

Credit Card Important Information

 **Ulster Bank**

Representative Example:

Representative 18.9% APR (variable) based on an assumed Credit Limit of £1,200. Standard interest rate for purchases: 18.9% p.a. (variable)

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.

SUMMARY BOX – CLASSIC CARD

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative 18.9% APR (variable)				
Interest rates		Introductory Rate	Monthly Rate	Annual Rate	
				Simple	Effective
	Purchases	0% p.a. for 3 months from account opening	1456% p.m.	17.5% p.a.	18.9% p.a.
	Cash advances	N/A	1875% p.m.	22.5% p.a.	25.0% p.a.
Balance transfers	3.9% p.a. for 12 months from account opening	1456% p.m.	17.5% p.a.	18.9% 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. There is no interest-free period on advances or balance transfers, except during the introductory offer period.				
Interest charging information	You will not pay interest on new purchases if you pay your balance in full and on time. Otherwise, the period over which interest is charged is as follows:				
		From	Until		
	Purchases, cash advances and balance transfers	Date debited to your account	Paid in full		
We work out the interest using the interest rate applying as at the statement date and calculated on the average daily balance since the previous statement date. Any amounts credited to your account will be reflected in the average daily balance over the statement period used for working out the interest due. This means that the amount of interest payable increases as the time between the statement date and date of payment of cleared funds into the account gets longer. The estimated interest payable on your account balance for your next statement is calculated on the assumption that the minimum repayment amount is received on the due date shown on your statement and that the interest rate does not change between the date of this statement and your next statement. This is for guidance only. It does not take into account any transactions made between the date of this statement and your next statement which would attract interest immediately.					
Allocation of payments	If you do not pay off your balance in full, payments will be allocated to pay the most expensive debt first. See General Condition 2(o) of your Credit Card Agreement for full details.				
Minimum repayments	Each month, 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.				
Credit limit	Minimum credit limit	£400			
	Maximum credit limit	Subject to status.			
Fees	None				

SUMMARY BOX – CLASSIC CARD continued

Charges	Cash advances	3.0% handling fee, minimum £3.00
	Foreign currency transactions	2.75% exchange fee on non-sterling transactions
	Balance transfers	2.9% of transferred amount, minimum £3.00 for each balance transfer debited to your account, 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.
	Returned payment fee	£10.00
Default charges	Late payment fee	£12.00
	Over-limit fee	£12.00

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 the agreement.

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)

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

SUMMARY BOX – GOLD CARD

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative 16.9% APR (variable)				
Interest rates		Introductory Rate	Monthly Rate	Annual Rate	
				Simple	Effective
	Purchases	0% p.a for 6 months from account opening	1.313% p.m.	15.8% p.a.	16.9% p.a.
	Cash advances	N/A	1.875% p.m.	22.5% p.a.	25.0% p.a.
	Balance transfers	0% p.a. for 12 months from account opening	1.313% p.m.	15.8% p.a.	16.9% 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. There is no interest-free period on advances or balance transfers, except during the introductory offer period.				
Interest charging information	You will not pay interest on new purchases if you pay your balance in full and on time. Otherwise, the period over which interest is charged is as follows:				
		From	Until		
	Purchases, cash advances and balance transfers	Date debited to your account	Paid in full		
	We work out the interest using the interest rate applying as at the statement date and calculated on the average daily balance since the previous statement date. Any amounts credited to your account will be reflected in the average daily balance over the statement period used for working out the interest due. This means that the amount of interest payable increases as the time between the statement date and date of payment of cleared funds into the account gets longer. The estimated interest payable on your account balance for your next statement is calculated on the assumption that the minimum repayment amount is received on the due date shown on your statement and that the interest rate does not change between the date of this statement and your next statement. This is for guidance only. It does not take into account any transactions made between the date of this statement and your next statement which would attract interest immediately.				
Allocation of payments	If you do not pay off your balance in full, payments will be allocated to pay the most expensive debt first. See General Condition 2(o) of your Credit Card Agreement for full details.				
Minimum repayments	Each month, 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.				
Credit limit	Minimum credit limit	£3,000			
	Maximum credit limit	Subject to status.			
Fees	None				

SUMMARY BOX – GOLD CARD continued

Charges	Cash advances	3.0% handling fee, minimum £3.00
	Foreign currency transactions	2.75% exchange fee on non-sterling transactions
	Balance transfers	2.9% of transferred amount, minimum £3.00 for each balance transfer debited to your account, 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.
	Returned payment fee	£10.00
Default charges	Late payment fee	£12.00
	Over-limit fee	£12.00

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 the agreement.

