.
4. All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.
5. To be eligible for cash back for an online booking you must access the Ticketmaster site via the ufirst Private account Ticket Booking Service pages of the website via ufirstaccount.co.uk. These pages are provided by Ticketmaster UK Limited, registered in England and Wales (Company Number 02662632) and having its registered office at 2nd Floor Regent Arcade House, 19-25 Argyll Street, London W1F 7TS ("Ticketmaster"). Any bookings you make online are subject to Ticketmaster's terms and conditions, details of which can be found at ticketmaster.co.uk/legal/purchase.html

6. Following the completion of an online booking made through the ufirst Private account Ticket Booking Service pages you should confirm the booking reference number provided to you by Ticketmaster with the box provided to you when returning to the ufirst Private account Ticket Booking Service pages on the website **ufirstaccount.co.uk**
7. For bookings made online it may be possible to purchase tickets sold through Ticketmaster partner sites, these bookings will not be eligible for cash back. You will be notified when tickets are being sold by partner sites.
8. For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirst Private account holders and has no control over the events. We act as an agent, and therefore your ticket contract is with the ticket vendor and not us. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

Ticket concierge service:

1. To enquire about tickets not available online or to make a query about the Service you may call ufirst Private account Membership Services on **0345 607 2538** between the hours of 8am to 10pm Monday to Sunday, 364 days a year (excluding Christmas Day) to speak to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets. We will try to accommodate any specific request you may have, by sourcing a supplier of tickets for the desired event.
2. If it is not possible to provide the requested information immediately, or book your tickets immediately, the Tickets Concierge Adviser will make enquiries and contact you within 6 business hours with the outcome or status of the enquiry (even if they have not succeeded in sourcing tickets for you). Business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).
3. Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
4. Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
5. The Ticket Concierge Service can only source tickets where they are available at face value. We cannot source tickets which include additional extras including food, drink and hotel packages.
6. You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
7. If you book tickets for an event taking place within the Republic of Ireland you will be charged in pounds sterling using the average daily prevailing currency exchange rate as published by **www.oanda.com** on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.

Pre-registration:

1. By pre-registering for tickets you are requesting us to purchase tickets on your behalf. This means that when tickets for the event you have pre-registered for go on general sale we will try to accommodate your request by sourcing the tickets you have requested.
2. You can pre-register for an event only once. You will not be able to submit multiple pre-registration requests for the same event.
3. You may pre-register for as many tickets as permitted by the booking form as set by the venue, event organiser, promoter and ticket agent, however cash back will only apply subject to the details in the Cash back Section below.
4. You can amend or cancel your pre-registration request up until the event that you have pre-registered for goes on general sale by calling Membership Services on **0345 607 2538**.
5. Once the event you have pre-registered for goes on general sale, you will be notified as soon as possible whether or not your tickets have been successfully sourced.
6. On purchasing your requested tickets payment will be taken in full. Tickets cannot be refunded or exchanged.
7. Upon securing your booking you will be issued with a booking reference. If collecting tickets at the event venue box office, you should present your booking reference upon arrival at the event venue.
8. Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the event venue box office on the day of the event, where available and at your request.

Tickets:

1. Tickets cannot be refunded or exchanged.
2. You may purchase as many tickets as are available for the event or as stipulated by the venue, event organiser, promoter and ticket agent. Only 4 tickets booked through the Service for any one event will be eligible for the cash back.
3. Upon making your booking you will be issued with a booking reference. If collecting tickets at the box office, you should present your booking reference upon arrival at the event venue. You will separately receive confirmation of your booking by email.
4. Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.
5. Where either artist, venue or time of event are different or where the same event is booked at a different time and you receive a different order confirmation number this will be classed as a separate event.
6. All bookings are subject to the terms and conditions of the individual ticket agent and/or venue you book through which you will be asked to accept at the time of purchase. These terms and conditions will be provided to you with your tickets.
6. Cash back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
7. If you book tickets for an event taking place within the Republic of Ireland the cash back earned will be in pounds sterling using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day the cash back is processed which may vary from the exchange rate used by your payment card issuer.
8. For bookings made through the Ticket Concierge Service, if for any reason the event that the ticket(s) were purchased for is cancelled a refund (less any cash back already paid to you) will be paid to the credit or debit card used to purchase the ticket(s) originally.
9. For tickets purchased via the dedicated ufirst Private account Ticket Booking Service pages of the www.ufirstaccount.co.uk website, if for any reason the event that the ticket(s) were purchased for is cancelled, you will receive a refund subject to Ticketmaster's purchase policy.
10. We reserve the right to retrieve the cash back paid to you at the time of the purchase of the ticket(s) if the event that the ticket(s) were purchased for is cancelled. If we are going to debit the cash back value from your ufirst Private account, ufirst Private account Membership Services will write to you giving no less than 28 days' notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

Cash back:

1. To be eligible for the cash back, you must be a ufirst Private account holder at the time you purchased your tickets.
2. The cash back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
3. The cash back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
4. The cash back will appear in your online Cash Back Summary on the dedicated ufirst Private account Ticket Booking Service pages of the website via www.ufirstaccount.co.uk within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirst Private account within 30 days of your booking. Should you not receive your cash back within 30 days of your booking please contact ufirst Private account Membership Services on **0345 607 2538**.
5. The cash back amount will appear as "Tickets Cash back" on your bank statement.

