

Students and Graduates Terms and Conditions



Please read this booklet carefully and keep it in a safe place for future reference.

Contents

Section	Page
A. General Account Terms and Conditions	1
B. Additional Terms and Conditions for Students	9
C. Additional Terms and Conditions for Graduates	9
D. Servicecard/Cashcard Conditions of Use	9
E. Terms and Conditions for Anytime Internet & Telephone Banking	14
F. General Terms:	
Your Information	16
Other General Terms	17

A. General Account Terms and Conditions

The conditions in this section apply to our Student Account and Graduate Account.

Section B sets out Additional Terms and Conditions for Students.

Section C sets out additional Terms and Conditions for Graduates.

1 Our Dealings with You

When you sign the Account application form, you accept all these Terms and Conditions. Our booklet **A Guide to Personal Current Account Fees and Interest** available, from any of our branches, as varied from time to time in accordance with Condition 7, forms part of these Terms and Conditions and should be read with them. Please also see our user guides and other information provided in connection with the operation of your Account from time to time.

2 Definitions

- 2.1 'We', 'us', 'our', 'Bank', 'Ulster Bank' mean Ulster Bank Ireland Limited, a member of the Royal Bank of Scotland group of companies. 'You', 'your' mean you, the person or persons in whose name(s) the Account is held. If you have a joint Account, references in these Terms and Conditions to 'you' include both of you, together and separately.
- 2.2 'Account' means the Account with us in your name.
- 2.3 'Security Details' means the identifying words, codes and/or numbers agreed between you and us for use in the security procedures relating to the Account.
- 2.4 'Group' means the Royal Bank of Scotland group of companies, of which we are a member.
- 2.5 'ECB' means European Central Bank.

3 Paying money into your Account

- 3.1 We will provide same day value, for interest purposes, for transfers between the Account and another Ulster Bank Account as long as instructions are received by close of business on a working weekday. Transfer instructions received after close of business and on non-working days (i.e. weekends and bank holidays) will normally be processed on the next working weekday. You may be able to obtain same day value for transfers outside of these hours if the transfer has been initiated by electronic means.
- 3.2 When you pay a cheque into your Account, the money will be added to the Account balance. Normally you will not be able to take the money out of the Account until the cheque has 'cleared' or you may have to repay the money if it does not clear. If the cheque does not clear this means it has not been paid by the bank on which it is drawn. It is possible that news of its non-payment may not reach us for six working days or more.
- 3.3 Processing of items paid in via cash machines (if this service is available) may not begin until the next working day.

4 Refusal of payments

In certain circumstances we may refuse to accept a payment into the Account.

5 Closure of the Account

- 5.1 In certain circumstances we may require you to close the Account. We may do this by writing to you specifying the period of time within which you are required to comply with this request. If, at the end of that period, you have not closed the Account, we will be entitled to refuse to accept any more payments into the Account (except such payments as are necessary to repay any debt and outstanding interest and charges on the Account) and may return any existing balance to you at the last address you have intimated to us as your home address. We do not have to give you a reason for our decision.
- 5.2 You may instruct us to close the Account at any time. However, we may request written confirmation before acting on such instructions.
- 5.3 The Terms and Conditions relating to the Account will continue to apply until all sums pending have been settled in full and all cards and other items belonging to us have been returned.

6 Cancellation Rights

When we open your Account, we will write to you with your Account number and other information about your Account. If you are not happy with your choice of Account, you may cancel it within 14 days of receipt of your Account number by confirming your decision in writing addressed to your branch. Alternatively you can give notice of cancellation by sending a fax to our Customer Service Centre on 048 9076 2147 or by sending an e-mail to cscaccountmaintenance1@ulsterbank.com. If you do so we will give you back all the money you have deposited in the Account with any interest it has earned. We will ignore any notice period and any extra charges for withdrawing funds early; this would not apply if the interest on the Account depends on rises and falls in financial markets outside our control, or is fixed-rate.

