

Credit Card Important Information

 **Ulster Bank**

Rates and charges summary for our Standard credit card.

SUMMARY BOX				
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.				
APR	Typical 19.9% APR (variable)			
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate	
			Simple	Effective
Purchases	4.9% for 12 months from account opening	1.527%	18.324% p.a.	19.944% p.a.
Cash Advances	N/A	1.873%	22.476% p.a.	24.942% p.a.
Balance Transfers	4.9% for 12 months from account opening	1.527%	18.324% p.a.	19.944% p.a.
Interest Free Period	Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time – no interest free period on advances or balance transfers except during the introductory period.			
Interest Charging Information	The periods over which interest is charged are as follows:			
		From	Until	
	Purchases Cash Advances Balance Transfers	transaction date transaction date date debited to your account	repaid in full* repaid in full* repaid in full*	
*If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.				
Allocation of Payments	We will apply payments we receive to your account in the following order: 1. Interest on special offers 2. Other interest, any fee and charges 3. Special offers 4. Purchases and Balance Transfers 5. Advances See section 2(D)(c) of your Credit Card Agreement for full details.			
Minimum Repayment	Greater of 3% of outstanding balance or £5 each month. Please note: we do not recommend that you only ever make your minimum repayment.			
Amount of Credit	Minimum initial credit limit of £400. All credit limits are subject to status.			
Fees	None.			
Charges	If you undertake any advance on your account you will be charged 3% (minimum £3) of the transaction. Any transaction undertaken in a foreign currency will be subject to an additional administration levy of 2.75%. If a cheque (payable to us) or direct debit cannot be paid – £10 For each balance transfer debited to the account during the first 12 months from account opening we will charge you 2.9% of the transferred amount (minimum charge £3), unless you qualify for exemption from that fee or are notified of a different fee under the terms of a special offer we make in connection with your application.			
Default Charges	Late payment fee – £12 Over credit limit fee – £12			

All rates of interest shown are variable unless stated as fixed. If you break any term of this agreement, we may reduce or end any period that applies to any special offer we have made under this agreement.

Rates and charges summary for our Gold credit card.

SUMMARY BOX				
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.				
APR	Typical 17.9% APR (variable)			
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate	
			Simple	Effective
Purchases	4.9% for 12 months from account opening	1.385%	16.620% p.a.	17.946% p.a.
Cash Advances	N/A	1.873%	22.476% p.a.	24.942% p.a.
Balance Transfers	4.9% for 12 months from account opening	1.385%	16.620% p.a.	17.946% p.a.
Interest Free Period	Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time – no interest free period on advances or balance transfers except during the introductory period.			
Interest Charging Information	The periods over which interest is charged are as follows:			
		From	Until	
	Purchases	transaction date	repaid in full*	
	Cash Advances	transaction date	repaid in full*	
Balance Transfers	date debited to your account	repaid in full*		
*If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.				
Allocation of Payments	We will apply payments we receive to your account in the following order: 1. Interest on special offers 2. Other interest, any fee and charges 3. Special offers 4. Purchases and Balance Transfers 5. Advances See section 2(D)(c) of your Credit Card Agreement for full details.			
Minimum Repayment	Greater of 3% of outstanding balance or £5 each month. Please note: we do not recommend that you only ever make your minimum repayment.			
Amount of Credit	Minimum initial credit limit of £3,000. All credit limits are subject to status.			
Fees	None.			
Charges	If you undertake any advance on your account you will be charged 3% (minimum £3) of the transaction. Any transaction undertaken in a foreign currency will be subject to an additional administration levy of 2.75%. If a cheque (payable to us) or direct debit cannot be paid – £10 For each balance transfer debited to the account during the first 12 months from account opening we will charge you 2.9% of the transferred amount (minimum charge £3), unless you qualify for exemption from that fee or are notified of a different fee under the terms of a special offer we make in connection with your application.			
Default Charges	Late payment fee – £12 Over credit limit fee – £12			

All rates of interest shown are variable unless stated as fixed. If you break any term of this agreement, we may reduce or end any period that applies to any special offer we have made under this agreement.

Rates and charges summary for our Student credit cards.