Customer service:

1. ufirst Private account Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirst Private account Membership Services, **Building 1000, Lakeside North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EZ** or call Ulster Bank Private Membership Services on **0345 607 2538**. If telephoning, your call may be recorded for quality and training purposes.
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 Ulster Bank Private Membership Services on **0345 607 2538**.

Other important terms:

1. It is always possible that, despite our best efforts, some of the tickets we sell may be incorrectly priced due to mispricing by the Ticket Vendor. If we accept and process your booking where a pricing error is obvious and unmistakable and could reasonably have been recognised by you as a mispricing, we may cancel your booking, refund you any sums you have paid.
2. If we fail to comply with these terms, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen.
3. We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or negligence of our employees, agents or subcontractors; for fraud or fraudulent misrepresentation; for breach of your legal rights in relation to the service.
4. Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

Ufist Private Account–Mobile Phone Insurance Terms and Conditions

1. Introduction

This Mobile Phone Insurance policy is automatically provided as a benefit of you being a Ufist Private Account holder (“you, your”).

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference. If you have existing policies that give the same cover elsewhere, you’ll need to consider whether you may be paying for duplicate cover. If you fail to comply with these terms and conditions, we may refuse cover in the event of a claim.

Aviva Insurance Limited (“Aviva”) (“we/us/our”) are the insurer of this policy and are liable to you under the terms and conditions of this policy. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 202153). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>). Aviva is incorporated in Scotland with registered number 2116 and registered office at Pitheavlis, Perth PH2 0NH. We have appointed Likewize Device Protection UK Limited (“Likewize”) to act on our behalf as our agent to help us administer your policy and deal with claims. Likewize is incorporated in England with company number 14134370, and registered address at Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, Crewe, Cheshire, CW2 5XF. Likewize is authorised by the Financial Conduct Authority (FRN: 984178).

2. Registering your phone

You’re automatically covered by this policy. However, it’ll be quicker and easier to make a claim if you register your phone and its IMEI number with us in advance. You can find your IMEI number on the box or receipt for your phone, or by dialing ***#06#** on your phone’s keypad. If you wish to register your phone, go online at www.ufirstaccount.co.uk

3. Period of Cover

Your cover will begin as soon as your Ufist Private Account has been opened. Your cover will end if any of the following conditions are met:

- a. Your Ufist Private Account is closed;
- b. You are no longer a United Kingdom (UK) resident (meaning that your main home is no longer in England, Scotland, Wales or Northern Ireland);
- c. Ulster Bank removes this cover as a benefit of the Ufist Private Account in accordance with your account terms.

4. What is covered?

- a. This cover is for the phone you use on a daily basis and, if applicable, the phones used on a daily basis by your partner (who lives with you in a domestic relationship, whether married or cohabiting) and/or your children under 18 years of age who live at home with you (or under 23 if still in full time education and living at home with you outside of term time). References to you or your phone throughout these terms and conditions include (where relevant) these individuals and their phones.

There is no cover for phones that are owned by your employer.

- b. Cover applies worldwide, but we can only arrange a replacement phone when you are back in the UK.
- c. You will be able to make a **maximum of four approved claims** across all phones covered by this policy, for incidents reported to Likewize in any 12 month period.
- d. You will pay a contribution of **£100** for each approved replacement claim (the “excess”). The excess will be collected from you by Likewize before we replace your phone.
- e. Cover is limited to phones that:
 - i. have a screen size of less than 7 inches (measured diagonally);
 - ii. are the manufacturer’s standard design and specification;
 - iii. cannot be used as a satellite phone; and
 - iv. have not been manufactured wholly or partly from precious or semi-precious metals, stones or crystals.

5. What we will do

- a. If, during the period of cover, your phone is lost or stolen, is damaged or suffers a breakdown due to an internal fault which occurs after the manufacturer’s warranty has expired, we will, through our agent Likewize, provide you with a replacement phone.
- b. If we replace your phone, we will provide you with a refurbished model. Refurbished replacement phones will have genuine manufacturer parts and be in an ‘as new’/‘Grade A’ condition. The replacement phone comes with a 12-month warranty provided by Likewize.

- c. If the standard accessories supplied with your phone and/or any case, charger, screen protector and/or memory card are lost, stolen or damaged at the same time as your phone, we'll pay their replacement value up to a maximum of £250 per claim.