7 Alterations/Amendments

- 7.1 We may change these Terms and Conditions at any time including making changes to charges and/or introducing new charges, to reflect changes in:
 - market conditions affecting our business, including:
 - fraud prevention requirements;
 - changes in technology;
 - changes in payment methods; and
 - regulatory requirements;
 - good banking practice;

- our systems, including changes to merge or rationalise systems across the Group or part of the Group; and/or
 - relevant laws.
- 7.2 We may change these Terms and Conditions from time to time for any valid reason.
- 7.3 We will give you at least 30 days' prior written notice about any change to these Terms and Conditions, except where changes are to your advantage in which case we may make the change immediately then write to you within 30 days to tell you about the change.
- 7.4 If we have made a major change or a lot of minor changes in any one year, we will give you a copy of your new Terms and Conditions and/or a summary of the changes.
- 7.5 We may change any of our interest rates from time to time for any of the following reasons:
- (a) to reflect changes in the ECB base rate; or
 - (b) to reflect changes in market conditions; or
 - (c) if there are changes in the availability of deposits to us or the rates payable in respect of such deposits; or
 - (d) to reflect changes in the law or regulations affecting us or a decision or requirement of a court, ombudsman, regulator or similar body.
- 7.6 We may change our interest rates for any valid reason.
- 7.7 Changes to interest rates will be displayed in our branches and will be advised by notice in the national press or in statements.

8 Operations on the Account

- 8.1 You authorise us to accept and act on your instructions. These can be in writing, over the telephone, or (if agreed separately by us in writing) by electronic means, e.g. computer. Where your instructions are not in writing, i.e. not provided with an original written authorised signature(s), we are entitled to accept and act on them if the instruction has been confirmed by the use of the security procedure we require you to follow when giving us instructions which are not in writing.
- 8.2 If your Account becomes overdrawn without our prior consent you will be responsible for any debt on the Account, including any irregular account charge and any surcharge interest.
- 8.3 Liabilities on overdrawn Accounts may, at any time after a request for repayment or the giving of notice to you, be set-off against other accounts in your name.

9 Security Procedures

- 9.1 You must keep your Security Details (see Condition 2.3 above) secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.
- 9.2 You must not disclose your Security Details to any other person or record your Security Details in any way which may result in them becoming known to another person.
- 9.3 Please note that after initial registration or enrolment we will never contact you, or ask anyone to do so on our behalf, with a request to disclose your Security Details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your Security Details to them in any circumstances. You should report any such requests to us immediately.
- 9.4 Where a transaction on the Account is confirmed using the Security Details but you subsequently show it was not authorised by you, you will not be liable for that transaction provided you have kept your Security Details secret, you have acted with reasonable care and in accordance with these Terms and Conditions, and you have not acted fraudulently.
- 9.5 **If you suspect someone knows your Security Details you must contact us immediately. If you fail to do so, you may be liable for unauthorised transactions on your Account confirmed by use of the Security Details.**

10 Additional services and charges

We are entitled to charge for additional services provided to you, whether these relate directly to the Account or not. The current charges for the most common additional services are detailed in our booklet **A Guide to Personal Current Account Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above. Additional charges are normally paid for at the time the service is provided.

11 General

- 11.1 The relationship between you and the Bank and your contract with the Bank will be governed and interpreted in accordance with the laws of Ireland. The contract will be subject to the non-exclusive jurisdiction of the Irish courts.
- 11.2 These Terms and Conditions are written in English and all our communications with you will be in English.

- 11.3 If you change your name or address you must tell us immediately. All statements, demands, notices and other correspondence will be sent to the most recent address you have advised to us in writing and provided we send it to that address this will be considered effective service of any notice or demand which we may require to serve on you.
- 11.4 If the Account is a joint Account and one of the Account holders dies, or if a sole Account holder dies, the Account can be closed without the loss of credit interest for early closure (where applicable).
- 11.5 In the event of your death or incapacity all payments from the Account will be valid and binding on you and your estate if made prior to the receipt by the Bank of written notice of such death or incapacity.

12 Availability

- 12.1 Student Account is only available to full time (minimum course length 2 years), third level students, resident in the Republic of Ireland, aged 18 or over or graduates (see below).
- 12.2 Only one Student Account is allowed per student.
- 12.3 If confirmation has not been received that you meet the criteria stated above (or if your circumstances change) we reserve the right to convert your Student Account to a Current Account or other Account we believe is suitable for you.
- 12.4 You must use the Student Account as your main current account and deposit regular amounts by way of parental contribution, salary, student loan or other funding, such as sponsorship or bursary.
- 12.5 The Graduate Package is available to persons aged 18 or over or who have graduated from a full time course of higher education, lasting 2 years or more, within the last 12 months.