Representative Example:

Representative 18.9% APR (variable) based on an assumed Credit Limit of £350. Standard interest rate for purchases: 18.9% p.a. (variable).

SUMMARY BOX – STUDENT CARD

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative 18.9% APR (variable)			
Interest rates		Monthly Rate	Annual Rate	
			Simple	Effective
	Purchases	1.456% p.m.	17.5% p.a.	18.9% p.a.
	Cash advances	1.875% p.m.	22.5% p.a.	25.0% p.a.
Balance transfers	1.456% p.m.	17.5% p.a.	18.9% 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. There is no interest-free period on advances or balance transfers, except during the introductory offer period.			
Interest charging information	You will not pay interest on new purchases if you pay your balance in full and on time. Otherwise, the period over which interest is charged is as follows:			
		From	Until	
	Purchases, cash advances and balance transfers	Date debited to your account	Paid in full	
	We work out the interest using the interest rate applying as at the statement date and calculated on the average daily balance since the previous statement date. Any amounts credited to your account will be reflected in the average daily balance over the statement period used for working out the interest due. This means that the amount of interest payable increases as the time between the statement date and date of payment of cleared funds into the account gets longer. The estimated interest payable on your account balance for your next statement is calculated on the assumption that the minimum repayment amount is received on the due date shown on your statement and that the interest rate does not change between the date of this statement and your next statement. This is for guidance only. It does not take into account any transactions made between the date of this statement and your next statement which would attract interest immediately.			
Allocation of payments	If you do not pay off your balance in full, payments will be allocated to pay the most expensive debt first. See General Condition 2(o) of your Credit Card Agreement for full details.			
Minimum repayments	Each month, 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.			
Credit limit	Maximum credit limit	£350		
Fees	None			
Charges	Cash advances	3.0% handling fee, minimum £3.00		
	Foreign currency transactions	2.75% exchange fee on non-sterling transactions		
	Returned payment fee	£10.00		
Default charges	Late payment fee	£12.00		
	Over-limit fee	£12.00		

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 the agreement.

General Conditions applying to the card and other important information

(The General Conditions and other information form part of and should be read with the credit agreement.)

Important Information – Missing Payments

If you miss making repayments this could also have severe consequences and make obtaining credit more difficult. If you fail to repay what is owed we may obtain a judgment from the court. We may be able to apply to the court for an Order Charging Land (OCL) on any home or other property that you own to enforce the judgment if you do not pay. An OCL on the property normally means that on its sale what is owed must be paid out of the sale proceeds first. In exceptional cases, steps could be taken to possess your home and force its subsequent sale to pay what you owe.

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, at our discretion, 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 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, subject to your credit status, 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.
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.
recurring transaction	An authority that you set up with an establishment to make regular payments from your account. The authority can only be cancelled by you and the establishment.
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.
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.
 - Keep passwords and the PIN 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 to carry out transactions for illegal purposes.
- (c) We own the card and if we ask, you must cut the card 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. You may request that your card is no longer suspended, withdrawn or restricted by contacting us on 0845 300 4642 for Classic/Student cardholders and 0845 300 4643 for Gold cardholders.

2 Using the card account

Drawdown conditions

- (a) You (and any additional cardholder) may make transactions using your card or card number at any time after we have opened the account and provided you with the card and/or the card number. We may require you to confirm you have received each card before it or the card number can be used and we may require you or an additional cardholder to register for online verification before we authorise the use of a card to make a transaction on the internet.

Transactions

- (b) Any card transaction in a foreign currency will be converted into sterling at the rate of exchange determined by us (either our own exchange rate or a rate provided by the card's scheme: Visa, MasterCard or any other card scheme) and which is prevailing at the date the amount is debited to the account. For more information on exchange rates, please call 0845 300 4642 for Classic/Student cardholders and 0845 300 4643 for Gold cardholders.
- (c) You will have to pay us all amounts charged to your account in respect of transactions that you or any additional cardholder have authorised.
- (d) When we receive an acceptable refund voucher we will pay the amount of the refund to your account.

Authorising transactions

- (e) A card transaction will be regarded as authorised by you or an additional cardholder where you (or an additional cardholder):
 - authorise the transaction at the point of sale by following whatever instructions are provided by the merchant to authorise the transaction, which may include:
 - entering the PIN or providing any other security code;
 - signing a sales voucher;
 - providing the card details and/or providing any other details requested;
 - waving or swiping the card over a card reader.
 - insert a card and PIN and make a request for an advance at an ATM or at any bank counter;
 - orally or in writing provide the card details to us and request a balance transfer or advance from the account.

The authorisation of a transaction can include authorising any single transaction, a series of recurring transactions (including transactions for an indefinite period), or pre-authorising a future transaction of a certain or uncertain amount.