SUMMARY BOX				
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.				
APR	Typical 19.9% APR (variable)			
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate	
			Simple	Effective
Purchases	0% for 9 months from account opening	1.527%	18.324% p.a.	19.944% p.a.
Cash Advances	N/A	1.873%	22.476% p.a.	24.942% p.a.
Balance Transfers	0% for 9 months from account opening	1.527%	18.324% p.a.	19.944% p.a.
Interest Free Period	Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time – no interest free period on advances or balance transfers except during the introductory period.			
Interest Charging Information	The periods over which interest is charged are as follows:			
		From	Until	
	Purchases Cash Advances Balance Transfers	transaction date transaction date date debited to your account	repaid in full* repaid in full* repaid in full*	
*If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.				
Allocation of Payments	We will apply payments we receive to your account in the following order: 1. Interest on special offers 2. Other interest, any fee and charges 3. Special offers 4. Purchases and Balance Transfers 5. Advances See section 2(D)(c) of your Credit Card Agreement for full details.			
Minimum Repayment	Greater of 3% of outstanding balance or £5 each month. Please note: we do not recommend that you only ever make your minimum repayment.			
Amount of Credit	Maximum credit limit £350			
Fees	None.			
Charges	If you undertake any advance on your account you will be charged 3% (minimum £3) of the transaction. Any transaction undertaken in a foreign currency will be subject to an additional administration levy of 2.75%. If a cheque (payable to us) or direct debit cannot be paid – £10			
Default Charges	Late payment fee – £12 Over credit limit fee – £12			

All rates of interest shown are variable unless stated as fixed. If you break any term of this agreement, we may reduce or end any period that applies to any special offer we have made under this agreement.

General conditions applying to the card are set out below

(These general conditions form part of and should be read with the credit agreement signed by us and you and with your copy of the credit agreement.)

Below we have given definitions of the words and terms used in the agreement.

account	Your credit card account.
additional card	A card we issue to someone (an additional cardholder) nominated by you.
advance	A transaction where you get cash, foreign currency or travellers' cheques or carry out a gambling transaction by using the card.
advance limit	The most you are allowed to owe on your account at any time by way of advances. The advance limit forms part of the credit limit.
available credit	The unused part of the credit limit available from time to time on your account which may be adjusted to take account of authorised transactions not yet charged to the account and accrued but unapplied interest and charges.
balance transfer	A transaction where we repay a debt you owe to another financial institution (but not a debt you owe to another company in the Royal Bank of Scotland Group of companies) and charge the amount of that debt to your account.
card	Any credit card we provide under this agreement.
cheque	A cheque paid from your account.
credit limit	The most you are allowed to owe on your account at any time.
gambling transaction	A transaction where payment is made to an establishment that is identifiable by us as carrying on gambling, whether or not the purpose of the transaction is payment for gambling activity.
password	A password chosen by you for use with the card when making transactions on the internet.
PIN	The personal identification number used with the card.
purchase	A transaction where you buy goods or services with the card.
special offer	A reduced rate of interest or special terms we offer for a category of transactions or in relation to your account.
transaction	Any payment made (or cash withdrawn) by you or an additional cardholder using the card or card number or a cheque.
we, us, our	Ulster Bank Limited and any person our rights and duties may be transferred to.
you, your	The cardholder in whose name the account is opened.

1 The card

- (a) You (and any additional cardholder) must do the following:
- Sign the card when you or the additional cardholder receive it.
 - Keep the card secure at all times and do not allow any other person to use it.
 - Memorise the PIN and then immediately destroy any note of it.
 - Keep passwords secret and take all reasonable precautions to prevent them becoming known to another person and prevent their fraudulent use.
- (b) You (and any additional cardholder) must not do the following:
- Go over your credit limit or advance limit.
 - Use the card before or after the period it is valid for or after you receive notice that we have cancelled or withdrawn the card.
 - Use the card or cheques to carry out transactions for illegal purposes.
- (c) We own the card and if we ask, you must cut the card in half (ensure the chip is cut in half) and return it to us. We, or anyone acting for us, may keep the card at any time. For example, we may withdraw the card and instruct any establishment to keep hold of it if you try to use it.

- (d) If we have a good reason (for example, if you break this agreement or there is suspected fraud involving the card, PIN or password or if there is a change in how you operate the account or in your financial circumstances, giving us reasonable grounds to believe that you may have difficulty meeting your commitments) and we consider it reasonably necessary, we may (i) suspend, withdraw or restrict the use of the card, PIN and password and/or (ii) reduce the credit limit and advance limit at any time. We will tell you before we take this action, or as soon as possible afterwards.

2 Using the card account

Transactions

- (a) Any card transaction in a foreign currency will be converted into Sterling at a rate of exchange determined by the Royal Bank of Scotland Group (of which we are a member) which is prevailing at the date the amount is debited to the account.
- (b) You will have to pay us all amounts charged to your account in respect of transactions that you or any additional cardholder have authorised.
- (c) When we receive an acceptable refund voucher we will pay the amount of the refund to your account.