13 Operations on the Account

- 13.1 You must always ensure that the cleared balance (plus, where applicable, any unused agreed overdraft facility) on your Account by close of business on the working weekday before the day when:
 - cheques you have issued are presented for payment
 - standing orders and direct debits are due to be paid
 - you withdraw money from a cash machine
 - you carry out a Laser, Maestro or Cirrus transaction
 - you request us to make payments by any electronic means or by telephone
 - or any other transactions on the Account are due to take place, including the application of interest and charges,
 - is sufficient to cover payment of all such transactions.

- 13.2 If a sufficient cleared balance (plus, where applicable, any unused agreed overdraft facility) to cover payment is not available on your Account by close of business on the working weekday before the day on which any such transactions are due to take place, payment of some or all of the transactions may be refused.
- 13.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the agreed overdraft limit being exceeded, we may exercise our sole discretion and without contacting you, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the new or excess overdraft is an unarranged overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed any agreed or automatic overdraft limit on the Account.
- 13.4 In some circumstances you may be able to stop a cheque, or a standing order or direct debit instruction on the Account. If you wish to do so and these circumstances apply, you should advise your branch in writing, or by telephone (followed by written confirmation). This advice must be accompanied by the following details:
- Cheque – the cheque number, Account number, amount, name of payee and date;
 - Standing Order – name of beneficiary, amount and frequency where appropriate;
 - Direct Debit – name of originator, amount and frequency where appropriate.
- For additional details on stopping payments, please see the user guide for the Account or ask for details at your local branch.
- 13.5 You must not post-date cheques in any circumstances. However if you do so you authorise us to pay the cheque regardless of its date.

14 Cheques and Vouchers

- 14.1 Unless we have agreed otherwise with you, paid cheques and vouchers will be retained by us. Vouchers are the forms you complete for debit or credit transactions on your Account.
- 14.2 We reserve the right to take copies of the cheques and vouchers that we receive and pay by any means that we reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time. Copies taken of paid cheques or vouchers will be retained by us for up to seven years.

15 Service Charges

Service charges for operating the Account are charged as detailed in our booklet **A Guide to Personal Current Account Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above. If any changes are made, details of the revised charges will be sent to you at least 30 days before the implementation date for the changes.

16 Overdrafts

- 16.1 An overdraft may be available on your account. See other promotional literature relating to the Account. You may overdraw your Account only if we have agreed the overdraft with you. Your Account must operate in credit or within any agreed overdraft limit.
- 16.2 Our payment of items which would have the effect of increasing an unauthorised debit balance or of increasing an overdraft to an amount in excess of express permission is discretionary and does not mean that the overdraft limit has changed or that we will pay any other cheque (or allow any other payment or withdrawal) which would have the same effect. Cards and cheques must not be used to create unauthorised overdraft facilities or to exceed any overdraft limit.
- If we agree an overdraft with you, or agree to vary an existing overdraft limit, we will write to you confirming the amount of the limit or the new limit and other key terms of the overdraft which will apply together with the terms and conditions for your Account.
- 16.3 We may at our discretion, amend the overdraft limit on the Account, subject to giving you prior written notice. Additionally, some overdrafts agreed by us will be subject to review at a specified "review date". Subject to our overriding right to call for repayment on demand or to amend the terms of the overdraft (see Condition 16.6), any authorised overdraft limit will be available until further notice or until any specified review date.
- 16.4 An overdraft may be continued without formal arrangements after any specified review date and there may be increases in the amount of overdrafts, arising through exercise of our discretion to pay items presented for payment or through payment being guaranteed by a cheque guarantee card. Any such overdrafts on your Account will be subject to the applicable terms and conditions for the Account.
- 16.5 You may terminate any overdraft facility at any time. Where you do this your Account must revert to credit and operate in credit.
- 16.6 We may at any time demand full repayment of your overdraft or terminate, restrict or defer any right conferred on you by these Terms and Conditions in relation to your overdraft in any way we consider appropriate. On receipt of a demand for repayment of the overdraft, you must stop using cheques and making withdrawals on the Account.
- 16.7 If you breach any of these terms we may immediately terminate the overdraft, demand immediate repayment, reduce the overdraft limit and/or otherwise treat any of your rights as terminated, restricted or deferred in any way we consider appropriate.
- 16.8 We do not have to give you prior notice of any demand for payment of overdraft facilities if you have defaulted seriously in payment of any other sums owing on any other Account with us.
- 16.9 Where overdraft interest is payable, it will be charged as detailed in the applicable overdraft confirmation letter or as detailed in our booklet **A Guide to Personal Current Account Fees and Interest**, which is available from our branches and may be

varied from time to time in accordance with Condition 7 above. Overdraft interest is calculated on the daily cleared overdrawn balance on the Account after adjustment for cheques and other items in the course of collection.