6. What is not covered?

- a. Theft or loss of your phone where the circumstances of the claim suggest you have deliberately put the phone at risk.
- b. Theft from an unattended vehicle unless the vehicle was locked with security systems activated and the phone concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box.
- c. Any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.
- d. Any claim for phones other than the ones used on a daily basis by you, your partner and/or your children as described in section 4 above.
- e. Any claim for a phone owned by your employer.
- f. Information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data.
- g. Any loss related to you being unable to use your phone.
- h. Cosmetic enhancements you have made to your phone, for example plating or embellishment with precious metals, stones or crystals.
- i. Any costs you have to pay due to unauthorised use of your phone.
- j. Financial loss you suffer because of your phone being used to access your bank account or mobile wallet, including the unauthorised use of contactless payment methods attached to your phone.
- k. Cosmetic damage to the surface of the phone such as scratches and dents that don't affect how the phone works.
- l. Any claim following damage or breakdown:
 - a) you've caused deliberately;
 - b) caused by having the phone repaired by someone other than the manufacturer or one of their authorised repair agents;
 - c) caused by technical modifications made to the phone by someone other than the manufacturer;
 - d) caused by misuse or failure to follow the manufacturer's instructions; or
 - e) caused by a virus or the use of software or accessories not approved by the manufacturer.
- m. Any damage or breakdown that is covered by either the manufacturer's warranty or the replacement phone warranty provided by Likewize as part of a previous claim. Or a claim that is the result of a manufacturer's defect or recall of your phone.
- n. Any claim caused because of your phone being confiscated by an authority such as the police or border control.
- o. Any claim where you have failed or refused to provide documents or other information necessary to support and/or verify your claim.
- p. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a) war: any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power;
 - b) terrorism;
 - c) any action taken in controlling, suppressing or in any way relating to war or terrorism.

7. Making a Claim

Please contact Likewize as soon as reasonably practicable after you discover theft, loss, damage or breakdown of your phone.

Likewize can be contacted as follows:

- **Online:** www.ufirstaccount.co.uk
- **Call:** 0345 607 2538

(Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays will be opened during the same hours noted, excluding Christmas Day and New Year's Day.)

- **Write to:** Ulster Bank Insurance Services
Likewise Claims Department
Gawsworth House
Crewe Business Park
Crewe
Cheshire
CW1 6XB
- a. You must pay the excess (as set out in section 4) before Likewise will replace your phone.
 - b. If your phone is damaged or breaks down, it must be returned to Likewise. You will need to hand it over when the replacement phone is delivered.
 - c. Following loss or theft of your phone, you must notify your network provider as soon as reasonably practicable after the event so they can block your phone. Failure to notify your network provider of the loss or theft of your phone may affect your ability to make a claim under this policy.
 - d. Your original phone will become Likewise's property once a replacement phone has been issued. If a lost or stolen phone is then found, you must contact Likewise immediately to arrange its return.
 - e. You will need to confirm the IMEI number of your phone when making your claim. You can obtain this from your phone by dialing ***#06#** on the phone's keypad. Alternatively, you can find it on the box your phone came in or on the receipt.
 - f. If your phone has been stolen, you must report it to the police, and request a crime reference number as this report may be requested by Likewise to validate your claim.
 - g. If your claim is for damage or breakdown, before Likewise can arrange replacement of your phone, you must ensure any information, data, photos or apps are updated before disconnecting it from any external systems, data storage or security systems that it's linked to, such as Apple Find My iPhone or iCloud.

This process will be explained during the assessment of your claim and Likewise will check that it has been disconnected before arranging your replacement. No replacement phone will be issued if your phone is reconnected to any external systems.
 - h. If your phone is being replaced, Likewise will try to provide you with the same make and model of phone, although it may be a different colour. In the unlikely event that Likewise's suppliers do not have your phone in stock, Likewise will offer

you an alternative phone. This will be at least the equivalent technical specification of your phone but may be a different make, model or operating system or have different features and functions.

- i. All replacement phones that are refurbished models will come with a 12-month warranty provided by Likewise. In the unlikely event that your replacement phone develops a fault, please contact Likewise on **0345 607 2538**. The team will guide you through some checks and if the issue cannot be resolved over the phone, they will arrange for your phone to be returned for repair. Phone repairs under this warranty do not affect your insurance claims limit and there is no excess to pay. Cover for breakdown under your insurance policy will resume when Likewise's warranty expires.
- j. All stock that is refurbished uses genuine parts. It will have been refurbished by the manufacturer or a manufacturer accredited repairer and will be in an 'as new' condition, meaning it will be fully working with brand new cosmetic parts. In the unlikely event that the replacement phone you receive has cosmetic damage when you receive it, you must notify Likewise within 72 hours of accepting the delivery. If you notify Likewise later than this, they may deem the damage to have occurred after the phone was received by you. Cosmetic damage to the replacement phone Likewise have provided you with is not covered under the warranty.
- k. Likewise may ask you to provide proof of your ownership of the phone and other information, documents or receipts reasonably necessary to verify your claim.
- l. We and Likewise may share details of your claim with other insurance companies.
- m. You may be required to provide information in writing and/or through a telephone interview with a claims investigator. You should refer to section 15 for further details on how we and Likewise will use personal information.
- n. You will not be able to make a claim if Ulster Bank has suspended or restricted access to the benefits on your account, in accordance with your account terms.

8. Technical support set-up service

Where the phone is replaced in accordance with these terms and conditions, you will be eligible for free technical support to help set up and get you

started with the replacement phone. Likewize can help you with the following:

- Initial set-up and walk-through of the replacement phone and its operating system;
- Set-up one web-based email account (excluding enterprise email) on the replacement phone; and
- Initial set-up of the app store relevant to the replacement phone and installation of one app that is free to use.

To take advantage of this service please call us on **0345 607 2538**.

