

# Current Accounts



All you need to make everyday  
banking easier



 **Ulster Bank**

# Welcome

We can help you manage your everyday banking easily in many different ways. We have a number of current accounts and credit cards you could choose from, and our Anytime Internet and Telephone Banking service could make it easy for you to manage your finances 24 hours a day.

To talk to us about our current accounts and everyday banking

- You can drop into your local Ulster Bank branch
- You can apply online at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk)
- You can apply by phoning us on **0800 046 6486**

If you want to switch your existing current account to Ulster Bank, we'll be more than happy to help you. Our dedicated switcher team specialise in account transfers to provide you with an easy switching service with no charge and no hassle. Once you have opened your account, the great service continues. You can manage your money any time you like with our Anytime Internet and Telephone Banking service and you can take advantage of our mobile and text services. This will make your day-to-day banking more convenient than ever before.

## What may help you when applying for an Ulster Bank current account



**PROOF OF YOUR IDENTITY** which contains a photograph For example, you could provide a valid passport, valid driving licence or student identity card.



**PROOF OF YOUR ADDRESS** For example, you could provide a utility (gas, electricity or water) bill issued within last six months or a valid driving licence.



**PROOF OF INCOME** (For an account with a debit card or overdraft facility.) For example, you could provide your most recent bank statement or three months' salary slips.

# Everyday banking made easier

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You have to pay charges for extra services. These are shown in **A guide to personal current account fees and interest**. This applies to all current account products shown in this brochure.

# How to open an Ulster Bank Current Account

Once you've decided which current account suits you best, you can open your account in any of the following three ways.

## 1. Drop into your local Ulster Bank branch

Please bring:

- original proof of your identity such as a driver's licence or current, valid passport (we can accept a birth certificate if you are under 18); and
- proof of your address with a recent utility bill (gas, electricity or phone), or original bank or building society statements. If you are aged under 18, we can use one of these items from your parent or guardian to check your address, if you have the same surname.

## 2. Apply online at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk)

## 3. Apply over the phone on 0800 046 6486

If you apply online or by phone, we will tell you which documents you need to send to us to prove your address and identity. (If you use a mobile phone, the call may not be free.)

In our aim to protect existing and new customers from the risks of fraud and money laundering, we make it our business to verify identity and address for all new accounts opened. If you are already an Ulster Bank customer, you may also need to present the documents shown on page 5 to open an extra account. If you are unable to provide any of the above, please speak to a member of staff.

When opening an account you will receive a Current Account Opening and Switching Pack with all the information for that account. Please read it and keep it safe.

Once we have approved your account it will be up and running **within 10 working days**:

As soon as your Ulster Bank account is opened:

- You can ask to be sent a debit card(s), chequebook and lodgement book
- An activation code will be sent out to get you started on our Anytime Internet and Telephone Banking service as shown on page 27.

Full details on our current account products can be found throughout this brochure with our **Accounts at a glance** guide located on page 9 to help you further.

For any questions about your new account, please contact your local Ulster Bank branch. You can find a list of all our branches on **[www.ulsterbank.co.uk](http://www.ulsterbank.co.uk)**

# Switching to an Ulster Bank Current Account

## Switching couldn't be easier

The Current Account Switch Service\* could make your life easier. The Current Account Switch Guarantee means that all your regular payments (e.g. Direct Debits, Standing Orders and Bill Payments) will be transferred within 7 working days once your new Ulster Bank Current Account is opened. Your old account will be closed and any payments into or out of your old account will be redirected to your Ulster Bank Current Account for 36 months.

Please see overleaf for how the Current Account Switch Service will work. For further information on switching your account to Ulster Bank please also see our brochure **Switching Your Account to us** or visit [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).

If you are switching from a bank, building society or other payment account provider that is not participating in the Current Account Switch Service then the switching process will take longer. Please ask in branch for further details. When you switch to Ulster Bank, we can:

- Give you an interest and fee-free overdraft\*\* for 3 months depending on our normal methods of credit scoring.
- If you are not eligible for, or do not want to have an overdraft, we will refund, within a reasonable period of time, any charges or interest (or both) incurred due to a failure in the switching process. Your old bank will also refund any fees or interest charged to your old bank account due to a failure in the switching process.
- Look to match the debit card and overdraft facility you had with your old bank. However, we will expect you to pay your main income into your Ulster Bank account.

If you would like us to match your current facilities, please arrange a meeting with one of our customer advisers at one of our branches.

To switch your account to an Ulster Bank Current Account, choose the current account that suits you and drop into any Ulster Bank with proof of identity and proof of address as shown on page 2.

\* Applies only to banks, building societies or other payment account providers participating in the Current Account Switch Service.

\*\*Lending criteria, terms and conditions apply. Over 18s only. Ask in branch for details.

## How the Current Account Switch Service works

Our dedicated switching team is here to help you with the switching process if you want to call **0800 015 8608**. We will also send you text messages and emails during the process to make sure that you are kept fully updated of how the switching process is going. If you have chosen to keep your old account open we will switch your regular payments in 7 working days however, the Current Account Switch Guarantee does not apply. Where you have chosen to keep your old account open and you have payments coming into your account that you would like to switch (e.g. your salary or pension), you will need to provide your employer or other credit sources with your new Ulster Bank account details. A Credit Redirection Letter is available in our brochure **Switching Your Account to us** which is available in branch or on our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).