- 16.10 If your Account becomes overdrawn without our agreement or you exceed any agreed overdraft limit, even if due to an irregular account charge or surcharge interest, then fees will be payable as detailed in our booklet **A Guide to Personal Current Account Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above.
- 16.11 Overdraft rates may be changed from time to time in accordance with Condition 7 above.

17 Fees, charges and other costs

- 17.1 You will be responsible for paying any reasonable costs incurred by us in connection with the overdraft whether as a result of you breaking the terms of the arrangement or not. These costs will include (but not be limited to) costs of taking and discharging any security; taking steps, including court action, to obtain payment; enforcing and/or preserving our rights under any security held for the overdraft facility; tracing you if you change address without notice and communicating with you if you break the terms of the overdraft arrangement. If such costs remain unpaid then we may debit them to the Account on which we have made the overdraft available.
- 17.2 If you exceed the overdraft limit, charges will be payable as detailed in the overdraft confirmation and/or in our booklet **A Guide to Personal Current Account Fees and Interest**, which is available from our branches and may be varied from time to time in accordance with Condition 7 above.

18 Security

- 18.1 When we agree an overdraft limit, we will provide you with details of any existing security we hold for the overdraft and/or any new security required to secure the overdraft in the confirmation of overdraft letter. We will not be obliged to make the overdraft available until any security required has been completed to our satisfaction. Overdrafts will also be secured by any available security which we may in future obtain. All security will require to be granted in our preferred form.
- 18.2 Unless we otherwise agree in writing, any security required by us as a condition of agreeing an overdraft must be provided to our satisfaction before you may use the overdraft facility. If the security includes a first legal charge, standard security or mortgage over a dwellinghouse, we may be required to issue separate documentation. If we are required to do so, you may not draw down any part of the overdraft until such separate documentation has been issued to you. We will advise you if such separate documentation is required when you request an overdraft in these circumstances.

19 Miscellaneous

- 19.1 We may debit the Account on which we have made the overdraft available with interest, fees, costs or charges as detailed above, even if it means that the overdraft limit is exceeded.
- 19.2 The overdraft Terms and Conditions will not be affected in any way by the Account on which we have made the overdraft available being allocated another Account number by us or being transferred to another of our branches, offices or departments.
- 19.3 We may change any of these Terms and Conditions in accordance with Condition 7 above.

B. Additional Terms and Conditions for Students

See also General Account Terms and Conditions in Section A.

- 20 In the month of July, after your course ends (or as specified in our Student Account brochure, as amended from time to time), and subject to our assessment of your financial position, the Student Account will be converted to a Graduate Account. We will write to you 30 days before we do this.

C. Additional Terms and Conditions for Graduates

See also General Account Terms and Conditions in Section A.

- 21 In the month of July, after your course ends (as specified in our Graduate brochure, as amended from time to time) subject to our assessment of your financial position, the Graduate Account will be converted to a Current Account. We will write to you 30 days before we do this.

D. Servicecard/Cashcard Conditions of Use

The Terms and Conditions for your Account form part of these Conditions of Use and should be read with them.

IMPORTANT NOTICE – Loss or Misuse of your Servicecard/Cashcard
If the card is lost or stolen, or you suspect that someone knows the PIN, you
must phone us on 1800 626 625 (if abroad 003531 702 5756) or contact your branch.

1 General

These Conditions of Use apply to both Servicecards and Cashcards except the Cheque Guarantee provisions in Condition 5.1 and 5.2 below which apply only to Servicecards.

Below are set out the definitions of the words and terms used in these conditions.

'Account'	Your Account with us to which transactions are debited.
'additional card'	A card we issue to another person (an additional cardholder) nominated by you.
'card'	Any card we provide for use on the Account.
'Group'	Means the Royal Bank of Scotland group of companies, of which we are a member.
'PIN'	The personal identification number you use with the card.
'transaction'	Any payment made or cash withdrawn by you using the card, or card number or PIN (except for cheques issued by you with payment guaranteed by use of the card number).
'We', 'us', 'our'	Ulster Bank Ireland Limited.
'You', 'your'	The person or persons in whose name(s) the Account is opened.