Authorising payments

- (d) Any establishment may ask us for authorisation before accepting payment by the card. We may decide not to give our authorisation if:
- we have reason to suspect the card has been lost or stolen;
 - you have broken this agreement;
 - you would go over your 'available credit'. We reserve the right not to adjust your 'available credit' by the amount of any payments received until they have been cleared. Typically, this may take up to ten working days after we receive your payment.
- (e) Once you have carried out a transaction using your card you cannot ask us to stop that transaction. However, we will cancel a transaction that has not been paid if we receive satisfactory evidence of the transaction being cancelled.

Statements

- (f) Each month we will send you a statement showing:
- any repayments you have made; and
 - all amounts charged to your account since your previous statement.
- (g) You must pay us the minimum payment on or before the payment date shown on your statement. You are required to pay, without further demand being made any overdue amounts from previous statements. The overdue amount will be shown on your current statement and will be included in the total amount you are required to pay on or before the payment date shown on your statement. If the outstanding overdue amount and the minimum payment are not paid or only partially paid, the next statement will show an overdue amount, adjusted by deducting any payment used to reduce/repay the arrears and adding the shortfall, if any, between the amount calculated in accordance with Key Financial Information 1(C)(i) and any payment applied towards the minimum payment.
- (h) We may give you notice allowing you not to pay a minimum payment. When this happens we will continue to charge interest on the full balance of your account, including transactions shown on your latest statement.

Charges

- (i) You agree to pay us the Default Charges mentioned in Key Information 3(A) and the other fees and charges shown in our Tariff of charges. We will debit these charges to your account. We may change our charges from time to time to reflect the costs incurred by us. When dealing with changes to our charges we will comply with condition 8.
- (j) We will debit to the account the amount (if any) of any tax, duty or other charge levied on the account by any competent authority in connection with this account and which we may pay to such authority on your behalf.

3 Additional card

You may ask us to issue a card and PIN to someone else and allow that person to choose a password. If we agree to do this, you will have to pay for all transactions carried out using the additional card, PIN and/or password, including those charged to your account after the additional card has been returned to us.

4 LOST OR STOLEN CREDIT CARDS – (ADDRESS and TELEPHONE NUMBER for REPORTING)

- (a) If the card is lost or stolen, or you suspect that someone knows the PIN or password, you must phone us on:

0870 6000 459 (24 hours) or +44 1423 700 545 when phoning from abroad,
Textphone: 0870 154 1192, or write to us immediately:

Ulster Bank Ltd

Card Loss Centre

PO Box 244

Belfast BT2 7AY.

If the card has been misused before you tell us of its loss or theft, or that someone else knows the PIN, you will only have to pay up to £25 for any misuse.

If the card is misused by someone who has it with your permission, you will have to pay for all transactions carried out by that person.

If someone carried out a fraudulent transaction using the card details on the internet or by telephone or mail order you will not be liable for the fraudulent transaction.

Once we receive notice of the loss, theft or possible misuse, we will cancel the card and you will not be liable for any further transactions. If you then find the card you must not use it. Return it to us immediately (ensure the CHIP is cut in half).

- (b) We will not be liable if any establishment or machine refuses to let you pay or withdraw cash with the card or a (credit card) cheque, save in respect of any direct loss you suffer which is caused by our fault.

5 Giving out information

You authorise us to give any appropriate third party any relevant information:

- in connection with the use, loss, theft or possible misuse of the card, and/or the PIN or password; or
- in order for us to meet our obligations as a member of the card scheme (Visa or MasterCard) the card is issued under.

6 Recovering all amounts due

- (a) We may immediately take steps to recover all amounts due under this agreement when you are declared bankrupt, die or break any of these conditions. These steps will include service of any default notices and/or obtaining any court order required by law.
- (b) We may charge your account with any reasonable costs we incur enforcing this right to recover immediate payment. Our reasonable costs may include costs that we incur after as well as before any judgment, including the cost of finding you if you do not tell us your new address.
- (c) Interest is payable under this agreement on any sum from the due date of payment until it is received by us, both before and after any judgment or decree.

7 Ending the agreement

- (a) We may end the agreement at any time after giving you written notice, which in normal circumstances will not be less than 30 days.
- (b) You may end the agreement at any time by advising us in writing or by telephone. If you end the agreement you must return all cards (ensure the CHIP is cut in half) and repay all the amounts you owe under the agreement.
- (c) When the agreement ends we will continue to apply interest and charges until you have paid everything you owe under the agreement.
- (d) If we end the agreement, we may give information about you and your account to credit reference agencies.