- (f) In the event that a card transaction has not been authorised, you may authorise the transaction after it has been made by providing your consent to the transaction orally or in writing.
- (g) If we refuse a transaction you will be notified immediately, either orally or in writing. You may contact us and we will, if possible, tell you the reason for the refusal and you may be able to correct any information which led to the refusal.

- (h) 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.
- (i) If you wish to use your card to make a transaction on the internet we may require you to register for Ulster Bank Secure and use the facility before we will authorise the use of your card to make a transaction on the internet.
- (j) 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

- (k) 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.
- (l) 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. When we tell you, you must also immediately pay us any amount you owe over your credit limit. If the outstanding overdue amount and the minimum payment calculated in accordance with Section 3 (Amount of repayments) are not paid or only partially paid, the next statement will show an overdue amount, adjusted by deducting any payment used to reduce or repay the arrears and adding the amount of the minimum payment which is not paid. If you wish, you may pay any amount at any time over and above the minimum payment or repay the full amount owed to us and if you do so you will not be required to end the agreement. For methods of repayment, please call 0845 300 4642 for Classic/Student cardholders and 0845 300 4643 for Gold cardholders.
- (m) 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 and other payments

- (n) You agree to pay us the charges mentioned in the Tariff of Charges. We will debit these charges to your account. We may change our charges from time to time. When dealing with changes to our charges we will comply with General Condition 8. We will debit to your account the amount (if any) of any tax, duty or other charge levied on you or the account by any competent authority in connection with this agreement and your account and which we pay to such authority on your behalf.

How we use your repayments

- (o) (i) Payments to your account will not reduce the amount you owe until the payment can be treated as cleared funds. You will find, on the back of your statement, information about the normal clearance period for the methods by which you can make payments to your account.
- (ii) When a payment is used to repay or reduce what is owed on the account, it will be allocated to pay transactions, fees and charges (including interest accrued in respect of these items, if any) showing on your latest statement in the descending order of their cost. Payments in excess of the statement balance will be applied in the same way to repay or reduce any amounts charged to your account but not yet showing on any statement. **This means that those parts of your balance with the highest interest rate are paid before those with the lowest interest rate.**
- (iii) Where two or more parts of your balance have the same rate of interest, we will allocate your payment in the following way:
- those parts of your balance on which we charge interest on interest will be paid first; and
 - where different parts of your balance have the same special offer interest rate, they will be paid in the order of their special offer expiry dates, with the earliest paid first.

Section 75 of the Consumer Credit Act

- (p) When you carry out a purchase transaction with your credit card to purchase goods or services having an item price of more than £100 and not more than £30,000, if the supplier of the goods or services fails to carry out its obligations under its contract with you (for example the goods are not delivered or are not of satisfactory quality) or has persuaded you to enter into the contract on the basis of incorrect information you may have a right to make a claim against us or them, alone or together under section 75 of the Consumer Credit Act 1974. Otherwise, we will not be responsible in any way for the goods or services supplied to you.

3 Additional card

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

We may issue more than one additional card to an additional cardholder.

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, or the card has been used without your agreement, you must advise us immediately.

Phone us on:

0870 6000 459 (24 hours) or
+44 1423 700 545 when phoning from abroad.
Minicom: 0870 154 1192

Or

Write to us at:

Ulster Bank Limited
Card Loss Centre
PO Box 244
Belfast BT2 7AY.