2 The card

- 2.1 Servicecards are only available to individuals aged 18 or over. Cashcards are only available to individuals aged 16 or over.
- 2.2 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.
 - On receiving the PIN advice slip memorise the PIN and then immediately destroy the PIN advice slip.
 - Never write down the PIN in any way which could be understood by someone else.
- 2.3 You (and any additional cardholder) must not 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.
- 2.4 You (and any additional cardholder) must not use the card if to do so would overdraw the Account without our prior agreement, or would increase any borrowing on the Account to more than we have agreed.
- 2.5 We own the card and if we ask, you must return it to us immediately (cut in half through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half). We, or anyone acting for us, may keep the card at any time. For example, we may withdraw a card and instruct any third party to keep hold of it if you try to use it.

Using the card

3 Transactions

- 3.1 The card may be used along with the PIN to obtain cash, up to the daily limit for your Account, from any cash dispensing machine which we advise will accept the card.
- 3.2 We will advise you of the daily cash withdrawal limit (this may include the value of other transactions carried out at cash dispensing machines, details of which will be advised to you from time to time) and may adjust it from time to time.
- 3.3 The card may be used to settle any purchase from retailers or suppliers of services who display the Laser, Maestro or Cirrus logo shown on the card or any other logo which we notify to you.
- 3.4 Transactions carried out using the card will normally be applied to the Account on the same day the transaction is carried out or on the next business day.
- 3.5 On each business day, any available funds on the Account will be used first, in priority to paying any other debit to the Account, to pay any transaction notified to us since the previous business day.
- 3.6 When we process a transaction in a currency other than euro on the Account we will re-convert it into euro at our then current exchange rate.
- 3.7 You will have to pay all amounts charged to the Account, if it is clear that you or any additional cardholder have authorised the transaction.

4 Authorising payments

- 4.1 Where a retailer or supplier of services asks us for authorisation before accepting payment by the card, we may decide not to give authorisation if:
 - the card has been reported as lost or stolen, or we have reason to suspect it is lost or stolen; or
 - you or any additional cardholder have broken these Conditions; or
 - taking account of all other transactions we have authorised, including those not yet charged to the Account, there are insufficient funds available in the Account.
- 4.2 Once you have carried out a transaction using the card you cannot ask us to stop that transaction. However, we will cancel a transaction that has been authorised but not been paid if we receive satisfactory evidence of the transaction being cancelled.

5 Cheque Guarantee

- 5.1 Provided you follow our cheque guarantee conditions (a copy of the current conditions can be obtained at any of our branches), you may use the card to guarantee payment of cheques drawn on the Account and on any of your other Accounts at the same branch, up to the amount of the cheque guarantee limit shown on it. You must use only one guaranteed cheque for any one transaction.
- 5.2 You cannot stop payment of a guaranteed cheque for any reason. We are permitted to debit a guaranteed cheque to the Account on which it is drawn even when there is something wrong with the cheque or your right to use the card is suspended or ended.

6 Charges

Charges will be payable for certain uses of the card as detailed in our separate charges tariff which is available from our branches and forms part of these Conditions of Use. These charges may be revised from time to time in accordance with the Terms and Conditions for your Account. You will be informed of any changes at least 30 days before they come into effect.

7 Joint Account

If you have a joint Account, although you will each have your own card, you are each responsible for all transactions and guaranteed cheques carried out by any card and for repayment of any borrowing which arises on the Account.

8 Liability

- 8.1 **If the card is lost or stolen, or you suspect that someone knows the PIN, you must carry out the instructions set out in the Important Notice at the beginning of these conditions.**
- 8.2 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 €63.49 for any misuse, unless you have acted fraudulently or without reasonable care.
- 8.3 If the card is misused by someone who has it with your permission you will have to pay for all transactions carried out with the card by that person.
- 8.4 If someone carries out a fraudulent transaction using your card details on the Internet or by telephone or mail order you will not be liable for the fraudulent transaction.
- 8.5 Once we receive notice of the loss, theft or possible misuse, we will cancel the card. If the card is then found you must not use it. Return it to us immediately cut in half through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half.
- 8.6 You will not be responsible for any loss arising from misuse of a card if it has not been received by you.
- 8.7 We will not be liable if any party refuses to let you pay or withdraw cash with the card.