Conditions for using the service

- a. The service will be limited solely to the replacement phone.
- b. Your full use of this service is dependent on your operating system and access to a mobile/WiFi internet connection. Where an operation cannot be completed on the replacement phone, no alternative will be offered.
- c. By taking advantage of this service you agree to follow Likewize's reasonable instructions, including any security instructions.
- d. No cash alternative is available to the service.
- e. We and Likewize will not be liable to you for any economic loss, including but not limited to; mobile data charges, and/or loss or corruption of data arising from your use of this service.

9. General Conditions

- a. You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under this policy to enforce any of its terms whether under statute or otherwise.
- b. We will not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that providing cover, payment of the claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
- c. We and Likewize may take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy.

- d. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, we and Likewize are entitled to approach that insurer for a contribution towards the claim.
- e. Where you fail to co-operate or fail to provide Likewize and us with information or documentation we and Likewize reasonably require and this affects Likewize's ability to process a claim or defend their interests, Likewize will not pay the claim and will pass details to Ulster Bank who may, at their discretion, close your ufirst Private Account.

10. Changes to your policy

We may, at any time and after taking a fair and reasonable view, make changes to your policy cover and/or terms and conditions of insurance to:

- a. reflect changes in our expectation of the future cost of providing cover and administering your policy;
- b. reflect changes (affecting us or your policy) in the law, regulation or the interpretation of law or regulation;
- c. reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply; and/or
- d. make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

If Ulster Bank decides to remove Mobile Phone Insurance as a benefit of the ufirst Private Account or change to another insurance provider, they will give you at least 30 days' notice in accordance with your account terms.

11. Your right to cancel

This Mobile Phone Insurance forms a core part of your ufirst Private Account and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to close or downgrade your account. If your account is not closed or downgraded, the Mobile Phone Insurance will remain active for the duration of the Period of Cover set out at section 3.

To close or downgrade your account, please call Membership Services on **0345 607 2538**.

12. Other Important Information

A. Choice of Law

The laws of Northern Ireland apply to this agreement. If there's a dispute between us, you can take legal action against us in any Northern Irish court.

B. Special Requirements

We are committed to meeting the needs of all our policyholders, including those with special requirements. Letters and other documents are all available on request in Braille or large text or audio format. Please call **0345 607 2538** for assistance.

C. Telephone Call Recording

For training and security purposes, telephone calls may be recorded and/or monitored.

D. Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

13. Complaints Procedure

We and Likewise believe you deserve a courteous, fair and prompt service. If there is any occasion when Likewise or our service does not meet your expectations, or complaints relating to policy coverage, terms & conditions or the underwriting of your policy, please contact Likewise using the appropriate contact details below, providing your name and your mobile phone IMEI number to help us deal with your comments quickly.

Write to: Ulster Bank Insurance Services
Likewise Customer Relations Department
Gawsworth House
Crewe Business Park
Crewe
Cheshire
CW1 6XB

Email: UlsterBankcustomerrelations.uk@likewise.com

Call: **0345 607 2538**

(Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays are open during the hours noted, excluding Christmas Day and New Year's Day.)

Our Complaints Process

We and Likewise operate a comprehensive complaints process and will both do our best to resolve any issue you may have as quickly as possible. Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 5 working days of receipt.

If we or Likewise are unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. We or Likewise will provide full details of how to do this when your final response letter addressing the issues raised is provided.

Please note: The Financial Ombudsman Service will not consider a complaint if you have not provided us with the opportunity to resolve it previously. The Financial Ombudsman Service can be contacted at:

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Call: **+44 (0) 800 0 234 567** or **+44 (0) 300 123 9 123**.

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect your right to take legal action.

14. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk or call **0800 678 1100** (Freephone) or **020 7741 4100**.

15. Privacy Notice

Personal Information

The main data controller responsible for your personal information is Likewise who are responsible for policy administration and claims handling. For the purposes of this section 15 only, "we", "our" and "us" refers to Likewise. Additional data controllers include Aviva who is the insurer of this policy and the Royal Bank of Scotland Group who are responsible for the sale and distribution of the product and any applicable reinsurers.

Likewise is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside Your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes

Sharing of Personal Information – For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information may be shared with prospective purchasers and transferred upon a sale of our company or transfer of business assets.

International transfer – Due to the global nature of our business Personal Information may be transferred to parties located in other countries

(including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security and retention of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy – More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Notice at: <https://likewise.com/uk-dp-privacy-notice/> or you may request a copy by emailing to: privacy@likewise.com

Details about the way Royal Bank of Scotland Group use your personal information can be found in its separate privacy notices available at ulsterbank.co.uk/privacy

How Aviva may use your Personal Information – To the extent Aviva receives and processes your Personal Information, Aviva will be a data controller for that information. Aviva may receive your Personal Information, for example, if your complaint is escalated to Aviva or if Aviva takes over administration

of your insurance policy or handling of your claims from Likewize. For more information about how Aviva may collect, use and disclose your Personal Information and your rights in relation to your Personal Information, see Aviva's privacy policy at www.aviva.co.uk/privacypolicy or write to The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR, or email DATAPRT@aviva.com

16. Fraud

If you make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if you give any false declaration or statement to support the claim, we will not pay the claim and we will pass details to Ulster Bank who may, at their discretion, close your ufirst Private Account. We reserve the right to tell the police about any dishonest claim. If we settle a claim that we subsequently discover to be fraudulent, we will take steps to recover our costs from you.

