

Credit Card Important Information

 **Ulster Bank**

The General Conditions and Charges Tariff should be read with the terms which, together, form your card Agreement.

General Conditions

1 Cards

- (a) We will issue a card and **PIN** (personal identification number) to you and open an account. You may request the issue of cards and PIN(s) to others but we may decide not to issue them or to limit the number issued.
- (b) You (and any additional cardholder) must:
 - Sign the card when received and follow any activation procedures.
 - Keep each card secure and not allow any other person to use it.
 - Memorise the PIN.
 - Keep passwords and PINs secret and take all reasonable precautions to prevent them becoming known to another person and prevent their fraudulent use.
- (c) You (and any additional cardholder) must not:
 - Exceed your Credit Limit or Advance Limit.
 - Use a card after it has expired or been cancelled.
 - Use a card for illegal purposes.
- (d) We may issue a different card type from the one you applied for and your account number will change.

2 Card transactions

- (a) You (and any additional cardholder) may carry out transactions with the card or card number, after we have opened the account, by following any procedures required and you must pay all amounts charged to the account.
- (b) Any transaction in a foreign currency will be converted to sterling at either our own exchange rate or a rate provided by Visa, MasterCard or any other card scheme, at the date of application to the account. The number to call for information on exchange rates is at the end of these General Conditions.
- (c) You and any additional cardholder you have authorised may make Money Transfers and Balance Transfers. If incorrect details are provided for a Money Transfer or Balance Transfer it may not be completed or payment may go to the wrong account. We will make reasonable efforts to recover the payment and may charge you our reasonable costs.
- (d) A transaction is authorised where you (or an additional cardholder):
 - follow the procedures required by the merchant, which may include:
 - entering the PIN or providing any other security code;
 - signing a sales voucher;
 - providing any details requested;
 - using a card reader.
 - use a card and PIN to obtain an Advance at a machine or bank counter.
 - provide the card details to us to request a Balance Transfer, Advance or Money Transfer.
 - orally or in writing consent to the transaction after it has taken place.

Authorisation can cover single transactions or Recurring Transactions, or a future transaction of a certain or uncertain amount.

Recurring Transactions are regular payments (including for an indefinite period) that you (or an additional cardholder) authorise a third party to collect from your account. Recurring Transactions are not covered by the Direct Debit Guarantee.

- (e) We may refuse a transaction if:
 - we suspect the card has been lost or stolen;
 - you have broken this Agreement;
 - you would go over your Credit or Advance Limit (taking account of any amounts yet to be applied).

If we refuse a transaction, we will, if possible, give you the reason for the refusal and you may be able to correct any information which led to it. You can obtain this information about the refusal by calling the number provided at the end of these General Conditions. We may also tell you orally or in writing.

- (f) Generally, once authorised, a transaction cannot be stopped, although we may be able to stop it if we receive satisfactory evidence that it has been cancelled.
- (g) If you have received unsatisfactory goods or services paid for with your card and costing over £100, but not more than £30,000, you may have a claim against us as well as the merchant under section 75 of the Consumer Credit Act 1974.
- (h) We do not guarantee that a card or card details will be accepted. We are not liable if any merchant or machine fails to let you (or an additional cardholder) pay or withdraw cash or we cannot provide any part of our service for a reason beyond our control.

3 Statements

Monthly statements will be issued to provide you with details of payments and all amounts charged to your account since your previous statement.

4 Charges and tax

- (a) You must pay the charges set out in the Charges Tariff, together with any tax, duty or other charge required to be paid to any authority, which will be applied to your account.
- (b) You must pay any reasonable costs we incur in enforcing payment, after as well as before any court order, including the cost of finding you if you change your address but do not tell us.