9 Additional Cardholder

- 9.1 You (in the case of joint Accounts, all of you) may ask us to issue a card and PIN to someone else. If we agree to do this, you are responsible for ensuring that any additional cardholders comply with these conditions and you will have to pay for all transactions carried out using the additional card(s) and PIN(s), including those charged to the Account after the additional card(s) has/have been returned to us.
- 9.2 You authorise us to pass information to the additional cardholder(s). This information will include, but will not be restricted to, details of the Account.

10 Giving out information

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

- in connection with the loss, theft or possible misuse of the card or PIN; or
- in order for us to meet our obligations as a member of the Laser/Maestro or Cirrus card schemes.

11 Ending your right to use the card

- 11.1 If we consider it appropriate we may suspend, withdraw or restrict the use of a card and PIN at anytime. We will tell you before we take this action, or as soon as possible afterwards.
- 11.2 If your use of the Account is ended or restricted, including us instructing you:
- not to make any further withdrawals on the Account.
 - not to use the card to guarantee payment of cheques, without our agreement, you will not be entitled to use the card.
- 11.3 You may end your use of the card (and the use of the card by any additional cardholder) at any time by giving us notice in writing and returning the card or cards to us (cut in half down through the magnetic strip, and if you have a chip card ensure the chip is cut in half).
- 11.4 If your use of the card (or the use of the card by any additional cardholder) is ended, you remain responsible for all transactions carried out with the card.

12 Changes to the Conditions

- 12.1 These Conditions of Use may be varied from time to time in accordance with the Terms and Conditions for your Account.
- 12.2 If there is any inconsistency between these Conditions of Use and the Terms and Conditions for your Account the Conditions of Use will override the Account Terms and Conditions.

E. Terms and Conditions for Anytime Internet and Telephone Banking

The following terms apply to any use by you of our telephone and online banking services ('the Service') if you have registered for them. These terms and conditions are to be read in conjunction with the Terms and Conditions for your Account, which form part of these terms and conditions.

The terms and conditions which relate to credit cards will not apply if the Service is not available for credit cards or if you do not hold an Ulster Bank credit card. Please ask at any branch for details.

Definitions

'We', 'us', 'our' means Ulster Bank Ireland Limited.

'You', 'your' means you, the person or persons in whose name(s) the Account is held and, for credit cards, means the person who has a credit card account with us. If you have a joint account, references in these Terms and Conditions to 'you' include both of you, together and separately.

'Account' means the account with us in your name.

'Security Details' means the identifying words, codes and/or numbers agreed between you and us for use in the security procedures relating to your Accounts.

Authority

1. You authorise us to accept and act on your instructions and to pay to and from your Account(s) the amounts involved when the transaction has been authenticated by the use of the security procedure we require you to follow. You acknowledge and agree that this may be on an Account that could otherwise only be operated by two or more persons.
2. If you have a joint Account, we will act on the instructions of either of you but you are each responsible for all transactions carried out and for the repayment of any borrowing which arises on your Account.

Security Procedure

3. You must keep your Security Details secret and take all reasonable precautions to prevent unauthorised or fraudulent use of them.
4. You must not disclose your Security Details to any other person or record your Security Details in any way which may result in them becoming known to another person.
5. Please note that after initial registration or enrolment we will never contact you, or ask anyone to do so on our behalf, with a request to disclose your Security Details in full. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your Security Details to them in any circumstances. You should report any such requests to us immediately.

6. Where a transaction on the Account is confirmed by use of the Security Details and the Service but you subsequently show it was not authorised by you, you will not be liable for that transaction provided you have kept your Security Details secret, you have acted with reasonable care and in accordance with these Terms and Conditions, and you have not acted fraudulently.
7. **If you suspect someone knows your Security Details you must contact us immediately. If you fail to do so, you may be liable for unauthorised transactions on your Account confirmed by use of the Security Details.**
8. You will be responsible for all instructions received by us between the time you pass the security procedure until you exit from the Service. Please note that this includes any input errors or instructions sent by someone other than yourself so please do not leave the device you are using to access the Service unattended while you are still logged onto our website.
9. Telephone calls may be recorded for security and training purposes.

Transactions

10. Banking instructions received for your current and savings accounts by 1.30pm on any working day will normally be processed that day. You will be advised at the time you send the instruction if the instruction cannot be processed that day but will be processed the next banking day. Instructions received at any other time will be processed the next banking day.
11. Provision of the Service will not give you the right to make the Account overdrawn except to the extent of any overdraft which we may agree from time to time.
12. You are responsible for all transactions carried out using the Service and for repayment of any debt that arises from use of the Service.