Day 1	<ul style="list-style-type: none"> <li>Once your new Ulster Bank current account is opened, you authorise us to switch your account. You also pick a date when you want your account to be switched over which needs to be a minimum of 7 working days from the date your account is opened. We advise your old bank of your request to switch your old account.</li> </ul>
Day 2	<p>Your old bank sends us information on your incoming and outgoing payments such as:</p> <ul style="list-style-type: none"> <li>Direct Debits</li> <li>Standing Orders</li> <li>Salary payment</li> <li>Bill Payments</li> <li>3rd Party Payments</li> <li>Payments that are diarised</li> </ul> <p>If you have chosen to keep your old account open then only your outgoing regular payments such as Standing Orders, Direct Debits and Bill Payment details will be transferred.</p>
Day 4	<ul style="list-style-type: none"> <li>We set up the payments on your new Ulster Bank current account.</li> </ul>
Day 6	<ul style="list-style-type: none"> <li>We request the closing balance from your old bank.</li> </ul>
Day 7	<ul style="list-style-type: none"> <li>Your old account is closed.</li> <li>Switch complete.</li> </ul>
Day 8-36 Months after your switch date	<ul style="list-style-type: none"> <li>Both incoming and outgoing payments will be automatically transferred and regular payers and payees will be automatically notified of your new account details. This will not apply where you have chosen to keep your old account open.</li> </ul>

## Accounts at a glance

This table below offers an easy way to compare the different features of all of Ulster Bank's current accounts.

Current Account features	ufirstgold Account	Current Account	Adapt Account	Student and Graduate Account	Step Account
How old must I be?	18 years	18 years	11 years	18 years	18 years
Can I open a joint account?	Yes	Yes	No	No	Yes
Are there any transaction fees for banking?	No	No	No	No	No
Is a debitCARD available?	Yes	Yes	Yes	Yes	Yes
Is a serviceCARD available?	Yes	Yes	No	Yes	No
Can I register for Anytime Internet and Telephone Banking?	Yes	Yes	Yes	Yes	Yes
Can I receive text alerts?	Yes	Yes	Yes	Yes	Yes
Will I be able to request a balance and mini statement via text message?	Yes	Yes	Yes	Yes	Yes
Can I get electronic statements?	Yes	Yes	Yes	Yes	Yes
Can I get postal statements?	Yes	Yes	Yes	Yes	Yes
Can I arrange Standing Orders and Direct Debits?	Yes	Yes	No	Yes	Yes

Current Account features	ufirstgold Account	Current Account	Adapt Account	Student and Graduate Account	Step Account
Can I agree an arranged overdraft? (depending on your circumstances)	Yes	Yes	No	Yes	No
Is there an interest-free arranged overdraft limit? (depending on your circumstances)	Yes up to £500	No	No	Yes	No
Is there a chequebook?	Yes	Yes	No	Yes	No
Is there a lodgement book?	Yes	Yes	Yes	Yes	Yes
Can I withdraw from post office counters?	Yes	Yes	Yes	Yes	Yes
Can I get an annual summary of charges, refunds and interest?	Yes	Yes	Yes	Yes	Yes
Can I get interest if I am in credit?	No	No	No	Yes	No
Can be opened in a branch	Yes	Yes	Yes	Yes	Yes
Can be opened online	Yes	Yes	Yes	Yes	Yes
Can be opened by phone	Yes	Yes	Yes	Yes	Yes

You can find information on our charges and interest rates in our brochure **A guide to personal accounts fees and interest** which is available in our branches or on our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).

You should also read our **Personal banking – terms and conditions** brochure.

# ufirstgold Account

## Overview

For a monthly account fee of £9, additional benefits are available with the ufirstgold Account over and above those applicable to our Current Account. The ufirstgold Account is available to residents of Northern Ireland, aged 18 or over.

## ufirstgold Benefits

### 1. Up to £500 interest-free arranged overdraft buffer

A monthly account fee of £9 applies. The exact amount available depends on your circumstances. (See Note 1 in the Key Considerations.)

### 2. Ticket Booking

Enjoy 15% cash-back on up to four tickets for the theatre, dance, opera, concert performances and more throughout the Republic of Ireland, Northern Ireland, and the rest of the UK. To use this service, log onto [www.ufirstaccount.co.uk](http://www.ufirstaccount.co.uk) or call ufirstgold membership services on **0370 600 0661**.

### 3. Annual Worldwide Family Travel insurance

If you're travelling almost anywhere in the world, this multi trip travel insurance covers you, your partner and your children for up to 31 days per trip, and if it's winter sports that you are heading off to, you're covered for up to 17 days per year. Family members don't need to travel with you to benefit. It is automatically renewed each year (as long as you are still a ufirstgold member).

If you have an existing medical condition, you may not be covered. For more information call ufirstgold membership services on **0370 600 0661**. Please see the ufirstgold travel insurance policy in the ufirstgold User Guide when you open an account.

### 4. Mobile Phone Insurance

Covers your phone against loss, theft, damage and breakdown, as well as unauthorised use in the event of loss or theft, wherever you are in the world. Cover is provided for one phone, unless the account is in joint names, in which

case one phone per account holder subject to a maximum of two. You are automatically covered by this insurance and whilst there is no need to register the phone immediately, you should register the phone with us as soon as possible by logging onto **www.ufirstaccount.co.uk** or phoning ufirstgold membership services on **0370 600 0661**.

Please see the ufirstgold mobile phone insurance policy in the ufirstgold User Guide available in our branches.