Fraud Prevention and Detection

In order to prevent and detect fraud, we may, at any time:

- share information about you with other organisations and public bodies including the police;
 - check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We can supply on request further details of the databases we access or contribute to. If you require further details please contact us at:
Ulster Bank Specialised Services
Likewize
Gawsworth House
Crewe Business Park
Crewe
Cheshire
CW1 6XB
- We and other organisations may also search these agencies and databases to:
- help make decisions about the provision and administration of insurance and related services for you and members of your household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - check your identity to prevent money laundering, unless you give us other satisfactory proof of identity.

DragonPass Premier+ Terms

Conditions of use

Welcome to DragonPass Premier+ brought to you by Assurant¹. With this benefit you can take advantage of unlimited member visits to participating airport lounges for free, with over 1,100 airport lounges around the world to choose from. You will also be able to access discounts at participating airport restaurants and spas.

Statement of benefits

As a first Private account holder, you can:

- Enjoy unlimited member visits to any airport lounge across the DragonPass network. You can view which lounges are available by visiting the Ulster Bank DragonPass Premier+ website or the DragonPass Premier+ App. A visit means one entry to an airport lounge. For joint accounts, two account holders are entitled to unlimited airport lounge access, but each account holder will need to show their individual DragonPass membership card (physical or digital). If only one account holder has their card, the second account holder would count as a guest. A guest can visit airport lounges for a cost of £24 per visit.
- Access discounts at selected airport restaurants and spas across the world via the DragonPass Premier+ App or online at ubni.dragonpasspremierplus.com
- Purchase additional airport lounge visits for your guests at a cost of £24 per guest by using the DragonPass Premier+ App, online at ubni.dragonpasspremierplus.com or over the telephone on **0345 607 2538**. **Guests can only access the airport lounges if they are travelling with an account holder.**
- Pre book into certain airport lounges for a charge of £5 per person per visit. If you are paying for a guest to enter one of the airport lounges, this is an additional charge of £5 on top of the £24 entrance fee.

How to access your benefits

You can access the benefits via the DragonPass Premier+ App or by using the Membership Card. To enable you to access all the benefits of DragonPass Premier+, you will need to activate these via the DragonPass Premier+ App or online at ubni.dragonpasspremierplus.com the name which you use to register should be the same as the name that appears on your membership card. To gain access to

an airport lounge you will need to present either the physical membership card or your digital card via the App together with your passport or boarding pass ensuring that your name aligns on all documents and, where you have pre-booked, your booking confirmation.

DragonPass Premier+ app

The DragonPass Premier+ App can be downloaded from the Google Play store or Apple App Store by simply searching for 'DragonPass Premier+'. To enable your digital membership card you must complete the registration and log in using the unique number and your name as shown on the front of your membership card. Once logged in to this App it can be used as a digital membership card for your DragonPass Premier+ benefits and used instead of the physical membership card which we send you. For information on the restaurants and spa discounts you can take advantage of, you will need to use the App or visit us online at ubni.dragonpasspremierplus.com

Key app features include;

- Digital membership card which can be accessed within the App
- A full list of the available lounges, spas and restaurants and how to find them
- Information on the visits and benefits you've used on your travels
- Ability to purchase access to a lounge for a guest for £24 per guest, per visit
- The ability to pre book access to an airport lounge for £5 per person, per visit.

We would recommend you download the DragonPass Premier+ App to make the most of the features and discounts available with DragonPass Premier+. Using only the physical membership card will mean you cannot access all of the restaurant and spa discounts you would have access to if you used the App.

Membership card

A membership card will be posted to you within 7-10 working days of you opening your Ulster Bank first Private account. Once you have received your membership card you will be able to start enjoying the benefits of DragonPass Premier+ and log into the DragonPass Premier+ App.

¹ Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN.

Your DragonPass membership card, which has no expiry date while you remain a Ufirst Private account customer, allows you access to the lounges across the DragonPass network. To gain access to a lounge you will need to present your DragonPass membership card using either your Digital card via the App or the physical membership card we have sent to you. For joint accounts, each account holder who wants to gain access will need to present their DragonPass membership card.

You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on **0345 607 2538** (lines open 24 hours a day, 7 days a week). You also need to tell us if you change your name, as the name you use to register with needs to be the same as the name that appears on your passport.

Complaints and feedback about DragonPass Premier+ can be addressed directly to us on **0345 607 2538***, by email at **support@dragonpasspremierplus.com** or you can write to us at:

DragonPass Premier+
Airport Lounge Access
Assurant
PO Box 98
Blyth
NE24 9DL

Conditions of use

1. Definitions

Words or expressions that have a particular meaning in these Conditions of Use are defined in this section and shall have the same meaning wherever they may appear in these Conditions of Use.

- **“DragonPass Premier+”** means the service brought to you by Assurant that allows access to airport lounges across the DragonPass network and discounts at selected airport restaurants and spas.
- **“Visit”** means one entry to an airport lounge per person.
- **“Third Party Organisations”** means the third parties who operate the airport lounges, restaurants and spas which you have access to under the DragonPass Premier+ scheme.
- **“We”, “us”, “our”** or **“Assurant”** means Lifestyle Services Group Limited.

