

P R I V A T E
Telephony and Anytime
Internet Banking

YOUR PERSONAL GUIDE

Get the right people behind you

 **Ulster Bank**

P R I V A T E

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Welcome to PRIVATE Telephony and Anytime Internet Banking

Having become a PRIVATE customer, you can now depend on the expertise of your relationship manager and relationship assistant to help you focus on what really matters in life.

However, there's no need to rely solely on these individuals for everything as you can depend on other equally efficient options.

If you are registered for Anytime Internet Banking, you also have automatic access to the new and exclusive PRIVATE Telephony. However, if you are only registered with PRIVATE Telephony, you need to register separately to use Anytime Internet Banking.

So how can you make the most of these? This guide gives you all the information you need...



Ways to bank with PRIVATE at a glance

	PRIVATE Telephony	Anytime Internet Banking
Transfers Instant between your PRIVATE account and other accounts	✓	✓
Payments Money to someone else or another bank	✓	✓
Pay bills (e.g credit card, utility etc)	✓	✓
Manage direct debits and Standing orders	✓	✓
Managing your account Recent transactions	✓	✓
Check account balance	✓	✓
Paperless statements*	✗	✓
Check your Ulster Bank Credit Card balance and transactions	✓	✓
Activate Debit card	✓	✓

Some Anytime Banking services may not be available on certain types of accounts or to under 18s.
*Paperless statements are only available to Anytime Internet Banking customers.



With you all the way

PRIVATE Telephony and Anytime Internet Banking means you can manage your money anywhere. Keep this card handy to remind you of the relevant phone numbers and internet addresses. However, please don't ever write down PIN numbers or passwords.

What's possible when you phone 0845 301 5105?

As a PRIVATE customer, we recognise that there may be times when you need to manage some banking business later in the evening – or indeed during the night or early morning.

From 8am to 10pm you can speak to an experienced PRIVATE Telephony agent in connection with any day to day financial matters. Since the best agents are selected for this service, you can be completely confident that they are specially trained to deal with your daily banking needs.

PRIVATE Telephony can help you*:

- Obtain the latest balance information for your Ulster Bank accounts;
- Obtain detailed statement information for the past 12 months;
- Pay bills and transfer money to other United Kingdom bank accounts;
- Set up, amend or cancel Standing Orders;
- Cancel Direct Debits;
- Change your personal details;
- Stop a cheque;
- Order a banker's draft;
- Check your balance and transaction details for your Ulster Bank Credit Card.

*Charges may apply. Please see our brochure – A guide to personal accounts fees and interest.

Using PRIVATE Telephony

Before you call

When you call, there are a number of things you should have to hand in order to make things move as smoothly as possible:

- Your account number and sort code;
- Your telephone banking PIN;
- Your Password, in order to access more secure areas, such as Standing Orders or payments.

At the start of your call

After being welcomed to the service, you'll be offered the following options:

- **To use the automated service:** **PRESS 1**
- **To speak directly to a PRIVATE Telephony agent:** **PRESS 2**

If you choose the automated service...

...an automated voice will guide you through each step which you can control by pressing various keys on your phone. However, if you want to speak to a PRIVATE Telephony agent at any point, just press the * key twice and you'll be connected.

If you want:

Balance information **PRESS 1**

Gives you the latest balance on all your Ulster Bank accounts

Statement information **PRESS 2**

Hear your last six statement entries and recent transactions

Transfer and payment services **PRESS 3**

Pay bills* and transfer money to other Ulster Bank accounts either immediately or up to 120 days in advance. (Please wait to hear that your transfer has been completed before ending the call.)

To order statements and stationery **PRESS 4**

Order a statement, cheque book or paying-in book whenever you need one.

*When you set up a new payment, please have the Beneficiary Bank's details and your reference number to hand. You will also be asked for some details from your Password. Once the payment has been set up, you'll be given a Company Code for your bill payments to speed up payment via the automated service in future.

Any questions?

As you'll discover when you use it a few times, banking by phone or online is a very convenient and efficient way to manage your money. But if you're new to it, it's only natural you may have a few questions...