### **Key considerations for an Ulster Bank ufirstgold Account**

If you close your ufirstgold Account, access to the additional benefits above may cease.

Further information on the benefits available with a ufirstgold Account, is available at **www.ufirstaccount.co.uk**. Terms and conditions apply – please refer to the ufirstgold User Guide available in our branches.

(Note 1) Credit is available to over 18s only. Lending criteria, terms and conditions apply. An overdraft is repayable on demand. Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an arranged overdraft, or you exceed your arranged overdraft limit, this is called an Unarranged Overdraft. When this happens, you will incur Unarranged Overdraft interest as well as the Maintenance Charge. You may also have to pay the Paid Referral Fee, Unpaid Transaction Fees and/or the Guaranteed Card Payment Fee. Please see our brochure '**A guide to personal accounts fees and interest**' for details.

### **ufirstgold Insurance benefit providers:**

#### **Annual Worldwide Family Travel Insurance – U K Insurance Limited (UKI)**

Worldwide Travel Insurance is underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales. Company No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

#### **Mobile phone insurance – Aviva Insurance**

Mobile Phone Insurance is provided by Aviva Insurance Limited. Registered in Scotland, No 2116. Registered Office, Pitheavlis, Perth PH2 ONH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Whilst Aviva is the insurer of this policy and will remain liable to you under the terms and conditions of this policy, we will use members of the Carphone Warehouse Group as our agents in order to help us administer your policy and deal with claims.

# Current Account

## Overview

When it comes to everyday banking, our current account provides you with your essential banking needs.

## The main features of an Ulster Bank Current Account

### 1. Visa Debit Cards

With an Ulster Bank Current Account, you can avail of a debit card. For more information, see pages 25-26.

### 2. Direct Debits and Standing Orders

Both of these payment options can make paying for regular expenses (e.g. electricity bills, mortgage payments or insurance premiums) far more straightforward.

### 3. Arranged overdrafts

Once you have agreed your arranged overdraft with us, it can offer real flexibility for your short-term money requirements. (See Note 1 in the Key Considerations.)

### 4. Statements

To help you keep track of transactions, you'll receive regular statements by post. Alternatively, you can view your statements online. You can also keep track of recent transactions and latest account balances via Internet and Telephone Banking or by downloading our Smartphone Apps.

## 5. Cash machines

All Ulster Bank branches have cash machines, where you can withdraw cash, order chequebooks, change your PIN (personal identification number) and check recent transactions.

## 6. Cheque book and Lodgement book

Pay for goods and services by cheque book and use your lodgement book to make safe and straightforward payments into your account.

## 7. Anytime Internet and Telephone Banking, Mobile Phone Banking and Alerts

Avail of the many services that our Anytime Internet and Telephone Banking, mobile phone banking and alerts have to offer. For more information, see pages 27-30. (See Note 2 in the Key Considerations.)

## Key considerations for an Ulster Bank Current Account

Current Accounts are available only to individuals aged 18 years or over.

**(Note 1)** Credit is available to over 18s only. Lending is subject to credit review and approval. An overdraft is repayable on demand. Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an arranged overdraft, or you exceed your arranged overdraft limit, this is called an Unarranged Overdraft. When this happens, you will incur Unarranged Overdraft interest as well as the Maintenance Charge. You may also have to pay the Paid Referral Fee, Unpaid Transaction Fees and/or the Guaranteed Card Payment Fee. Please see our brochure '**A guide to personal accounts fees and interest**' for details.

**(Note 2)** For Anytime Banking, terms and conditions apply. For more information, please see the **Personal Banking Terms and Conditions** brochure in our branches. You must be 11 or over for Anytime Internet and Telephone Banking. You must be over 11 for Mobile Phone Banking.

# Step Account

## Overview

Step Account is our basic bank account which gives you instant access to your money from a cash machine, any Ulster Bank branch or your local post office. Anyone aged 18 or over can open a Step Account.

## The main features of a Step Account

- 1. No bank charges for Direct Debits or standing orders**
- 2. Instant access to your cash**
- 3. No arranged overdraft or credit facilities**
- 4. Visa Debit Cards**

With an Ulster Bank Step Account, you can avail of a debit card. For more information, see pages 25-26.

- 5. Mini-statements**

Use your debit card to check the last six transactions on your account at any Ulster Bank cash machine or get an instant balance at any post office.

- 6. Direct Debits, standing orders and lodgements**

Pay in money at any Ulster Bank branch and choose from two regular payment options (Direct Debits and standing orders).

- 7. Statements**

To help you keep track of transactions, you'll receive regular statements by post. Alternatively, you can view your statements online. You can also keep track of recent transactions and latest account balances via Internet and Telephone Banking or by downloading our Smartphone Apps.

- 8. Anytime Internet, Telephone and Mobile Phone Banking**

This gives you complete control over your money, any time of the day, from anywhere in the world. For more information, see pages 27-30. (See Note 1 in the Key Considerations.)

## 9. Text Alerts

When you open your Step Account and register your mobile phone number with us, you will automatically receive text alerts from us, for example – if you tell us that you have changed your home address, we will send you a text alert to confirm that action. As part of this service, you can also opt to receive further text alerts. To find out more about all these alerts, please go to **[www.ulsterbank.co.uk/alerts](http://www.ulsterbank.co.uk/alerts)** For more information, see pages 29-30.

## Key considerations for an Ulster Bank Step Account

To receive any benefit payments into your Step Account, remember to give your account details, account number and sort code to your relevant benefits agency. If your benefit has not reached your account, please contact your social security provider.

