

2 Upfront interest free overdraft

Available for Ulster Bank Student Customers upon application. The overdraft is an authorised overdraft limit (0% variable) available upfront to all Student Account Holders. The overdraft facility must be repaid within one year of course completion, provided the course does not exceed six years. The overdraft must not be exceeded without prior agreement of Ulster Bank. If the account goes into an unauthorised overdraft or exceeds an authorised overdraft, surcharge interest will be applied on any balance above the overdraft limit. Full details can be found in our leaflet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.

3 Guideline Amounts

You can apply for up to the following amounts interest-free*:

Year of Study	Maximum Interest free Overdraft Amount	Rate (variable)
Year 1	€1,750	0%
Year 2	€1,950	0%
Year 3	€2,250	0%
Year 4	€2,500	0%
Year 5	€2,800	0%

*Where the length of the course is only one year, the maximum interest-free overdraft limit is €650.

4 Transaction Fee Free Banking

Charges for additional services still apply. Please see our leaflet **A Guide to Personal Accounts Fees and Interest** available in branch for more details.

5 Commission-free Foreign Exchange

Applies to Branch transactions only – not ATM machines. Commission free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use. Offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services. Foreign exchange is subject to terms and conditions available on request from any Ulster Bank branch.

6 Access to your cash at home and abroad

Visa debit – We apply a foreign-exchange fee of 1.5% of transaction value (excluding withdrawals within the Eurozone or from an Ulster Bank, Easy Cash, The Royal Bank of Scotland, NatWest cash machine). You will also be charged 2% of the value of your cash withdrawal with a minimum charge of €3 and a maximum charge of €12. This does not include any additional fees that a merchant or cash machine owner may impose on the customers for using this service.

7 Internet and Telephone Banking

Internet and Telephone Banking are subject to terms and conditions, available on request from any Ulster Bank branch.

8 Student loan

The student loan is only available where the duration of the course is two years or more. Student loan applications are subject to our normal credit scoring criteria. Security may be required. Not available for business or mortgage purposes – other restrictions may apply. The amount you can borrow will be based upon your ability to repay the loan and the purpose of the loan.

Student travel loan.

Travel loan of €2,000. Loan to be repaid within one year of drawdown. Only one travel loan per customer at any one time. Not available for business or mortgage purposes – other restrictions may apply. The amount you can borrow will be based upon your ability to repay the loan.

9 Student Credit Card

Students may apply for our Student Credit Card. Please see Student Credit Card brochure for details.

10 Easy Access Savings Account

Terms and conditions apply.

All returns are subject to deposit interest retention tax (DIRT). Under current legislation, the effective DIRT rate is 25%. Anyone aged 18 or over and resident in the Republic of Ireland can open an Easy Access Savings Account.

Information and rates correct as at 11 June 2010 and are subject to change.

Liabilities on overdrafts or loans may be set-off against any other account in your name. Formalities may include the use of Credit Reference Agencies who will note that an enquiry has been made about you. If you borrow and do not repay in full, within the agreed credit terms, Credit Reference Agencies may be advised and will note the outstanding debt. This may affect future applications for credit facilities through the Ulster Bank Group of companies (Ulster Bank) or other lenders.

Government stamp duty applies to cards. Please see our leaflet **A Guide to Personal Accounts Fees and Interest** available in branch for more details.

Here are some more of our better ideas for your student life:

- **Upfront interest free overdraft of up to €650 (0% variable)**
- **Transaction fee free banking**
- **Commission-free foreign exchange**
- **Access to your cash at home and abroad**
- **Internet and telephone banking**
- **Dedicated Student Officer in every branch**
- **You can apply for your account online**

You can also apply for

- **Student credit card**
- **Student loans**
- **Student travel loan**
- **Easy Access savings account**

Apply today!

Visit www.ulsterbank.ie/students

Freephone 1800 303 004[†]

Ask in branch

[†] Monday to Friday 8am to 6pm and Saturday 9am to 2pm (except bank holidays).

Seemed like a good idea...

IRON STOMACH COMPETITION



For more information call into any Ulster Bank branch

www.ulsterbank.ie/students

 **Ulster Bank**

€100 cash¹

when you open and use your Student Account and register for Anytime Internet Banking.

Ulster Bank Ireland Limited. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group and Banc Uladh. Registered in Republic of Ireland. Registered No. 25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2. Member of The Royal Bank of Scotland Group. Ulster Bank Ireland Limited is regulated by the Financial Regulator. Calls may be recorded. ULST 1318 June 2010

€100 cash¹ good idea or a great one?

Choosing your new Student Account from Ulster Bank will be one of your better ideas from the off. We'll deposit €50 into your account in January, just when those New Year's resolutions are wearing thin and another €50 in February. No matter what year you're in you can benefit from €100 cash plus much more.

In order to avail of this great offer, all you need to do is open a Student Account between 28 June and 29 October 2010, make three transactions each month and register and log-in to Anytime Internet Banking (see note 1 in the terms and conditions for full information).

Throughout your student life we'll be right here ready to offer you the services and information that you need. So visit your dedicated Student Officer in your local Ulster Bank for more info on our special Student Account today.