*03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on your phone provider. If you are unsure of your call charges we recommend contacting your provider before calling us. To maintain a quality service, we may monitor and record phone calls.

2. Introduction

- 2.1 DragonPass Premier+ is brought to you by Assurant using the benefits provided by DragonPass International Limited² (“DragonPass”). Ulster Bank is not responsible for the operation and running of the Scheme, the airport lounges, restaurants or spas within the Scheme or any of the connected services, vouchers or offers.
- 2.2 These Conditions of Use govern your use of DragonPass Premier+ and the relationship between you, us and DragonPass.
- 2.3 In this introduction we have set out the conditions which deal with some particularly important features of DragonPass Premier+ that we would like to bring to your attention. Please read all of the information in these Conditions of Use carefully because we will rely on all of these conditions in our dealings with you.
- 2.4 DragonPass Premier+ applies to those airport lounges, restaurants and spas participating in it and access to the benefits and facilities are at all times subject to availability. We reserve the right to include and withdraw airport lounges, restaurants and spas entirely at our discretion and without notice. We cannot accept any liability in the event that an airport lounge, restaurant or spa is full or already reserved/allocated and cannot provide you with access, unless you have pre-booked access to an airport lounge.
- 2.5 To gain access to participating airport lounges, restaurant and spa discounts available under DragonPass Premier+ you must show your passport and/or boarding pass and your valid membership card, either the digital card via the Ulster Bank DragonPass Premier+ App or your physical card. For joint account holders, both account holders will need to provide these documents. If you have pre-booked your lounge access you will also need to show your booking confirmation.
- 2.6 The number of guests permitted varies from lounge to lounge, as does the policy of individual lounges regarding access for children. Please check with the individual lounges you plan to use prior to travelling to determine their policy on guests and children.

²DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire WA15 9SD.

- 2.7 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate space, this means that unless you have pre-booked you may be refused access to a lounge on the basis of a lack of capacity even if the lounge does not look full. Neither we nor DragonPass have any control over the decision of individual airport lounges whether to admit any individual. To avoid disappointment, certain airport lounge access can be pre-booked for a charge of £5 per person per visit by using the Ulster Bank DragonPass Premier+ App or online at ubni.dragonpasspremierplus.com
- 2.8 If you or any member of your party has any medical problem or disability which may affect your access to an airport lounge, we recommend that you check with the individual lounge prior to travelling to see whether they can facilitate any special requirements you may have. We regret that we cannot accept liability in the event an airport lounge is unable to facilitate special requirements.
- 2.9 Ulster Bank will notify you of any changes to any of these Conditions of Use at least 30 days before they become effective.
- ### 3. DragonPass Premier+ services
- 3.1 Once you have received your membership card it is advisable to download the DragonPass Premier+ App or go online at ubni.dragonpasspremierplus.com so that you can easily understand the locations and providers of all of the benefits available to you. Accessing the DragonPass Premier+ App will also allow you access to your digital membership card.
- 3.2 The DragonPass Premier+ App can be downloaded from the Google Play store or Apple App Store. When you use our website or the DragonPass Premier+ App you will also be subject to their conditions of use and privacy, accessibility and cookie policies which can be accessed via the website ubni.dragonpasspremierplus.com or the App. Please note, DragonPass Premier+ is designed to work as a digital service through access to the Ulster Bank DragonPass Premier+ App, if you do not download the App this may mean you cannot access all of the restaurant and spa discounts and information you would have access to if you used it.
- 3.3 If you require a replacement card, just get in touch with us via membership services on **0345 607 2538** and we will arrange for one to be re-sent to your registered address.
- 3.4 By virtue of your membership of DragonPass Premier+ provided with your Ulster Private account, you will have unlimited access to airport lounges around the world with the ability to pre book access to selected lounges for a fee of £5 per person per visit. You will also have access to various airport restaurant and spa discounts.
- 3.5 The services provided at an airport are operated by Third Party Organisations. By using these you agree to be bound by not just these Conditions of Use but also those of the Third Party Organisations including any opening hours or access restrictions which they have. It is your responsibility to check a Third Party Organisation's conditions of use and/or opening hours and access restrictions before you use the DragonPass Premier+ services. We cannot be liable for any loss or damage you suffer if you fail to comply with the Third Party Organisation's conditions of use.
- 3.6 All users of the DragonPass Premier+ services are expected to conduct themselves in an orderly and acceptable manner and not to disrupt the enjoyment of other users. If, in the opinion of any member of staff or other representative of a Third Party Organisation, your behaviour or that of any member of your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask you to leave. In those circumstances we will have no liability to you and you will not be entitled to any reimbursement of any pre-booking fee that you have paid for yourself or any fee that you have paid for accompanying guests.
- 3.7 Our responsibility to you is to use reasonable skill and care in selecting our Third Party Organisations. Assurant, DragonPass and Ulster Bank are not liable to you or any third party for any losses of any nature incurred by you/them in relation to the standard, quality or provision of service or products by the Third Party Organisations or their employees or agents; your own acts or omissions or the acts of other users of the DragonPass Premier+ services. We do not give any warranty for any goods or services accessed through, or displayed on, the DragonPass Premier+ App or connected website.
- 3.8 Nothing in these Conditions of Use does, nor is intended to, exclude or limit our liability for death or personal injury resulting from our negligence; fraudulent misrepresentation; or any other liability which cannot be excluded under applicable law.