Step Accounts are available only to individuals aged 18 years or over.

**(Note 1)** For Anytime Banking, terms and conditions apply. For more information, please see the **Personal Banking Terms and Conditions** brochure in our branches. You must be 11 or over for Anytime Internet and Telephone Banking. You must be over 11 for Mobile Phone Banking.

# Adapt Account

## Overview

The Adapt Account is a current account designed to suit 11-18 year olds. It comes with its own Ulster Bank Visa debit card.

## Key features of Adapt Account

### 1. Visa Debit Cards

With an Ulster Bank Adapt Account, you can avail of a debit card (see Note 1 in Key Considerations). For more information, see pages 25-26.

### 2. Anytime Internet, Telephone and Mobile Phone Banking

If you're over 11 years of age, you can check your balance or statements online or over the phone through our Anytime Banking service. For more information, see pages 27-30. (See Note 4 in the Key Considerations.)

### 3. Text Alerts

You can also set up balance alerts on Anytime to receive a text message with your balance. If you have a debit card you can also register for our Mobile Phone Banking App on iPhone, Android, or BlackBerry to check your balance. For more information, see pages 27-30. (See Note 5 in the Key Considerations.)

### 4. Money tips

For some cool interactive articles, video clips and tools which will help you to manage your money, check out MoneySense for Schools at [www.ulsterbank.co.uk/moneysense](http://www.ulsterbank.co.uk/moneysense).

### 5. Direct Debits and standing orders

You cannot set up standing orders and Direct Debit payments on your account.

### 6. No Arranged Overdrafts

Arranged overdrafts are not available on your account. If your account becomes overdrawn, we may tell your parent or guardian.

### 7. You cannot have a cheque book on your account.

## Key considerations for an Ulster Bank Adapt Account

**(Note 1)** You, along with your parent or guardian, should review the terms and conditions that apply to your account.

**(Note 2)** When you reach 18 we may change your account to a Current Account, Student Account or another account which we believe is right for you. For Student Accounts we may want confirmation from the organisation that processes your application to enter higher education that you have taken up your place. We will write and tell you at least 60 days before we do this, at which time we will give you up to date copies of Personal Banking terms and conditions and A guide to personal accounts fees and interest.

**(Note 3)** Information on our charges and interest rates is set out in our brochure A guide to personal accounts fees and interest which is available in our branches or on our website at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk). We may write and tell your parent or guardian that you have opened your account.

**(Note 4)** For the Anytime Banking service terms and conditions apply. For more information please see the Personal banking – terms and conditions brochure in a branch. You must be over 11 years old to register for Anytime Banking.

**(Note 5)** For the Mobile Phone Banking service terms and conditions apply. For more information please visit [www.ulsterbank.co.uk/mobileterms](http://www.ulsterbank.co.uk/mobileterms). For Alerts the Anytime Banking service terms and conditions apply. For more information please see the Personal banking – terms and conditions brochure in a branch.

# Student Account

## Overview

We have designed this account to help you make the most of your student years. The Ulster Bank Student Account is full of features and benefits to help you take care of your finances.

Our student account is available if you are a full-time (your course lasts at least two years and no more than five years), third-level student living in the UK for tax purposes. You must be 18 or over.

## Key features of the Student Account

### 1. Visa Debit Cards

With an Ulster Bank Student account, you can avail of a debit card. For more information, see pages 25-26.

### 2. Anytime Internet and Telephone Banking

Now here's an idea – free internet and telephone banking on your account with Anytime Banking. You'll be able to keep a careful eye on what your money is doing wherever you are, 24 hours a day, 7 days a week. Use it to check your balance, view statements, pay bills or transfer money. It's easy to register, just visit [www.ulsterbank.co.uk/anytime](http://www.ulsterbank.co.uk/anytime) for more details. For more information, see pages 27-30. (See Note 1 in the Key Considerations section.)

### 3. Mobile Phone Banking

You have the option to sign up for our free mobile phone banking and text services. This is the simplest way to keep track of your money when you're on the move, making it easier to see your balances and helping you avoid surprise charges.

### Balance Alerts

Receive a text of your balance at a time and date you choose. We'll text you when your account goes above or below a certain limit chosen by you.

**Get your balance when you need it** – View an up-to-the minute account balance or mini-statement any time you need to. See [www.ulsterbank.co.uk/alerts](http://www.ulsterbank.co.uk/alerts) for further information. For more information, see pages 27-30. (See Note 2 in the Key Considerations section.)

#### 4. Download our Smartphone Banking apps

Stay in control of your finances when on the move, with our Smartphone Banking apps. Our apps are compatible with our Anytime Banking services, giving you access to view your accounts, transfer funds between your accounts, and make payments when you're on the move. Once you are registered for Anytime Banking, you can download our Apps for free from the appropriate app store or at [ulsterbank.co.uk/mobile](http://ulsterbank.co.uk/mobile). (See Note 3 in the Key Considerations section.)

#### 5. Banking with no Domestic Transaction Fees

You won't pay any fees for transactions, standing orders, Direct Debits. Arranged Overdraft facilities are also interest free as long as you stay within the arranged limits. (See Note 4 in the Key Considerations section.)

#### 6. Commission-free travel money

Whether taking a break or going to work abroad over the holidays, you can pick up commission-free foreign currency at your local branch before you travel. (See Note 5 in the Key Considerations section.)