If the card is 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. You will not be liable for a fraudulent transaction carried out by someone using the card details on the internet or by telephone or mail order. 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. You must immediately cut it in half through the signature box and magnetic strip, and if you have a chip card, 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, 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, MasterCard or any other card scheme) a 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 or decree, 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) This agreement has no fixed or minimum duration but you may end the agreement by notifying us of your intention to do so and repaying all sums owed under the agreement.
- (b) We may end the agreement at any time after giving you written notice, which in normal circumstances will not be less than 2 months.
- (c) If you cancel or end the agreement at any time you must return all cards (cut in half through the signature box and magnetic strip and if you have a chip card, ensure the chip is cut in half). If you end the agreement, we will refund any unused part of any annual fee you have paid.
- (d) When the agreement ends we will continue to apply interest and charges until you have paid everything you owe under the agreement.
- (e) 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 make changes at any time to any interest rate we charge or to any of the terms of this agreement to:
 - reflect changes in market conditions affecting our business, including:
 - fraud prevention requirements;
 - changes in technology;
 - changes in payment methods;
 - regulatory requirements; and
 - cost of funds;
 - ensure good banking practice;
 - ensure that our business is run prudently and remains competitive;
 - maintain or improve services we provide to you;
 - reflect costs incurred by us;
 - reflect our credit assessment of you;
 - maintain or improve our systems capabilities;
 - rectify a mistake we may discover; and
 - conform with or anticipate changes in relevant laws.If we do this, General Condition 8(f) will apply.
- (b) We may at any time make changes to the amount of any of our fees or charges, or introduce a new fee or charge, to reflect any of the changes mentioned in General Condition 8(a). If we do this, General Condition 8(f) will apply.
- (c) If at the time you entered into this agreement you were in the employment of any company in The Royal Bank of Scotland Group of companies, we may change the terms of this agreement to reflect standard card terms if subsequently you leave that employment for any reason other than retirement. If we do this, General Condition 8(f) will apply.
- (d) If you ask us to increase your credit limit and we agree to, the change will take effect once you have received notice of it. If we make any other change, we will give you at least 30 days' written notice before we make the change.
- (e) 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, General Condition 8(f) will apply.
- (f) Where General Condition 8(f) is stated to apply, you may close your account by advising us in writing or by telephone at any time up to 60 days from the date of the written notice sent to you. There will be no extra charges for doing this provided you have paid all outstanding amounts due to us under this agreement. Where we have notified you of an interest rate increase, you can repay any amounts you owe us at the existing interest rate(s) provided you have advised us that you wish to close your account within 60 days of the written notice sent to you. If you close your account, we will refund any unused part of any annual fee you have paid.

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 General 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) We may from time to time issue a different card type to the one you applied for to be used instead of your existing card and, as a result, your account number may change. We will give you details of this when we send the new card. You will have a period of time in which you will be able to reject the different card and keep your existing card (if it is still available).
- (d) 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.
- (e) The law of Northern Ireland applies to this agreement.
- (f) The card is available to people who live in Northern Ireland. If you live elsewhere we may require you to have a bank account with us before you can have a card.
- (g) 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.
- (h) 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 from any of our branches or by phoning us. We are a member of the Financial Ombudsman Service. 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. Calls may be recorded.
- (i) 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.
- (j) The card agreement, any pre-contract information, and all communications between you and us will be in English.

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 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 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 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

- (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

(this tariff forms part of the credit agreement between us and you)

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.
- Our reasonable costs or expenses in enforcing this agreement if you break any of its terms (please refer to General Condition 6 for details).

Other Charges

- For each advance we charge you: 3% of the amount of the advance or £3, whichever is more.
- For transactions in foreign currencies: 2.75%.
- If a cheque [payable to us] or direct debit cannot be paid: £10.

CARD PROTECTION PLUS

Will this product meet your needs?

If you do not have insurance cover which (i) provides emergency cash; and/or (ii) covers costs incurred through the misuse of your card when they are lost or stolen; and/or (iii) enables you to cancel all missing cards in one phone call, this card protection policy will meet your needs.

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 Document carefully.

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

POLICY SUMMARY

keyfacts®

This is a summary of cover only. Full details are included in the Policy Document below. Card Protection Plus is provided by Card Protection Plan Limited (CPP) who arrange cover with ACE European Group Limited, The ACE Building, 100 Leadenhall Street, London EC3A 3BP (FSA authorisation number 202803).

About Ulster Bank Card Protection Plus

Ulster Bank Card Protection Plus provides cover against unauthorised use of your credit and bank cards if these are lost or stolen, plus a loss reporting service so that missing cards are correctly cancelled. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

Policies are for either 1 or 3 years. For 3 year cover you should review your policy periodically to ensure this remains suitable. To be eligible for cover, you must be aged over 18 and live in either United Kingdom or Jersey.

Principal features of Ulster Bank Card Protection Plus

Up to £5,000 worldwide cover against fraudulent card use in the period before you report your missing cards and up to £100,000 cover thereafter.

- Emergency cash (up to £3,000), hotel bill advance (up to £3,000) and replacement travel ticket advance (up to £5,000) available.
- Up to £500 cover for replacing locks and keys if your keys are lost, stolen, locked in or stuck in a lock, includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.

Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss must be reported to CPP within 24 hours of discovery (policy section A1).
- Unauthorised card use cover is not available if you use your card in a way that your card issuer does not allow or if someone else at your home uses your card without permission (policy section A2).
- We will not pay more than the first £50 of any claim if your card has been retained by an automated telling machine (ATM) (section B1).
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B9 and B8). Hotel bill payment only available if you are abroad when cards go missing (section B4).
- To be eligible for cash advances, you must apply for these within 48 hours of notifying us of your card loss. Loans subject to status and repayable within 28 days (section B4, B8, B9).
- Car hire or travel expenses cover available for three days' expenses only, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B2).