5 Calculation of interest

- (a) Interest is charged on Purchases, Advances, Money Transfers and Balance Transfers from the date the transaction is applied to the account.
- (b) Interest on fees and charges accrues at the Purchases rate and is charged from application. Default Charge interest will not be charged before expiry of any deferral period required by law.
- (c) Interest on interest accrues at the same rate as the category of transaction, fee or charge on which interest is charged, from the date that interest is applied. We do not charge interest on interest for Default Charges.
- (d) Interest is calculated at the Monthly Rate on the average daily balance since the previous statement date and is payable on any sum from the payment due date until received by us, both before and after any court order.
- (e) Your statement will show a balance and a payment date. If you pay the full balance **and** also paid the full balance on the previous month's statement by the relevant payment dates, you will not have to pay interest on Purchases. Interest is applied to your account on the statement date but, when necessary, an adjustment (to include interest on Purchases) will be made on the next statement.

6 Payments

- (a) Payments to the account will not reduce the balance until the payment is cleared. Your statement includes information about clearance periods.
- (b) We apply any payment to overdue amounts from previous statements before reducing the Minimum Payment. Balances will also be reduced according to their interest rates with the highest paid first. Payments in excess of the statement balance will be applied in the same way to reduce amounts charged to your account but not yet shown on any statement. If parts of the balance have the same interest rate, items on which interest is charged on interest will reduce first.
- (c) Where balances have the same special offer interest rate, they will be reduced according to their special offer expiry dates, with the earlier paid first.
- (d) We may give notice allowing you not to make a Minimum Payment. If so, interest will still accrue.

7 Lost or stolen cards

- (a) If a card is lost or stolen, or you suspect that someone knows the PIN or password, or that a card or its details were used without your agreement, you must tell us immediately. The address and telephone numbers are at the end of these General Conditions.

- (b) If a card is misused before you report its loss or theft, or that someone else knows the PIN or password, you will only have to pay up to £25 for any misuse and you will not be liable for a fraudulent transaction carried out by someone using the card details on the internet, by telephone or mail order.
But if the card is misused by someone who has it with your permission, you will have to pay for all transactions. Once you have given notice of 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. To prevent fraud, cut it in half through the signature box, magnetic strip and chip.
- (c) We may give any appropriate third party information:
- in connection with the use, loss, or theft of the card, and/or the PIN or password; or
 - in order to meet our obligations as a member of the relevant card scheme.

8 Ending or restricting use of a card or account and ending the Agreement

- (a) If we have a good reason, including if:
- you break this Agreement;
 - there is suspected fraud;
 - there is a change in how you operate your account or your financial circumstances giving us reasonable grounds to believe you may have difficulty meeting your commitments;
- we may suspend, restrict or withdraw the use of the card or account and/or reduce the Credit Limit and Advance Limit at any time. Any merchant or machine may then retain the card. You will be told before this action is taken, or as soon as possible afterwards. You may request restoration of a card and/or the account by calling the number at the end of these General Conditions.
- (b) As part of our fraud prevention policy, we may restrict overpayments to your account that are in excess of your balance.
- (c) This Agreement has no minimum duration but you may end it by giving notice and paying all sums owed and any interest, fees and charges to the date of payment. We will refund a proportionate part of any annual fee. To prevent fraud, cut all cards in half through the signature box, magnetic strip and chip.
- (d) We may end the Agreement at any time after giving you written notice, which in normal circumstances will not be less than two months. When this happens we may give information about you and the account to credit reference agencies.
- (e) When the Agreement ends we will continue to apply interest and charges until you have paid everything you owe under the Agreement.
- (f) We may take immediate steps to recover all amounts due on your death or bankruptcy or if you break this Agreement. Such steps will include serving any notice or obtaining a court order if required by law.
- (g) We own any cards issued by us and, if we ask, you must return a cancelled card.