#### 7. You can also apply for:

**Student Overdraft** To help you through your student days we offer an interest free overdraft of up to £1,000. To maintain your student overdraft you should actively use your Ulster Bank Student Account as your main account. This means you need to withdraw money at least three times a month and make one or more lodgements each quarter. You will also need to ensure that your account remains in credit for 30 days in any one year period and repay the overdraft within one year of finishing your course. (See Note 6 in the Key Considerations Section.)

**Student Credit Card** To provide additional support to you, we offer student credit cards. Just ask in a branch for details. Visit our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk) for more information.

## Key considerations for an Ulster Bank Student Account

**Student account:** Terms and conditions apply. You must use your Ulster Bank Student Account as your main account and pay in regular amounts such as parental contribution, salary, student loan, or other funding, such as sponsorship or bursary. Only one current account per student.

Whether you can have an overdraft or credit card will depend on your circumstances and our conditions. We may also carry out credit scoring. This is where we assess whether credit is affordable for you based on the information you provide. Information on our charges and interest rates is set out in our brochure *A guide to personal accounts fees and interest* which is available in our branches or on our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).

**(Note 1) Internet and Telephone Banking:** Internet and Telephone Banking are governed by our terms and conditions. Please see our website for more information.

**(Note 2) Mobile Phone Banking and Text Services:** Data charges may apply on some mobile networks for mobile phone banking. Terms and conditions apply. Please see our website [www.ulsterbank.co.uk/mobile](http://www.ulsterbank.co.uk/mobile) for more information.

**(Note 3) Smartphone Banking apps:** Terms and conditions apply. Standard charges for downloading data may apply. Contact your operator for details. Please see our website [www.ulsterbank.co.uk/mobile](http://www.ulsterbank.co.uk/mobile) for more information.

You must be registered for our Anytime Banking service.

**(Note 4) Banking with no transaction fees:** Charges for other services still apply. We also provide information on our charges and interest rates in our brochure *'A guide to personal accounts fees and interest'* which you can get in our branches or on our website at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).

**(Note 5) Commission-free travel money:** This applies to transactions in a branch only. It does not include withdrawing money from a cash machine. The offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign-exchange transactions carried out using any other Ulster Bank products or services.

**(Note 6) Overdrafts:** The overdraft facility must be repaid within one year of course completion. Credit is available to over 18s only. Lending is subject to credit review and approval. An overdraft is repayable on demand. Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an arranged overdraft, or you exceed your arranged overdraft limit, this is called an Unarranged Overdraft. When this happens, you will incur Unarranged Overdraft interest as well as the Maintenance Charge. You may also have to pay the Paid Referral Fee, Unpaid Transaction Fees and/or the Guaranteed Card Payment Fee. Please see our brochure *'A guide to personal accounts fees and interest'* for details.

We can provide an interest-free overdraft if you ask when you apply for an account. The overdraft is an arranged overdraft limit available to all Student Account holders.

You can apply for an overdraft of £3,000 if you are studying medicine, dentistry and pharmacy, depending on your circumstances, our conditions and a satisfactory credit check.

# Graduate Account

## Overview

If you're thinking about repaying your student loan or need a little help while you find your feet, our Graduate Package can help you keep your options open.

Our Graduate Package is only available if you graduated in the past 12 months (and your course lasted at least two years). You must be over 18 and living in Northern Ireland for tax purposes.

## The main features of the Graduate Package

### 1. You can get an interest-free overdraft

If you've got a student overdraft, you don't need to feel under pressure to pay it all back right now. With our Graduate Package, you can apply for an interest-free overdraft of up to £1,500 for an extra year. (See Note 1 in the Key Considerations.)

### 2. Graduate loan

Whether starting employment or continuing with your studies on either a full or part time basis, you can borrow up to £5,000. Please note we do not provide graduate loans for the purpose of leisure travel. (See Note 2 in the Key Considerations section.)

### 3. Banking with no Domestic Transaction Fees

You won't pay any fees for transactions, standing orders, Direct Debits or an arranged overdraft facility, as long as you stay within the agreed limits. (See Note 3 in the Key Considerations.)

### 4. Visa Debit Cards

With an Ulster Bank Graduate Account, you can avail of a debit card. For more information, see pages 25-26.

### 5. Credit card

A credit card can be useful if money gets a little tight at the end of the month, or in an emergency. You can use your Ulster Bank credit card both at home and abroad. (See Note 4 in the Key Considerations.)

### 6. Commission-free travel money

Whether taking a well-earned holiday or a gap year abroad, you can pick up foreign currency at your local Ulster Bank branch. (See Note 5 in the Key Considerations.)

## 7. Free Internet and Telephone Banking

Open an account with us and we will automatically enrol you for our safe, secure and free Anytime Banking service allowing you to keep an eye on your money, whenever it suits you, 24 hours a day. For more information, see pages 27-30. (See Note 6 in the Key Considerations.)

## 8. Download our Smartphone Banking apps

Stay in control of your finances when on the move, with our Smartphone Banking apps. Our apps are compatible with our Anytime Banking services, giving you access to view your accounts, transfer funds between your accounts, and make payments when you're on the move. Once you are registered for Anytime Banking, you can download our apps for free from the appropriate app store or at [ulsterbank.co.uk/mobile](http://ulsterbank.co.uk/mobile). (See Note 7 in the Key Considerations section.)

## 9. Free Financial Information

If you need a little help sorting out your finances or would like some information, one of our customer advisers will be happy to chat. Drop into any Ulster Bank branch to make an appointment.