Cancellation

You have a statutory 14 day right to cancel with a full premium refund. This also applies when your policy is renewed. To cancel, please call 0844 848 2914. If you cancel outside this 14 day period, no refund of your premium will be made.

Complaints and Claims

If you are unhappy with your policy or if you need to make a claim, please telephone 0844 848 2914. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (**0845 080 1800**). If you need to make a claim, we will tell you what to do and what documents you must send us.

Consumer Protection

CPP and ACE are members of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

CARD PROTECTION PLUS – TERMS AND CONDITIONS

Please keep these in a safe place

Definitions

Abroad – In a country other than England, Scotland, Wales, Northern Ireland or Jersey.

Card – Your credit, charge, cash, cheque, debit, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss.

Card loss – Loss by you or theft from you of a card during the period of insurance.

CIFAS – A not for profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

Claim – Any claim you make under this policy.

Commission – 5p a year.

Communication costs – The cost of a phone call, fax or letter.

Cover – The benefits available to you under this policy.

CPP – Card Protection Plan Limited (registered number 1490503).

Fee – The difference between the premium and the total amount you must pay.

Home – The place where you live, which you have given us the address for, before making any claim.

Insurer – ACE European Group Limited (registered number 01112892) whose UK Head Office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP.

Issuer – The issuers of the cards.

Main policyholder – The person you have told us is responsible for this policy.

Pay card – The card from which the fee and the premium will be collected.

Period of insurance – The period of insurance starting on the start date. It includes any future periods for which you make a renewal payment.

Personal belongings – Your handbags, wallets, purses, briefcases or the like in which you kept the cards at the time of their loss or theft.

Personal items – Any luggage that you own other than personal belongings.

Policy – These terms and conditions and the schedule, and any changes to either of these.

Premium – 50p a year or any other amount we agree with you from time to time.

Renewal date – The renewal date shown in the renewal letter which we send you or which we tell you about at any other time.

Schedule – Computer printouts of card numbers and personal details which we send you from time to time.

Start date – The start date shown in your welcome letter which we send you.

Unauthorised use – Use of the card by someone else other than you following card loss.

United Kingdom – England, Scotland, Wales and Northern Ireland.

We, us, our – Card Protection Plan Limited (registered number 1490503) acting as an agent for the insurer.

Year – A period of 12 months in a row.

You, your – The person or people whose names appear in the schedule.

Data protection notice

Your personal details

We will use the information you provide to:

- manage your card protection policy;
- collect payments when due; and
- process any claim you make in connection with lost or stolen cards.

We will collect the payment from the card that the main policyholder has told us is the pay card. If you no longer want your policy to cover the pay card, we will collect your payments from any other card you have registered with us.

If you report a lost card to us, we will pass your name and address and the details of the card to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, we will pass your new address details to your card issuers so that they can update their records. We may also ask your card issuers for details of changes in your address so that we can update our records. We may ask your card issuers to tell us about changes in your address and other personal and financial details so we can update your policy records. This may include but is not limited to asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. phone or fax or e-mail addresses).

We may pass your personal information to our approved suppliers so that we can send correspondence to you. If you need a locksmith, your name and address will be disclosed to an approved subcontractor so that the required assistance can be provided.

If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth onto CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related accounts or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance; and
- Checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access this information.
- CIFAS and other organisations may, from other countries, access and use the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are Callcredit (phone: **0870 060 1414**), Equifax (phone: **0870 010 0583**) and Experian (phone: **0844 481 0800**).

To help us assess whether you qualify for emergency financial help, we will check your credit rating with a credit-reference agency who will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

We and our business partners may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted either by post, phone or e-mail for these purposes. By taking out this policy you agree that we may contact you by these marketing methods, however if you would prefer this not to happen, please let us know when you register your cards or call us at any time if you change your mind.

To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on prospect files prepared by our business partners. When we do this we may need to tell your card issuers that you have a policy with us and disclose enough personal data to enable your card issuers to identify you on these files.

By taking out this policy you consent that for the better performance of this contract we may transfer your data outside the European Economic Area. If we do transfer your data outside the European Economic Area we will make the appropriate checks to ensure your data is adequately protected.

You have a right to see all the information we hold about you.
If you would like to see this information, please write to:

The Compliance Manager
Card Protection Plan Limited
Holgate Park
York YO26 4GA.

Please note that there will be a separate administration charge for this service.

Your contract with CPP

You have a contract with CPP separate from your contract with the insurer whereby CPP introduces you to the insurer and acts as intermediary in connection with the making of your contract contained in your policy. If you take up the policy you are obliged to pay CPP the fee in consideration of its introductory services. This means that you will have made contracts with both CPP and the insurer. The obligations of CPP under its contract with you are discharged by performance when you take up the policy at the expiry of the cooling off period.