9 Changes to the Agreement

- (a) We may make changes at any time to any interest rate, the Charges Tariff (including introducing new fees or charges) or to any of the terms of this Agreement to:
- reflect changes in market conditions, including:
 - fraud prevention requirements;
 - changes in technology;
 - changes in payment methods;
 - regulatory requirements; and
 - the cost of funds;
 - ensure good banking practice;
 - ensure that we are prudent and remain competitive;
 - maintain or improve services;
 - reflect costs we incur;
 - reflect our credit assessment of you;
 - maintain or improve our systems;
 - rectify a mistake;

- reflect or anticipate changes in the law; and
 - reflect that you are no longer eligible for any concessionary arrangement.
- (b) If you ask for an increase in your Credit Limit and we agree, the change will take effect once you have received notice of it. For any other change, we will usually give you at least 30 days' written notice before the change is made.
- (c) We may change or withdraw any benefits or services associated with the card on giving you at least 30 days' notice.
- (d) If you give us notice to close your account within 60 days from the date of a notice of an interest rate increase, the increase will not apply.
- (e) If your name, address, telephone number(s) or email address change, you must tell us. If you telephone to inform us of the change, you may be asked to confirm in writing.

10 Disclosure of information and transferring debts

We may give to anyone any information about you or this Agreement in connection with any proposed transfer of, or financial arrangement by reference to, this Agreement. We may allow any person to take over any of our rights and duties under this Agreement. References to us in this Agreement include our successors.

11 Waiver

If we waive any of our rights, it does not mean that we will again waive that right in future.

12 Governing law and regulatory information

- (a) The law of Northern Ireland applies to this Agreement.
- (b) We have a complaints handling procedure you can use to resolve any issues. For more information about this procedure you can get a leaflet from any branch or by telephone. You also have the right to complain to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.
- (c) The Office of Fair Trading of Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX is the supervisory authority under the Consumer Credit Act 1974.

13 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 Minicom 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 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.

- (g) 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.
- (h) 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.
- (i) 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

- (j) 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 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

- (k) 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.
- (l) 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.

Contact Details

To notify a lost or stolen card or suspected misuse

Phone: 0870 600 0459 (24 hours)
 Or from abroad: +44 1423 700545
 Minicom: 0870 154 1192

Or **Write to:** Ulster Bank Limited
 Card Loss Centre
 PO Box 244, Belfast BT2 7AY.

General enquiries:

0845 300 4642 for Classic/Student cardholders

0845 300 4643 for Gold cardholders

0845 301 7628 for World cardholders

You can call this number to:

- Request a Credit Limit increase
- Get information on exchange rates
- Request your card or account is restored
- Tell us about a change to your contact details (you may be asked to confirm in writing)
- Request information about a refused transaction

Automated service: 0870 010 3356

You can call this number to reduce your Credit Limit*

*You can also do this by calling the general enquiries number

Charges Tariff:

Default Charges

- If the account is over the Credit Limit at any time during a statement period: £12
- If you fail to pay the Minimum Payment on time: £12

Other Charges

Advances:	3%, minimum £3
Transactions in foreign currencies:	2.75%
If a cheque payable to us or a direct debit is not paid	£10

CARD PROTECTION PLUS

Please note that Card Protection Plus has been removed from sale with effect from 9 January 2012. Our systems will be updated shortly. If you requested this product by ticking and signing the relevant box on your application form, you will not be charged and you will not be covered by Card Protection Plus.

PURCHASE PROTECTION

(Gold Cardholders only)

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of Gold Card customers covering card purchases for theft, loss or accidental damage as described in your policy document.

keyfacts®

Your Policy Summary

Ulster Bank Purchase Protection is underwritten by Royal & Sun Alliance Insurance plc. The contract remains in force for as long as you have an Ulster Bank Gold Card.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the Terms & Conditions wording, a copy of which will be provided at any time on request. On receipt of your Terms & Conditions wording, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 – Purchase Protection

The following benefits are automatically included in your policy:

Features & Benefits	Significant Exclusions or Limitations	Terms & Conditions Section
Purchase Cover Covers accidental damage to and loss or theft of personal property purchased by the cardholder with their Ulster Bank Gold credit card. The incident must occur in the United Kingdom, Channel Islands or the Isle of Man.	<ul style="list-style-type: none">• Theft, loss or accidental damage must occur within 100 days of purchase.• Maximum amount of any Claim/item is £3,500.• No cover for items under £50.• Total claim limit in any 12 month period is £15,000.	<ul style="list-style-type: none">• ‘What is not covered’.

Table 2 – General Conditions & Exclusions

For full details of these and other exclusions and limits please read the Terms & Conditions.