## Key considerations for an Ulster Bank Graduate Package

Information on our charges and interest rates is set out in our brochure A guide to personal account fees and interest which is available in our branches or on our website at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk). We provide overdraft facilities, graduate loans and credit cards under certain conditions and depending on the results of credit searches. We may need security (by way of a personal guarantee) for certain overdraft facilities or loans. The Graduate Package is valid for 12 months. After the end of this 12-month period, we may change your account to a Current Account (depending on the terms and conditions of the account). We will write to you 60 days before doing this.

**(Note 1)** Credit is available to over 18s only. Lending is subject to credit review and approval. An overdraft is repayable on demand. Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an arranged overdraft, or you exceed your arranged overdraft limit, this is called an Unarranged Overdraft. When this happens, you will incur Unarranged Overdraft interest as well as the Maintenance Charge. You may also have to pay

the Paid Referral Fee, Unpaid Transaction Fees and/or the Guaranteed Card Payment Fee. Please see our brochure '**A guide to personal accounts fees and interest**' for details.

**(Note 2) Graduate Loan:** You must begin to repay the loan within 12 months of graduating and finish paying it off within five years from date we pay the loan to you (draw down). You can delay the repayment for up to two years if you are going on to further studies as long as you repay the loan within five years from the date of draw down. Ask a member of staff for more details. Lending criteria, terms and conditions apply. Graduate Loans are not available for business, mortgage or leisure travel purposes. We may need security by way of a personal guarantee.

**(Note 3) Banking with no transaction fees:** Charges for other services still apply. We also provide information on our charges and interest rates in our brochure '**A guide to personal accounts fees and interest**' which you can get in our branches or on our website at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).

**(Note 4) Credit Card:** Lending criteria, terms and conditions apply. You must be over the age of 18 and reside in Northern Ireland. For a transaction in a foreign currency, you will have to pay a Non-Sterling Transaction fee of 2.75% of the transaction amount. For cash advances there is a Cash Advance transaction fee of 3% handling fee or minimum £3.

**(Note 5) Travel money with no commission:** This applies to transactions in branches only – not transactions carried out at a cash machine. The offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign exchange transactions carried out using any other Ulster Bank products or services.

**(Note 6) Internet and Telephone Banking:** Terms and conditions apply. Please ask at any Ulster Bank branch.

**(Note 7) Smartphone Banking apps:** Terms and conditions apply. Standard charges for downloading data may apply. Contact your operator for details. Please see our website [www.ulsterbank.co.uk/mobile](http://www.ulsterbank.co.uk/mobile) for more information. You must be registered for our Anytime Banking service.

# Ulster Bank Visa Debit Cards

## Ulster Bank Visa Debit Cards

### 1. Visa Debit Cards

With a current account, you can avail of a debitCARD or a serviceCARD. Both these cards can be used wherever you see the Visa logo.

#### **Difference between a debitCARD and a serviceCARD**

debitCARDS can help you to budget because they ensure every transaction is checked with the Bank for available funds before it is agreed. However, this does mean that the card cannot be used at merchants who are unable to connect to the Bank's systems. Most merchants can connect to Bank systems, but examples of those who cannot include unattended petrol pumps and some card terminals on planes and trains.

serviceCARDS, have all the functionality of a debitCARD. In addition, it can also be used at merchants who are unable to connect to the Bank's systems. serviceCARDS will check every transaction for available funds, but unlike debitCARDS if they cannot check with the Bank (e.g. when used at unattended petrol pumps or on planes) the transaction should still go through.

We'll discuss the most appropriate option for you at the time of the application.

With a serviceCARD, customers can also benefit from the Contactless technology.

#### **Contactless**

Contactless is simply an extra function that provides you with another choice of how to pay for everyday items under £20 like a coffee, lunch, travel or a newspaper – in less than a second. You just touch your card against the reader and there's no need to insert your card into the Chip and PIN device.

Contactless payments are as safe as any other service we and Visa offer. serviceCARDS with Contactless use the same secure technology as our existing cards.

## Other key benefits – Visa Debit Card (i.e debitCARD or a serviceCARD)

- **Purchases:** Lets you pay for goods and services in over 30 million outlets worldwide including shops, supermarkets, petrol stations, restaurants and online. (see Note 1 in Key Considerations).
- **ATM:** Access your account 24 hours a day through Ulster Bank cash machines nationwide, plus a network of cash machines worldwide where the Visa logo is displayed. If you can't find an ATM you can use your debit card to get cashback at Point of Sale in many retailers. (see Note 1 in Key Considerations).
- **Emergency Cash:** If your card is lost or stolen and you need emergency funds, you can take advantage of our 24 hour Emergency Cash service on **0370 600 0459**. You can access up to £300 if you are an online and telephone banking customer and if you aren't we'll still give you up to £60 to tide you over. Remember you'll need to have at least £25 in your account before you can use this service. After answering a few quick security questions, you will be given a code allowing you to withdraw cash without a card from any Ulster Bank ATM in Northern Ireland.
- **Purchase Protection:** When using your debit card to pay for goods/services and they fail to arrive or are damaged when you receive them, we may be able to help you to recover the payment. This protection includes purchases made from companies that have gone into administration and purchases made using the internet, where the goods or services have not been received. You must contact the retailer or service provider first to try to resolve the problem. If this proves unsuccessful, contact us on **0345 366 0391**.