- 3.9 If you have any complaints or feedback about the standard, quality or provision of any of the DragonPass Premier+ services, you should contact the relevant Third Party Organisation directly. If they cannot satisfactorily resolve your complaint you can contact us on **0345 607 2538**, by email **support@dragonpasspremierplus.com** or you can write to us at:

DragonPass Premier+
Airport Lounge Access
Assurant
PO Box 98
Blyth
NE24 9DL

and we will liaise between you and them to try to assist you reaching a resolution, but we have no further liability to you. If you have a complaint about any other aspects of DragonPass Premier+ please contact us.

4. Membership

- 4.1 As a ufirst Private account holder, you are automatically entitled to the benefits of DragonPass Premier+. You can start to access the benefits as soon as you receive your membership card and can use them at any time whilst you hold a ufirst Private account.
- 4.2 You will be issued with a physical membership card to gain access to airport lounges and to obtain the restaurant and spa discounts. Two joint account holders will be issued with a membership card each and each will need to provide their membership card to access the lounge for free. Should your ufirst Private account be closed, your membership card will be immediately cancelled and your access to DragonPass Premier+ removed. Any pre-booking fees that you have paid for lounge visits you have not yet made will be refunded to you providing this is more than 72 hours before you were due to visit. If a guest booking has been made, this fee will also be refunded to you provided that the visit is more than 72 hours away.
- 4.3 Guests can also access the airport lounges with an account holder for a charge of £24 each per visit. If one joint account holder forgets or cannot produce their membership card (physical or digital), they will be treated as the other account holder's guest and subject to the £24 guest fee.
- 4.4 If you change your name you must tell Ulster Bank as soon as possible and before you next use your membership card. Please allow up to 72 hours for name changes to take effect. Your name should be the same as the name on your passport and boarding pass. You will need to order a new membership card with your new name on. To do this you must call us on **0345 607 2538** (lines open 24 hours a day, 7 days a week).
- 4.5 You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on **0345 607 2538** (lines open 24 hours a day, 7 days a week).

5. Airport lounge access + pre-booking

- 5.1 Participating airport lounge staff will record your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.
- 5.2 Please note that any food and drink, including alcoholic drinks, provided as part of your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.
- 5.3 It is your responsibility to ensure that you and your guests arrive at the departure gate on time and board the flight. There is no obligation on the lounges to provide flight information or announcements.
- 5.4 Certain airport lounges can be pre-booked for a cost of £5 per person per visit via your **Ulster Bank DragonPass Premier+ App** or via the **DragonPass Premier+ website at ubni.dragonpasspremierplus.com** **If a guest is being pre-booked an additional fee of £5 on top of the £24 guest fee is payable.**
- 5.5 To check if the airport lounge you intend to visit can be pre-booked in advance please go to **ubni.dragonpasspremierplus.com** DragonPass Premier+ website or the Ulster Bank DragonPass Premier+ App, where you will be able to select the lounge you intend to visit and check if pre-booking is available at your desired time of travel.
- 5.6 To pre-book your lounge access you need to do this at least 72 hours before you intend to visit.
- 5.7 When arriving at the airport lounge it is important that you arrive on time, if you arrive later than the pre-booked time then it will be at the discretion of the lounge as to whether they can still allow you access and for how long.

5.8 To amend or cancel your pre-booked lounge access call us on **0345 607 2538** providing at least 72 hours' notice. Any cancellations notified at least 72 hours before the visit will be refunded. If you do not attend the lounge or cancel your booking less than 72 hours' in advance of the visit you will not receive a refund of your pre-booking fee. If you have pre booked a place for a guest to accompany you and do not provide at least 72 hours' notice of cancellation neither the £24 guest fee nor the £5 pre-booking fee will be refunded.

6. Access for your guests

6.1 Guest access for lounge visits can be purchased via your DragonPass Premier+ App, on the Ulster Bank website, or by calling membership services on **0345 607 2538** for a cost of £24 per guest per visit.

Payment for guest access can be completed:

- via the DragonPass Premier+ App, or Ulster Bank website
- over the phone
- alternatively, debited from your account during the month following your visit to the lounge.

7. Spas

To view a list of participating spas please visit: **ubni.dragonpasspremierplus.com** Here you will also find details of the treatments available at each spa. Please note that the discounted treatments available at participating spas are subject to change without notice so please check before you travel.

7.1 Each spa reserves the right to operate under their specific terms and conditions with relation to passenger health and medical conditions, e.g. pregnancy may reduce the range of treatments on offer. Age, behaviour, single sex party groups, party size and treatment exclusions may apply. It is your responsibility to check the restrictions and policies of the spa before your treatment.

7.2 It is your responsibility to allow enough time for your treatment prior to boarding your flight.

8. Restaurants

8.1 You can claim discounts at participating airport restaurants. To view a list of participating restaurants please visit **ubni.dragonpasspremierplus.com** Here you will also find details of the offers available at each restaurant. Offers and participating restaurants are subject to change without notice so please check before you travel.