General Conditions and Exclusions	Terms & Conditions Section
<ul style="list-style-type: none">• No cover is provided for items insured by any other policy.• No cover is provided for wear and tear, depreciation or repair.• No cover is provided for jewellery or watches in baggage unless carried by hand and under the personal supervision of the cardholder.• No cover is provided for livestock, pets, plants or business goods.	<ul style="list-style-type: none">• See Sections specified in Table 1.

Important Information

Your right to cancel the policy

If having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it starting on the day you receive the Terms & Conditions wording. To cancel please write to the address or call the number shown in your Terms & Conditions wording.

Claims

Should you wish to claim under your Purchase Protection you should call the Claims Helpline on 0845 600 0609 (Typetalk 18001 0845 600 0609) as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the Terms & Conditions wording.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown in your Terms & Conditions wording. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Purchase Protection

Customer Relations Manager
RSA
Bowling Mill South Quay Plaza
Dean Clough Industrial Park
Halifax
HX3 5WA

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
183 Marsh Wall
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (with effect from 1/1/10 maximum 90% of the claim, without any upper limit. Further information can be obtained from the FSCS.

Other Important Information

Termination of the contract

We may cancel this policy by giving you at least 14 days' notice at your last known address.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

RSA

Ulster Bank Purchase Protection is provided and underwritten by Royal & Sun Alliance Insurance plc. which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

EXTENDED WARRANTY

(Gold Cardholders only)

Will this product meet your needs?

This product will be appropriate for eligible customers who would like one year's free extended warranty for most purchases made with your Gold card, to include breakdown as a result of accidental damage from the date of registration for six appliances per year.

Ulster Bank are not making a personal recommendation based on your individual circumstances that the policy is suitable for your needs and we recommend that you read the Policy Summary and Policy carefully.

It is your responsibility to make sure that the policy is right for you.

Summary of Protection

key facts

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of Ulster Bank Gold Card customers described in your policy documents.

Plan Summary

This Plan Summary does **not** contain the full terms and conditions of the insurance contract, which is included in the Terms & Conditions section in the leaflet.

1. **Insurance Provider:** The insurance plans are underwritten by Domestic & General Insurance PLC.

2. **Types of Insurance and Cover:**

This is a general insurance contract that provides free extended warranty cover (for up to six qualifying household appliances per calendar year) for 1 year after the manufacturer's 1 or 2 year guarantee expires, protecting against the cost of breakdown, accidental damage and food spoilage (freezing equipment only). Accidental damage and food spoilage covers commence from the date you register your appliance.

On registration of your appliance under Free Cover, depending on the appliance, we may also offer you the opportunity to purchase an optional extension to the Free Cover to extend the protection up to a total of 5 years from the date of appliance purchase. This Additional Cover will be offered on the same basis as for the Free Cover described above. Where the Additional Cover is chosen you should review this cover periodically to ensure it remains adequate.

3. **Significant Features and Benefits of Cover:**

For both the Free Cover and the additional cover, these are:

- Breakdown;
- Accidental Damage;
- Food Spoilage (for freezing equipment only).

Please see the Terms & Conditions document for a full explanation of these terms.

4. **Statement of price:**

There is no charge for the Free Cover. Upon registration for the Free Cover, you may be offered the opportunity to purchase Additional Cover and the price will be notified to you at this time. Payment options for the Additional Cover will also be advised at this time. Your plan fee will include all costs of purchase such as premiums and taxes at the applicable rates.

5. **Significant Exclusions and Limitations:**

The full list of what is not covered by your plan is contained in the Terms and Conditions. The following are significant exclusions and limitations for your free cover:

- Register up to six appliances per calendar year. To qualify for cover, registrations must be made within 90 days of purchase and for appliances costing between £75 and £2,000;
- Breakdown costs if they are still covered elsewhere by any manufacturer's suppliers, or repairer's guarantee or warranty;
- In case of breakdown beyond economical repair, if we cannot reasonably replace your appliance, we will pay you a contribution towards the costs of the new equipment based on the price we would normally obtain directly from our chosen supplier;
- Delivery and installation charges are not covered where an appliance is replaced;

- v. Any costs you may incur to dispose of your original appliance;
- vi. Theft, attempted theft, malicious damage or damage caused by fire or explosion;
- vii. Repair call out costs if no fault is found with your appliance;
- viii. Costs arising from not being able to use your equipment;
- ix. Cosmetic damage.