Who is covered

Policies are for the main policyholder and up to four other cardholders. All of these people must live at the same address and agree that we can release their details to the others insured under their policy. We collect the payments from a card which the main policyholder has told us is the pay card. If you no longer want your policy to cover this card, we will collect payments from any other card you have registered with us.

We may communicate with any policyholder, and ask permission from them on behalf of the other policyholders to:

- register cards and valuable documents onto a policy; or
- report a lost card; or
- make contact with the card issuers; or
- provide permission for marketing purposes; or
- process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details and to cancel the policy or change its term.

Key tags

We will provide one key tag for every registered policyholder.

Cooling off periods

Remember that you have a right to cancel your policy. If you decide to cancel within 14 days of your start date or renewal date, please call us on 0844 848 2914 and we will cancel your policy right away and refund the payment you have made.

Please note that if you choose to cancel your policy outside of the cooling off periods shown above, you will not be entitled to a refund.

Complaints

If at any time you want to tell us about a problem with your policy, please call us on 0844 848 2914. Or you can write to the Complaints Manager at:

Card Protection Plan Limited
PO Box 353
York YO24 4YS.

We will do our best to answer your query within five working days. If we have not replied to your complaint by then, we will send you an acknowledgement letter to keep you informed of progress.

If you are not happy with our reply, you can appeal to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Insurance Division
South Quay Plaza
183 Marsh Wall
London E14 9SR.

Please note that the Ombudsman will not be able to help unless you have first brought your complaint to us and your subsequent appeal is made within 6 months of our final reply.

Claims

If you need to make a claim on your policy, please call us any time on **0844 848 2914**. We will then send you a claim form to fill in and return to us. All claims must be received within one year of the date of card loss. Please remember to include all the documents that we ask for, including original receipts (not copies) for any expenses claimed for. If you do not, we will not be able to process your claim until we have received them. If we have received all the documents that we need, we aim to process claims within 14 days.

If you are unhappy with a decision we have made you have the right to appeal. If you would like to appeal, please write to:

The Appeals Team
Ulster Bank Card Protection
Holgate Park
York
YO26 4GA.

Please note that when processing and settling claims and appeals, CPP does so as agent for the insurer and not as agent for any policyholder. Accordingly, any amount due to you in settlement of a claim is not deemed in law to have been paid out until received by you.

Who regulates us

CPP and the insurer, ACE European Group Limited, are authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk or by contacting the FSA on **0845 606 1234**.

Recording calls

We record all phone calls to us. We do this to:

- provide a record of the instructions we have received from you;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

All communications and policy documents will be in English unless otherwise agreed.

We are committed to meeting the needs of our policyholders, including those with special needs. Our letters and other documents are all available in Braille, in large text or on audio tape. You can also contact us through Typetalk if you need to.

If you would like to use any of these services, please contact us on **0844 848 2914**. We will be happy to help.

Your policy

Please read this policy carefully.

This policy sets out the cover that the insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

Your Ulster Bank Card Protection Service is provided by Card Protection Plan Limited acting as agents for the insurer, ACE European Group Limited. All premiums paid in respect of your policy are deemed in law to have been paid to the insurer when received by Card Protection Plan Limited. The insurer pays CPP the commission in connection with your policy.

A: General conditions, exclusions and limits

A1: Conditions

1 Your cover under this policy depends on you meeting the following conditions.

(a) You must meet all of the insurer's terms and conditions. This applies to terms and conditions set out here and any others which we change or add to this policy at a later date.

- (b) You must provide us with full and accurate information in connection with your cover.
- (c) You must follow your card issuer's instructions and meet all their terms and conditions when using their cards. We will not pay any claim where the card issuer tells us that you have not done this. The decision of your card issuer will be final.
- (d) You must report lost or stolen cards to us by telephone within 24 hours of discovering the card loss.
- (e) You must do all that you reasonably can to avoid making a claim and keep your claims as low as possible.
- (f) You must provide all the documents we ask for, including original receipts (not copies) for any expenses claimed under this policy.
- (g) You must be over the age of 18 years old and live in the United Kingdom or Jersey.
- (h) You may not make a claim unless the premium and the fee have been paid.

2 We will not treat keys as irretrievably lost or stolen until five days after you have reported them missing. You can claim straightaway for costs you have had to pay but if someone finds your keys within this five-day period, you may not be covered unless you can show that the keys can be traced to your house, flat, office or property or vehicle or you can show that you cannot get copies from any duplicates you have.

A2: Exclusions

1 This policy does not cover your liability to a card issuer if:

- (a) you use a card in a way which the issuer does not allow; or
- (b) someone other than you who lives at your home uses the card without your permission.