8 Changes to the agreement

- (a) We may change the terms of this agreement at any time to reflect changes in:
- market conditions affecting our business, including:
 - fraud prevention requirements;
 - changes in technology;
 - changes in payment methods; and
 - regulatory requirements;
 - good banking practice;
 - our systems capabilities; and
 - relevant laws.

If we do this, condition 8(d) will apply.

- (b) If we make any change, including a change to the interest rate, we will give you at least 30 days written notice before we make the change. If we do this, condition 8(d) will apply.
- (c) We may change or withdraw any ancillary benefits or services associated with the card on giving you at least 30 days notice. If we do this, condition 8(d) will apply.
- (d) Where condition 8(d) is stated to apply, you may, without notice to us, close your account without having to pay any extra charges for doing this provided that you have paid all outstanding amounts due to us under this agreement, at any time up to 60 days from the date of the written notice to you. If you close your account, we will refund any unused part of any annual fee you have paid.
- (e) If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new terms and conditions or a summary of the changes.

9 Transferring debts

We may allow another person to take over any of our rights or duties under this agreement and you authorise us to give that person any financial or other information about you.

10 General

- (a) We do not accept liability: (i) if we cannot provide any part of our service for a reason beyond our control (for example, industrial action, failure of power supplies or equipment) or (ii) if we, under condition 1(d), take action to prevent the use of the card, PIN and password for any transaction you or an additional cardholder may wish to carry out.
- (b) If your name or address changes you must tell us in writing.
- (c) If we do not enforce any condition of this agreement, or we delay in enforcing the condition, this will not prevent us from enforcing the condition at a later date.
- (d) The law of Northern Ireland applies to this agreement.
- (e) For your security, we may record phone calls between you and us. We may do this to make sure we are providing a high quality service and following your instructions correctly.

11 Your Information

Who we are

- (a) Your account is with Ulster Bank Limited.
- (b) We are a member of the Royal Bank of Scotland Group (the Group). For information about our group of companies please visit www.rbs.com and click on 'About us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

How we use your information and who we share it with

- (c) Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties.
- (d) 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.

- (e) 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.
- (f) 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.
- (g) 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.
- (h) If you would like a copy of the information we hold about you, please write to: Ulster Bank Cards, PO Box 244, Belfast BT2 7AY. A fee may be payable.

🔒 Credit reference agencies

- (i) We may 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 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

- (j) 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 information recorded by fraud prevention agencies, may do so from other countries.
- (k) 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: Ulster Bank Cards, PO Box 244, Belfast BT2 7AY. The agencies may charge a fee.

Tariff of charges [see section 3(B) of the Agreement and General Condition 2(i)]

For each advance we charge you 3% of the amount of the advance or £3.00, whichever is more.

If you carry out a foreign transaction in a foreign currency 2.75%.

If a cheque [payable to us] or direct debit cannot be paid £10.

For Classic Cardholders and Gold Cardholders only; For each balance transfer debited to the account during the first 12 months from account opening we will charge you 2.9% of the transferred amount (minimum charge £3), unless you qualify for exemption from that fee or are notified of a different fee under the terms of a special offer we make in connection with your application.

The following information is provided in accordance with The Financial Services (Distance Marketing) Regulations 2004

Cancellation rights

The pre-contract information document and copy agreement refer to your right to cancel after you have signed the agreement. You will have a period of 14 days [30 days for Payment Protection and 14 days for Card Protection Plus] to cancel beginning on the day after you receive the first card. A further cancellation notice will be sent with the card. Please note if you cancel your card with us after 14 days and have Card Protection Plus, you must cancel this insurance directly with Card Protection Plan Limited or the insurance will continue. The card agreement, any pre-contract information, and all communications between you and us will be in English. If you are not satisfied with our service in providing the card and related services we have a complaint handling procedure that you can use to resolve such matters. For more information about this procedure you can get a leaflet giving details of the procedures from any of our branches or by phoning us. We are a member of The Financial Ombudsman Service. If you are still not satisfied after following our procedures, you can ask the Ombudsman to review the complaint. Alternatively you can write to Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

For more information call
into any Ulster Bank branch

www.ulsterbank.com

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details or textphone 0870 154 1192.

Maximum call charge from a BT landline is 7p plus up to 6p (0870) or 2p (0845) per minute. Calls from other networks may vary.

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