## Key considerations for an Ulster Bank Visa Debit Card

### (Note 1) Debit Card charges abroad

**Cash withdrawals:** We charge a Non-Sterling Transaction fee of 2.65% on the value of a transaction. We will also charge you a Foreign Cash Fee of 2.25% of the total combined value of the transaction including the Non-Sterling Transaction Fee (minimum £2, maximum £5). This does not apply at cash machines belonging to Ulster Bank.

**Buying goods and services:** We apply a Non-Sterling Transaction fee of 2.65% of the value of the transaction. We will also charge a Foreign Purchase Fee of 75p for each transaction.

This does not include any extra fees that a retailer or cash-machine owner may charge you for using this service.

# Anytime Internet and Telephone Banking

## Overview

Like to have control over your money from the comfort of home – or anywhere else in the world – whenever you want? Want to reduce the amount of time spent queuing in branch. Anytime Banking can give you this freedom, 24 hours a day, 365 days a year.

We take security seriously, so you can have complete peace of mind when banking online. But Anytime offers far more than confidence and convenience.

## Key features of Anytime Internet and Telephone Banking:

1. Registration is simple and only takes a few minutes.
2. Make payments and transfer money instantly between your Ulster Bank accounts.
3. Send money abroad (Fees and charges may apply, please see our brochure 'Schedule of Services – Payment and International Banking Charges').
4. Check your balances easily. Your available balances are updated in real time.
5. Check your Ulster Bank Credit Card balances and transactions and pay them online.
6. View and manage your Direct Debits and Standing Orders.
7. Pay bills today or up to 120 days in the future.
8. Switch to eStatements.
9. Set up your text alert preferences.
10. Free additional online protection with Rapport, our free desktop security software.
11. Extra security and peace of mind is available with a free easy-to-use Card Reader.
12. Help with technical queries is available when you need it via our online Help 24/7 service.

If you already have an Ulster Bank account, why not sign up to Anytime Internet and Telephone Banking so that you can manage your finances anytime anywhere.

## Key considerations for Ulster Bank Anytime Internet and Telephone Banking

You need to be over 11 years of age.

Anytime Terms and Conditions apply, some services may not be available on certain types of account or to under 18s, for further information please see the Personal Banking Terms and Conditions brochure in branch.

Fees and charges apply for international transfers via Anytime Internet Banking. Please see our brochure 'Schedule of Services – Payment and International Banking Charges' for more information.

Transfers to an account at other UK banks or building societies via Anytime Internet Banking are subject to a daily limit of £20,000. This limit is subject to variation.

## What may help you when registering for Anytime Internet and Telephone Banking

Signing up to Anytime is simple. All you need is an Ulster Bank Personal account or Credit Card held in Northern Ireland and be aged 11 years or over.



You can register for Anytime Internet Banking at  
**[www.ulsterbank.co.uk/anytime](http://www.ulsterbank.co.uk/anytime)**



To register for Anytime Telephone Banking, call **0345 900 3200**



If you are already registered for Anytime Telephone Banking you can manage your account over the telephone by calling **03457 424 365** (from abroad **+44 28 9053 8033**)

# Mobile Phone Banking and Alerts Services

## Overview

Our Smartphone Apps and Alerts Services (other handsets) give you more control of your finances when you are on the move.

## Key features of our Smartphone Apps for iPhone, BlackBerry and Android

- Application available free of charge from the relevant App Store.
- Up-to-the-minute balance available.
- Make transfers between your Ulster Bank accounts.
- Pay your friends, family, credit card, or utility bills – just set up and make your first payment to each new payee in Anytime Internet Banking beforehand.
- Pay your Contacts – Using only 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.

## Key features for Alerts Service

### Balance Alerts

- Once a week, we'll text you your account balance on whatever day suits you best.
- We'll let you know by text when your account goes above or below a certain limit set by you.
- Once you've registered we can send you a balance or mini-statement text any time you like. Just text BAL or MINI to the Ulster Bank Shortcode 60627.

### Activity Alerts

If we hold a valid Mobile number for you we will automatically send you a text when a certain activity has taken place on your account such as:

- create or amend a payee.
- create or amend a standing order.
- update your address or telephone details.
- you are issued with a new debit/cash card or PIN.

## Key considerations for Ulster Bank Smartphone Apps and Alerts Service

Mobile Phone Banking terms and conditions apply.

You need to be over 11 years of age to use our Smartphone Apps or Alerts Service.

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](http://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 for our Smartphone Apps

You can download the Mobile Phone Banking App from the relevant App Store or from [www.ulsterbank.co.uk/mobile](http://www.ulsterbank.co.uk/mobile)



To register you will need your 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.

### What may help you when registering for our Alerts Service:

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 register online at [www.ulsterbank.co.uk/alerts](http://www.ulsterbank.co.uk/alerts)



Any mobile phone with text functionality can be used to receive our Alerts Service.

# Credit Cards

## Overview

If you want flexibility and convenience, then why not carry an Ulster Bank Credit Card. Whether shopping over the counter or over the internet, booking tickets, arranging travel or taking care of life's other expenses, a credit card can mean real freedom.