2 Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B4, B8 and B9 of this policy. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, which we cannot be held liable for.

3 Locks that were already damaged before keys were lost or stolen are not covered.

4 This policy does not cover keys or vehicle immobilisers or alarm handsets that were not attached to a key fob at the time of their loss or theft.

5 We will not cover keys lost or stolen from anyone other than you.

6 Expenses not supported by valid original receipts may not be covered.

A3: Length of policy and premiums

1 This policy provides cover that begins on the start date and which continues for the period up to the renewal date in return for the premium and the fee. We will renew the policy on the renewal date unless you contact us before that date and ask us not to.

2 The premium and fees may change from time to time but they will not change for this policy until the next renewal date.

3 You must pay all premiums and fees in advance.

A4: Cancelling this policy

1 We will cancel your policy if we do not receive your premium on the date it is due. However, we may reinstate your policy if you then pay it.

2 We will cancel your policy if you have at any time:

- (a) given us false or incomplete information; or
- (b) agreed to help anyone try to take money from the insurer dishonestly; or
- (c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us or the insurer.

A5: Other insurance

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

A6: Dishonest claims

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay benefit and later discover that your claim was dishonest, we will take steps to get the money back.

A7: Setting aside terms and conditions

If we or the insurer chooses to set aside a term or condition of this policy, this will not prevent us or the insurer from relying on that term or condition in the future.

A8: Governing law

This policy is governed by and must be interpreted in line with English law. We, the insurer and you agree that any disputes may be settled only in the English courts.

B: Cover and benefits

B1: If you lose your card

1 We will pay any amounts (including interest) which you have to pay to a card issuer as a direct result of unauthorised use.

- 2 We will also cover any amount which you have to pay for a replacement card (but not for an emergency replacement).
- 3 When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.
- 4 We will regularly update the details set out in your schedule to make sure that card loss is reported to the correct issuer.
- 5 We will not pay more than £50 of any claim where a card is kept by an Automated Telling Machine (ATM).
- 6 We will not pay more than £5,000 of any claim relating to the period before you reported the card loss.
- 7 We will not pay more than £100,000 of any claim relating to the period after you reported the card loss.

B2: If you lose your keys

- 1 We will arrange for a locksmith to replace locks that need to be changed and provide cover against the costs you have to pay for this.
- 2 We will arrange for up to three new keys for each lock that has been replaced and provide cover against the costs you have to pay for this.
- 3 We will pay up to £50 per incident for locksmiths' costs that you have to pay if your keys are accidentally locked inside your house, office or vehicle or if these are broken in a lock and you need to get in.
- 4 We will refund the cost of hiring a car or reasonable taxi fares or using public transport for up to 3 days.
- 5 We will provide cover against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as your keys.
- 6 We will also provide cover for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of your keys (a maximum of one claim per year).
- 7 We will not pay more than £500 for all claims under this section in each year.
- 8 You must tell us about your need for transport at the time you report the keys lost or stolen (and we must agree to it).
- 9 You may not hire a car with an engine size of more than 1600cc.

B3: Personal belongings

- 1 We will pay up to £200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.
- 2 We will not pay anything unless:
 - (a) you reported the loss to the local police immediately; and
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- 3 We will not pay more than one claim per policyholder under this section in each year.
- 4 We will not pay the first £25 of each claim.
- 5 You must provide original documentary evidence for the replacement items (for example, replacement receipts).

B4: Paying emergency hotel bills

- 1 We will pay your hotel bill up to £3,000 per claim if:
 - (a) you lose your card and report the loss to us while you are abroad; and
 - (b) you do not have any other way of paying the bill.
- 2 You must ask us to pay the hotel bill when you ring us to report the card loss.
- 3 You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to lend you any money.
- 4 We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

B5: Replacement cash

- 1 We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card whilst you are abroad.
- 2 We will not pay more than £200 for all claims under this section in each year.
- 3 We will not pay anything unless:
 - (a) you have reported the loss to the local police immediately; and
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- 4 You must provide original documents to prove that you had the cash or banknotes immediately before the loss or theft.

B6: Passport and driving licence

1 If your passport or driving licence is lost or stolen while you are abroad, we will:

- (a) help you to arrange emergency replacements; and
 - (b) pay any charges you have to pay for the issue of replacements while you are abroad.
- 2 We will not pay anything unless the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss.

3 We will not pay more than £200 for claims under this section in each year.

4 You must provide original documentary evidence to support your claim (for example, receipts from a Consulate).

B7: Personal items

1 If your personal items are lost or stolen, we will:

- (a) pay phone or postage costs for anyone who finds them to return them to us;
- (b) let you know where the items are; and
- (c) pay any costs you have to pay to get the items back to you.