What if I need help when I'm using the automated service?

If you are using the service between 8am and 10pm, just press the * key on your telephone twice and you'll be connected directly to a PRIVATE Telephony agent.

What if my call is cut off?

If this happens before you have confirmed your instructions to pay a bill or transfer money between accounts, you will need to call back and start again.

What if I lose my PRIVATE Telephony wallet card?

Just call **0845 301 5105[†]** and tell a PRIVATE Telephony Agent what's happened. You will then be sent a new card. If you are using a Textphone, please call **0800 015 4422**.

What if I forget my security details?

If you lose, forget or want to change your security details, please contact a PRIVATE Telephony agent who can then arrange to reset your details.

What if I press the wrong number when using the automated service?

You will be told that you have entered an 'invalid service number' and returned to the service menu.

Can I use Anytime Internet Banking too?

Yes, but you will need to register with it. When you do, any payment instructions you have set up with PRIVATE Telephony will be available from both services.

To register to use Anytime Internet Banking, visit **www.ulsterbankanytimebanking.co.uk** and follow the instructions online.

Can I access PRIVATE Telephony overseas?

Yes. When calling from outside the United Kingdom, dial **0044 2890 538221**.

Anytime Internet Banking

If you're online, Anytime gives you secure access to your Ulster Bank accounts from anywhere, at anytime. Money can be transferred, balances checked, bills paid, statements ordered and numerous other tasks easily managed at the push of a few computer keys. Reassuringly, you can also talk directly to an online agent at our Internet Helpdesk any time if you need to.

A greener way to bank

The fewer paper statements we send out, the better for the environment. And if you bank online, there's no need for you to receive paper statements as well. If you don't want to receive paper statements anymore, go to 'Statements' on your Anytime Internet Banking menu and follow the relevant instructions.

How to log in

- Always access Anytime Internet Banking by typing the following web address into your web browser: **www.ulsterbankanytimebanking.co.uk**
- Enter your customer number and select next
- Enter the requested **3 digits** from your PIN and password.
- Check your latest details on confirmation screen.

Stay secure with PRIVATE Telephony and Anytime Internet Banking

Using the internet and telephone is a highly efficient and secure way to bank. But because you are using it to manage your money, you should be as cautious and security-conscious as you would be if you were handling money any other way.

For this reason, please keep the following important points in mind:

- **Check your previous log in times and dates on Anytime Internet Banking**
Once you have logged on, all subsequent logins will confirm the time and day that you last successfully accessed your service. **If these details are incorrect, please log out and contact our Helpdesk immediately on 0845 300 6 365[†].**

- **Never divulge your PIN or Password to anyone**

Ulster Bank only ever asks you for random characters, not the full PIN or Password.

- **Never respond to an email purporting to be from Ulster Bank requesting confidential or personal security information**

We will never send you such an email.

- **Install and maintain anti-virus software**

Always use a reputable anti-virus software package to help protect against threats such as Trojans and computer viruses. Good anti-virus software will detect these but since new viruses appear all the time, it's essential to keep your software up to date so that you remain protected against the most recent threats.

- **Install and activate a Personal Firewall**

This can shield your computer from unauthorised access and prevent unwanted internet activity. For more details on how to do this, you should consult the manuals supplied with your computer.

- **Keep your computer software up to date**

It is quite common for security problems to be discovered in existing software. To remedy these, the supplier will usually issue an update known as a patch. You should therefore regularly check for patches for your internet browser and email program so you can update your security against risks. For more about anti-virus and firewall software or to keep up to date with developments, visit www.ulsterbank.co.uk or the UK banking industry's website at www.banksafeonline.org.uk

†System updates will mean the services are temporarily unavailable for short periods during the early hours of the morning. The maximum call charge from a UK BT landline is 6p plus up to 4p per minute. Calls from other networks may vary. Calls may be recorded.

For more information phone 028 9053 8311
or call into any Ulster Bank branch

www.ulsterbank.co.uk/private

This brochure is also available in Braille, large print, audio or on disk.
Please contact your local branch for details or Textphone 0800 015 4422.

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