Ulster Bank offers three different credit cards – Clear Rate MasterCard, Gold MasterCard and Student MasterCard – each of which offers real flexibility wherever you are in the world. For specific details of each and current rates, please visit [www.ulsterbank.co.uk/creditcards](http://www.ulsterbank.co.uk/creditcards)

## Key Benefits of Ulster Bank Credit Cards

### 1. Interest rates

#### Clear Rate MasterCard

##### Representative Example:

**Representative 11.1% APR (variable) based on an assumed Credit Limit of £1,200 Standard Interest rate for Purchases: 6.9% p.a. (variable) Annual fee: £24**

Please note: In the Representative Example above we have used an assumed credit limit of £1,200. The actual credit limit assigned to individual accounts will vary depending on our credit assessment of you.

- Cash advance rate from 12.9% p.a (variable) from the date your account is opened.

Please note: The actual APR you'll receive will depend on your circumstances and you may receive higher than our standard purchase and balance transfer rate of 6.9% p.a. (variable) and cash advance rate of 12.9% p.a (variable) upon application. For some customers, the purchase and balance transfer rates will be either 11.9% p.a. (variable) or 14.9% p.a. (variable) and the cash advance rate will be 27.9% p.a (variable). Please ask a member of staff for details.

## Gold MasterCard

### Representative Example:

**Representative 16.9%APR (variable) based on an assumed Credit Limit of £1,200.**

**Standard interest rate for purchases: 16.9% p.a. (variable). No Annual fee.**

Please note: In the Representative Example above we have used an assumed credit limit of £1,200. The actual credit limit assigned to individual accounts will vary depending on our credit assessment of you.

- 24.97% p.a. on cash advances from the date your account is opened.
- For a Gold Card you need to have a minimum salary of £20k per annum.

### 2. No Balance Transfer fee

Unlike some credit cards, you're not asked to pay a balance transfer fee to transfer your existing balance to an Ulster Bank Credit Card.

### 3. Up to 56 days' interest-free credit

Pay off your outstanding balance in full within 25 days of your statement being issued and you won't be charged any interest if you've also paid your previous month's balance in full and on time.

### 4. Low minimum payments

Each month your minimum repayment will be the greater of:

- (i) interest, default charges, 1/12 of your annual fee (if any) and 1% of your remaining balance (excluding any remaining part of the annual fee); or
- (ii) £5

If you only make the minimum repayment it will take longer and cost more to clear your balance.

### 5. Easy ways to pay

You can pay your bill at any Ulster Bank branch, by post, direct debit, over the phone or on the Internet if you are registered for Ulster Bank Anytime.

(You'll find more details and terms and conditions for this option by visiting [www.ulsterbank.co.uk/anytime](http://www.ulsterbank.co.uk/anytime) or phoning **03457 424 365**.)

## What you will need to apply for any Ulster Bank Credit Card



**COMPLETED APPLICATION** Apply online at [www.ulsterbank.co.uk/creditcards](http://www.ulsterbank.co.uk/creditcards), by telephone on **0800 046 6486** or at any branch



**PHOTOGRAPHIC PROOF OF IDENTITY** e.g. valid passport, valid driving licence or student identity card



**PROOF OF ADDRESS** e.g. utility bill issued within last six months or a valid driving licence or student identity card

## Key considerations for Ulster Bank Credit Cards

Over 18s only.

Lending criteria, terms and conditions apply.

Minimum annual salary of £20,000 (gross of tax) required for Gold MasterCard.

Cash advances (including gambling transactions and money transfers) are subject to a Cash Fee of 3%, and can only be withdrawn from an ATM displaying the MasterCard symbol, subject to maximum daily cash advance limit of £300 or the advance limit available on your card, whichever is the lesser.

Foreign currency transactions are subject to a Non-Sterling Transaction Fee of 2.75% of the transaction amount.

Approval for a balance transfer is only available once the credit card application has been accepted. The balance amount you're allowed to transfer can't be higher than your credit limit. If the balances you transfer add up to more than this, we'll accept them in the order you provide them to us, up to 95% of your limit. Please note you need to transfer a minimum of £100 to avail of this facility.

You can only transfer balances from non Royal Bank of Scotland Group companies credit or store cards. Ulster Bank is not responsible if a credit or store card provider will not accept payment. We cannot accept responsibility for interest charged by other credit card providers. We can refuse to accept any balance transfer request.

Credit card terms and conditions apply. Visit [www.ulsterbank.co.uk/creditcards](http://www.ulsterbank.co.uk/creditcards) for full details.

# Helpful tips on your finances

✳️ Ulster Bank

## MoneySense

### Smart ways to cut costs when using current accounts and credit cards

#### Current accounts

- For short-term borrowing, an arranged overdraft may be a suitable option. Always agree this with your bank as higher rates of interest and fees may be charged for an unarranged overdraft.
- Most current accounts don't pay interest on the money you have in credit. If you have money left at the end of every month, consider transferring some to a savings account.
- Some current accounts will not charge fees for services if the account stays in credit. Check to see if this is the case when opening the account.

#### Credit cards

- Pay your account off in full every month by the due date. Otherwise interest will be applied to any outstanding balance.
- Set up a direct debit to pay either the minimum or full amount of your balance. This will ensure you do not miss any payments, as missed payments will attract a fee.
- Try not to wait for the 'payment due' date because interest can be charged right up until your payment is received.
- Be aware that you might be charged a higher rate of interest if you use credit cards to withdraw cash from cash machines.

To find out more:



Call into your local branch



0800 046 6486



[ulsterbank.co.uk](http://ulsterbank.co.uk)

**Braille, large print and audio**

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.

 **Ulster Bank**

Information correct as at 30 June 2015.

Ulster Bank subscribes to the Lending Code. The Code can be found at [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

For the latest rates please check our website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk)

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