2 We will not pay anything unless the personal items have been tagged or marked with the identification labels we have provided.

3 You must tell us beforehand about, and we must agree to, the method of getting the items back to you.

4 We will not pay more than £200 for claims under this section in each year.

5 You must provide original documentary evidence showing the costs you have incurred (for example, receipts).

B8: Emergency cash

1 We will lend you cash up to £3,000 per claim to cover basic living expenses if:

- (a) some or part of your cash is lost or stolen at the same time as the card when you are away from your home; and
- (b) you have no other way of getting credit or funds.

2 You must ask us for the emergency loan within 48 hours of the time when you ring us to report the card loss.

3 You must agree to us contacting a registered credit reference agency to check your credit status before we provide the cash. If we are not satisfied with the result of that check, we may refuse to lend you any money.

4 You must repay us in full within 28 days.

B9: Replacement travel tickets

1 We will lend you up to £5,000 to replace travel tickets so that you can return to the destination nearest to your home. We will do this if:

- (a) your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and
- (b) you apply for replacement travel tickets at the time you phone us to report the card loss.

2 If we have to buy replacement tickets for you, we will treat this as an emergency cash loan in line with the terms and conditions set out under section B8 of this policy.

B10: Communication costs

1 We will pay any communication costs that you have to pay when you report a card loss to us, the police and to any other insurer.

2 We will not pay more than £100 for all claims under this section in each year.

3 You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).

B11: Protective registration

If you lose personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services.

CPP is a registered trademark of CPP Group Plc.

Card Protection Plan Limited. Registered Office: Holgate Park, York YO26 4GA.

Registered in England No. 1490503. Authorised and regulated by the Financial Services Authority.

PURCHASE PROTECTION

(Gold Cardholders only)

Will this product meet your needs?

This product will be appropriate for eligible customers who would like to ensure most purchases you make with your Gold Card are protected against theft, loss or accidental damage for 100 days from the date of purchase, provided that the item is not already covered by another insurance.

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.

Ulster Bank Purchase Protection Policy Summary

Ulster Bank Purchase Protection is provided and 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 Policy Document, a copy of which will be provided at any time on request. You should review and update your cover periodically to make sure it remains adequate.

Purchase Protection

The following benefits are automatically included:

Table 1

Features & Benefits	Significant Exclusions or Limitations	Terms & Conditions Section
Purchase Cover		
Covers theft, loss or accidental damage to personal property purchased anywhere in the world by the cardholder with their credit card	<ul style="list-style-type: none"> • Theft, loss or accidental damage must occur within 100 days of purchase. • Maximum amount of claim is £3,500 • No cover for items under £50 • Total claim limit in 12 month period is £15,000 	<ul style="list-style-type: none"> • Cover section within policy document

General Conditions & Exclusions

The following apply to the Purchase Protection. For full details of these and other exclusions and limits please read the Policy Document.

Table 2

General Conditions and Exclusions

- 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.
- All general Conditions & Exclusions

Terms & Conditions Section

- See Sections specified in Table 1
- What is not covered section in Policy Document

Your right to cancel the policy

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

Claims

Should you wish to claim under your Purchase Protection you should call the Claims Helpline on 0845 074 5054 as soon as possible. You must give us any information or help that RSA 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 Policy Document.

Complaints

RSA 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 Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. 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
Dean Clough Industrial Park
Halifax HX3 5WA

Financial Ombudsman Service

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
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. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Other Important Information

Statement of Price

Purchase Protection Insurance is an integral part of your Ulster Bank MasterCard Credit Card Account. There is no separate charge for this insurance policy, it will remain available while your Ulster Bank MasterCard Credit Card Account remains open. Benefits under the plan are free of all personal taxes under current law and Inland Revenue practice. Tax law and practice may change in the future. Other taxes may exist that are not paid via underwriting insurer and/or Ulster Bank Limited or imposed by them or us.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy and our dealings with you prior to you entering into the policy are 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. This court will deal with any disputes.

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 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 0845 606 1234.

For your protection, telephone calls will be recorded and may be monitored.

EXTENDED WARRANTY

(Gold Cardholder 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

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.

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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;
- Any costs you may incur to dispose of your original appliance;
- Theft, attempted theft, malicious damage or damage caused by fire or explosion;
- Repair call out costs if no fault is found with your appliance;
- Costs arising from not being able to use your equipment;
- 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, Lloyd's Chambers, 1 Poultry, London E1 8BN

IMPORTANT INFORMATION

Over 18s only.

Information is correct as at 16 May 2011.

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

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