The account that lets you get on with being a student

A total of €100 deposited into your Student Account¹

€50 deposited into your account in January 2011 with a further €50 deposited in February 2011.

Upfront interest free overdraft² (0% variable)

Open a Student Account and you'll have access to an upfront interest-free² overdraft of €650³ (0% variable).

Important: You'll need to be using this account regularly and repay the overdraft within one year of finishing your course. It's the best way to borrow as a student because it doesn't cost you anything.

Transaction fee free banking⁴

With our Student Account you'll also enjoy transaction fee free banking. That's no fees for transactions, direct debits or standing orders.

Commission-free foreign exchange⁵

Every penny counts when you're a student. It's good to know that if you do make plans to go abroad you can buy or change foreign currency and you won't have to pay any commission.

Access to your cash at home and abroad⁶

The Ulster Bank Visa serviceCARD/debitCARD gives you access to cash worldwide from any ATM with the Visa symbol⁶ and the ability to buy goods wherever you see the Visa symbol.

Internet and telephone banking⁷

With Anytime Banking you can transfer money, pay bills and get 24/7 access to your accounts anytime, anywhere. To register, visit www.ulsterbank.ie/anytime

You can also apply for:

Student loan and travel loan⁸

If the need to borrow arises, come and talk to us about our rates for students. You can apply for a student loan for anything up to €1,300 per year from year 1 (€2,750 if parental guarantee is in place, maximum drawdown over duration of course €4,000). Representative example: €4,000 over 5 years at 6.85% variable, 7.0% representative APR (variable), with monthly repayments of €78.84. Total amount repayable €4,730.59. The total cost of credit (i.e. total amount repayable less the amount of the loan) is €730.59.

You can also apply for a travel loan of up to €2,000. Representative example: €2,000 over 1 year at 6.85% variable, 7.0% representative APR (variable), with monthly repayments of €172.87. Total amount repayable €2,074.47. The total cost of credit (i.e. total amount repayable less the amount of the loan) is €74.47.

Student credit card⁹

We can also offer you a credit card (limit €450) if you'd like the reassurance of knowing you always have 'emergency back-up' cash. For full terms and conditions, please see our student credit card brochure, available when you open an Ulster Bank Student Account.

Easy Access Savings Account¹⁰

With our Student Account, you can choose to apply for an Easy Access Savings Account. The more you have in your account, the more interest you earn. At the same time, you still have instant access to your cash – €750 from an ATM 24 hours a day, 7 days a week and if you need to take out more, just call into your branch. All you need to open an account is €1 and you must be aged 18 or over. Interest is calculated daily and paid annually in October.

So what are you waiting for?

Apply online: simply log onto www.ulsterbank.ie/students and follow the instructions.

In branch: visit your local branch with some photo ID (e.g. your passport or a photo driving licence) and proof of your permanent address (e.g. CAO letter of offer). In branch, we'll be able to set up your account there and then.

Visit www.ulsterbank.ie/students
Freephone 1800 303 004[†]
Ask in branch

[†] Monday to Friday 8am to 6pm and Saturday 9am to 2pm (except bank holidays).

Important information

Ulster Bank Student Package is only available to full-time (minimum course length of one year, maximum six years), third level students aged 17 and over, resident in the Republic of Ireland. Only one Student Account per student. You must use the Student Account as your main current account and deposit regular amounts. Loans, overdrafts and other credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Overdrafts are repayable on demand. Security may be required. Lending criteria, terms and conditions apply.

1 Terms and conditions of €100 Offer

- This offer is only available from Ulster Bank Ireland Limited in the Republic of Ireland (hereafter "Ulster Bank"). The offer is not open to employees of Ulster Bank.
- The offer is only available to full time third level students who are commencing, or have already commenced, their first full time Higher Education course of at least one year in duration and who open a Student Account with Ulster Bank between 28 June 2010 and 29 October 2010 (both dates included) and register for and log-in to Anytime Internet Banking. The offer is not available to existing Ulster Bank Student Account customers.
- Each customer may avail of this offer in respect of one Student Account only.
- In order to be eligible for this offer, customers must register for and log-in to Anytime Banking by 29 October 2010 and must use their new Ulster Bank Student Account as their "main account" for a period of 18 months from the date of account opening. This means that there must be regular lodgements to the account, whether by way of parental contribution, salary, student loan or other funding, such as sponsorship or bursary. In addition, customers must make a minimum of three account transactions each month, which can include ATM withdrawals in the Republic of Ireland.
- Ulster Bank will lodge €100 into new Student Accounts which meet the requirements set out above in two separate instalments. The first instalment of €50 will be paid not later than 31 January 2011 and the second instalment will be paid not later than 28 February 2011 provided the customer has continued to operate the account in accordance with these terms and conditions until that date.
- Ulster Bank shall be entitled to refuse to pay, or to seek repayment of, either or both instalments of €50 (whether by debiting the account or otherwise) if it deems in its absolute discretion that the relevant account has not been opened or operated in accordance with these terms and conditions.
- All applications to open an Ulster Bank Student Account are subject to acceptance by Ulster Bank.
- This offer is subject to change and may be withdrawn by Ulster Bank at any time.
- All queries in relation to payments or non-payment of the instalments must be received by Ulster Bank before or on 29 April 2011.