For a full list of what is not covered by your Additional Cover plan is contained in the Terms and Conditions.

6. Duration of the Insurance Contract:

The 1 year breakdown cover commences at the end of a manufacturer's 1 or 2 year guarantee and continues for a 1 year period. The accidental damage and food spoilage cover commences on the date an appliance is registered, continuing during the period of a manufacturer's 1 or 2 year guarantee and then for a further 1 year period.

Additional Breakdown cover, accidental damage and food spoilage covers commence at the end of the Free Cover and continue until the appliance is up to 5 years old, provided Domestic & General receives the total premium payable.

7. Cancellation and Termination:

Free Cover

You may cancel the plan at any time. You will not receive a refund as no money has been paid by you to us.

To cancel your plan, you can call us on 0870 607 0049 (call charges apply, please contact your telephone provider for further details) or click on 'contact us' at www.domgen.com or write to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP. Your plan will end automatically if we have provided you with a replacement appliance or monetary settlement. No refunds will be due.

Additional Cover

Your right to change your mind:

You may cancel the plan at any time before the end of your manufacturer's (parts and labour) guarantee period or until 14 days after you receive your plan document (whichever is later) and receive a full refund, unless your equipment has already been replaced or written-off. If you have already claimed we reserve the right to charge a £10 administrative fee.

Cancellation:

- 1) You may cancel the plan at any time after the "right to change your mind" period outlined above, and we will refund a proportion of your plan fee relating to the remaining full months outstanding, unless your equipment has already been repaired, replaced or written-off. No refund will be due if you have received a repair.
- 2) If we have provided you with replacement equipment or a write-off settlement at any point during the period of your plan then your plan will end and no refund will be due.
- 3) To cancel your plan, please call us on 0870 607 0049. You can also cancel by clicking on 'contact us' at www.domgen.com, or by writing to Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.
- 4) The plan can be cancelled by us by giving you 14 days' notice in writing to your last known address. A refund of the amount paid for the remaining full months of the plan will be given.
- 5) If you cancel the plan, and you are paying by Direct Debit, please tell your bank to cancel the Direct Debit instruction.

8. How to Arrange a Repair:

You can find details of how to arrange a repair in section 7 of your plan document. If you have not yet received this, call us on 0870 607 0049.

9. How to Complain:

If you wish to complain, then:

- Call the Customer Service Department on 0870 607 0049;
- Write to the Customer Care Manager at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP.

- E-mail us by clicking on 'contact us' on our website (www.domgen.com). We hope that you will be satisfied with our response to your complaint. If you are not satisfied you can ask the Financial Ombudsman Service to review your case. They can be contacted at: South Quay Plaza, 183 Marsh Wall, London E14 9SR.
Email: enquiries@financial-ombudsman.org.uk

10. **The Financial Services Compensation Scheme:**

- We are covered by the Financial Services Compensation Scheme so, if we cannot meet our obligations to policyholders, compensation may be available. The cover provides for 90% of the claim without any upper limit. Full details are available at www.fscs.org.uk or by writing to them at: FSCS, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.

IMPORTANT INFORMATION

Over 18s only.

Information is correct as at 9 January 2012.

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 Minicom 0870 154 1192.

Ulster Bank subscribes to the Lending Code. The Code can be found at www.lendingstandardsboard.org.uk

Ulster Bank Limited. Registered in Northern Ireland. Registration Number R733.
Registered Office: 11-16 Donegall Square East, Belfast BT1 5UB. Authorised and regulated by the Financial Services Authority and entered on the FSA Register (Registration Number 122315) except in respect of our consumer credit products for which Ulster Bank Ltd is licensed and regulated by the Office of Fair Trading. Calls may be recorded.

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