8.2 Each restaurant reserves the right to operate under their specific terms and conditions in terms of menu availability, dress code, behaviour, single sex party groups, total party size and food/drink exclusions.

8.3 The discount may not be used in conjunction with any other promotions or offers the participating restaurants may be offering.

9. General terms

9.1 All discounts available under DragonPass Premier+ are only valid for the named person on the membership card and cannot be assigned to a third party. Discounts or benefits cannot be applied for retrospectively and there is no cash alternative.

9.2 If any of the provisions of these Conditions of Use are deemed to be invalid, unlawful or unenforceable to any extent by any court or competent authority, the provision will, to that extent only, be deemed severable and shall not affect the other provisions of these Conditions of Use.

9.3 We will not be liable or pay you compensation if our contractual obligations to you are affected by any event which we, DragonPass or a Third Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to, war, threat of war, civil strife, terrorist activity and the consequences or the threat of such activity, riot, the act of any government or other national or local authority, industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster, adverse weather conditions and all similar events outside our or their control.

9.4 A person who is not party to these Conditions of Use shall not have any rights under or in connection with them under the Contracts (Rights of Third Parties) Act 1999.

9.5 These Conditions of Use will prevail over any other terms and conditions provided to you in relation to the use of DragonPass Premier+.

9.6 To the extent permissible by local law or regulation, these Conditions of Use shall be interpreted in accordance with and governed by English law and you agree to submit to the non-exclusive jurisdiction of the English Courts to resolve any dispute. If you live in either Scotland or Northern Ireland you may choose the law and jurisdiction of Scotland or Northern Ireland (as appropriate) if you wish to do so.

Data protection

How we handle your personal information

Lifestyle Services Group Limited (part of the Assurant, Inc. group companies), with mailing address at PO Box 98, Blyth NE24 9DL, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you provide to us for purposes of providing the **ufirst Private account DragonPass Premier+** airport lounge access service to you. To view our full Privacy Notice, please visit ubni.dragonpasspremierplus.com website.

Personal information that we collect from and about you

We collect and use the following personal information from you as part of providing this **ufirst Private account DragonPass Premier+** service to you:

- name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- customer information (e.g., membership number, billing and payment history, payment card information, bank account details, etc.);
- pre-booking information (e.g., origin and time of flight), when you make a reservation for a specific lounge;
- guest information (e.g., full name) from you, when applicable;
- location data, when you use our mobile app;
- service usage information;
- records of any correspondence regarding any specific enquiry; and
- you can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide the service under this agreement.

This information is intended to be used by Lifestyle Services Group Limited for the following purposes:

- For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this service and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).

- Fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and bank account information (such as sort code and account number) from your bank (through whom you have procured this service) to enable us to administer and perform your service arrangement with us. We will receive usage information from the third parties (such as airport lounge operators) who we have partnered with to provide the service.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, your bank, and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal obligations, where required.

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be processed outside the European Economic Area ("EEA") in countries that do not have equivalent data protection laws. Your use of the service (for example – when you access airport lounges outside the EEA) may involve transfers outside the EEA to the UK. For example, the airport lounges you visit may process your personal information, such as your membership ID, upon entry to the lounge. Where personal information is processed outside the EEA in a country that is not subject to an adequacy decision by the EU Commission, it is adequately protected by European Commission approved standard contractual clauses, an appropriate Privacy Shield certification or a third party's Processor Binding Corporate Rules. If you would like more information on the relevant transfer mechanism or additional information on the transfers, please address these requests by using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the service arrangement and for as long as required or permitted by applicable law or regulation. Where we process personal information in connection with performing the arrangement, we keep data for 6 years from your last interaction with us.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to provide the ufirst Private account DragonPass Premier+ service, obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL.

Your rights

Pursuant to the Data Protection Act 2018, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth NE24 9DL. You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth NE24 9DL, or by sending an email to dataprotectionofficer@assurant.com. Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

Your information

Who we are

1. Your account is with Ulster Bank.
2. We are a member of NatWest Group. For information about our group of companies please visit natwestgroup.com and click on 'About Us', or for similar enquiries please telephone **0131 556 8555** or Textphone **0345 900 5960**.

Your electronic information

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

How we use your information and who we share it with

4. Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties.
5. We may use and share your information with other members of the Group to help us and them:
 - assess financial and insurance risks
 - recover debt
 - prevent and detect crime
 - understand our customers' requirements
 - develop and test products and services.
6. We do not disclose your information to anyone outside the Group except:
 - where we have your permission; or
 - where we are required or permitted to do so by law; or
 - to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or
 - where we may transfer rights and obligations under this agreement
 - where we may transfer rights or obligations under this agreement; or
 - as set out in section 7 below.
7. We may disclose your information to government entities or regulatory bodies in order that those entities may discharge their responsibilities and obligations or exercise their powers or functions.

8. We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.
9. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.
10. If you would like a copy of the information we hold about you, please write to your branch. A fee may be payable.

Credit Reference Agencies

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

Fraud Prevention Agencies

12. If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking applications for, and managing credit or other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We, and other, organisations that may access and use the information recorded by fraud prevention agencies, may do so from other countries.

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

To find out more:



Contact the Premier Banking Support team



ufirstaccount.co.uk



0345 301 5105
(Relay UK **18001 0345 301 5105**)

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