Charges

13. We reserve the right to charge you and you agree to pay the charges for the Service or any part of it. Details of new charges and changes to charges will be notified to you in writing, or by a text message or e-mail, at least 30 days before they take effect and will also be available on the Ulster Bank website [www.ulsterbank.com]

Availability of the Service

14. While we will make reasonable efforts to provide the Service, we will not be liable for any failure to provide the Service, in part or full, for any cause that is beyond our reasonable control. This includes, in particular, any suspension of the Service resulting from maintenance and upgrades to our systems or those of any party used to provide the Service.

Variation/Termination of the Service

15. We reserve the right to change the Service from time to time and shall give you prior notice of any material changes.

16. We may, where we consider it appropriate for you or your protection, suspend, withdraw or restrict the use of the Service or any part of the Service. We will tell you as soon as practicable if we take such action. We may also end the Service or any part of the Service at any time by giving you reasonable notice.
17. You may terminate your subscription to the Service by notifying us. The notification will not be effective until we receive it.
18. These terms and conditions and the charges for the Service may be varied from time to time in accordance with the Terms and Conditions for your Account.

F. General Terms

Your Information

Who we are

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 0044 131 556 8555 or Textphone 0044 845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier, (e.g. Internet Protocol (IP) address or telephone number) supplied by your service provider.

How we use your information and who we share it with

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;
- develop customer relationships, services and systems;
- prevent and detect crime.

Your information includes information about your transactions.

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 other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

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.

If you would like a copy of the information we hold about you, please contact a branch for an Application Form. A fee may be payable.

If you wish to update your information, please contact your branch.

If you are still not satisfied after following our procedures, you can ask the Financial Services Ombudsman to review the complaint. Write to: Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or telephone LoCall: 1890 88 20 90, Tel: 01-662 0899, Fax: 01-662 0890 or email: enquires@financialombudsman.ie.

Credit reference and fraud prevention agencies

A link between you and anyone with whom you have a joint account or similar financial association will be recorded at credit reference agencies, creating a 'financial association'. All parties' information will be taken into account in future applications until one of you successfully files a 'notice of disassociation' at the credit reference agencies.

We may make periodic searches of and provide information (including how you manage your account and any arrears) to, credit reference agencies, fraud prevention agencies and the Group to manage and take decisions about your account. Such information may be used by other credit providers to take decisions about you and your financial associates.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact your branch. The agencies may charge a fee.

Other General Terms

- If you are not satisfied with any of our products or services we have a complaint handling procedure that you can use to resolve such matters.
- If you wish to make a complaint please contact us. You can write to us at, Ulster Bank Group Centre, George's Quay, Dublin 2. Alternatively, you can visit or call your local branch.
- In order to provide the services you have requested or may request from time to time, it may be necessary for your information to be transferred to someone who provides a service to us in other countries, including countries outside the European Economic Area. If we do this we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.
- Calls may be recorded.
- Textphone users please dial 1800 924 615.
- Information is correct at time of going to print.
- Ulster Bank Ireland Limited is registered with the Office of the Data Protection Commissioner. See www.dataprivacy.ie for a copy of our registration.
- Authorised and regulated by the Irish Financial Services Regulatory Authority. Ulster Bank Ireland Limited. Registered in Ireland. Registration Number 25766. Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2. The main business of Ulster Bank Ireland Limited is providing banking services and our principal place of business is Ulster Bank Group Centre, George's Quay, Dublin 2. Ulster Bank Ireland Limited is a limited liability company registered in Ireland with the Companies Registration Office, Parnell House, 14 Parnell Square, Dublin 1 under registered number 27566 and a licensed bank regulated by the Irish Financial Services Regulatory Authority P.O. Box 9138, College Green Dublin 2. The VAT number of Ulster Bank Ireland Limited is IE/9/E/61585W.

www.ulsterbank.ie

This brochure is also available in Braille, large print, audio or on disc.
Please contact our local branch for details or phone 1800 924 615.

Ulster Bank Ireland Ltd. Registered in Republic of Ireland. Registration Number 25766.

Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2

Ulster Bank Ireland Limited is regulated by the Financial Regulator.

Calls may be recorded.

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