

# ufirst User Guide

 Ulster Bank

# User Guide

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# Welcome to **u**first, the more current, current account

You've worked hard to get where you are, now there's a current account that works hard to give you a range of benefits and privileges designed to help you get the most from life.

Inside this user guide you'll find all the information you need to help you take maximum advantage of your ufirst Current Account, together with details on how to access its many impressive banking, lifestyle and protection benefits.

Take a few moments now to look through each of the sections on the benefits that come with the ufirst account. They are divided into three sections:

- Banking Benefits
- Lifestyle Benefits
- Protection Benefits

Also, please visit

**[www.ufirstaccount.ie](http://www.ufirstaccount.ie)**

to see the full range of benefits available.

## What do I need to do next?

In the majority of cases, simply opening a ufirst Current Account is all you need to do to reap the rewards of your membership. For others, you may need to contact your branch, log on to our Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie) or call ufirst Membership Services on **1890 925 067** who will introduce you to the relevant company who will register you for these benefits.

The most important information you'll require when you call us is your ufirst membership number. This is made up of your branch sort code and your ufirst Current Account number. Write them down in the space below so you will always have them to hand.

Sort Code

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Account Number

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By logging on to the Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie), you will be able to view the benefits that are available to you. You can see how you can access these benefits and you can monitor your benefit usage to ensure you get the best value from your account.

When you log-on to the Members website for the first time, you will be asked to provide your first name, last name, date of birth, sort code and account number. You can then insert your email address and create a password that you can use to log in to the Members website in future.

You can register for the Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie) 24 hours after account opening.

## Anything else?

As with all exclusive clubs there is a monthly membership fee. The ufirst membership fee is currently €10 per month.

This fee covers all the Banking and Lifestyle benefits available with your ufirst account including an interest free (**0% variable**) overdraft of up to €500, access to tailored rates for mortgages

and loans, 25% cashback on ticket booking, discounts on holidays and much more.

The ufirst account also has additional protection benefits at no extra cost. These include:

- European Travel Insurance
- Mobile Phone Insurance
- Car Insurance Discount
- Accidental Death Insurance

More information on all these benefits are included within this guide.

### Don't forget!

If you are a new customer, you will receive a welcome letter and your ufirst membership card in the next 10–14 days.

The terms and conditions for the ufirst banking and lifestyle benefits are at the back of this User Guide. To ensure you receive any items you order through ufirst Membership Services remember to let your branch know if you change your address. Terms and Conditions apply. For details please see our Personal Banking – Terms and Conditions brochure in our branches or on our website **[www.ulsterbank.ie](http://www.ulsterbank.ie)**.

Please note that if you close your account, you may no longer be entitled to the benefits outlined in this user guide.

If you are living abroad or plan on living abroad, it is important to note that some of the benefits attached to your account are only available when you are visiting the Republic of Ireland or when you are resident in the Republic of Ireland. For further information please log on to the Members Website at **[www.ufirstaccount.ie](http://www.ufirstaccount.ie)** or call ufirst membership services on **1890 925 067** or from outside the Republic of Ireland call **0044 2392 676 832**.

If you've any questions about your account

- ask any member of staff in your local Ulster Bank branch
- visit our Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie)
- call the ufirst membership services team

**u**first membership services

**1890 925 067** (National call rate applies)

or from outside the Republic of Ireland call  
**0044 2392 676 832**

Lines are open 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday, to speak to an agent. Outside of these hours, you may still be able to access your benefits through an automated service and in accordance with the opening hours outlined under each individual benefit.

Calls may be recorded.

# 1. Banking Benefits

- 1.1 Interest-free overdraft of up to €500 (0% variable)
- 1.2 Interest when your account is in credit
- 1.3 Tailored Rates on Personal Loans
- 1.4 Tailored Rates on Mortgages
- 1.5 Annual Customer Review
- 1.6 Anytime Internet and Telephone Banking

## 1.1 Up to €500 interest-free overdraft (0% variable)

Getting close to payday and need more funds? Don't worry, with a ufirst interest-free overdraft limit you can borrow up to €500 whenever you need it – with no charges.

### How it works

This is an interest free authorised overdraft (**0% variable**). As a ufirst member you can apply for an interest free (**0% variable**) overdraft of up to €500 and relax knowing you have it in place to cover those additional expenses. And as long as your account balance is within the agreed interest-free overdraft limit, debit interest will not be charged. The ufirst account monthly membership fee is €10.

### How to apply

When opening your ufirst Current Account you can apply for an interest free (0% variable) overdraft of up to €500. You can also apply for the overdraft at any time after you have opened your account.

### Important Information

Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to status. Lending criteria, terms and conditions apply.

Overdraft is repayable on demand. The overdraft facility may not be exceeded without the prior permission of Ulster Bank. If you exceed your overdraft limit, surcharge interest in addition to debit interest will be applied on any amount over the authorised limit, other charges may also apply. Please note: if for any reason your ufirst Account is closed, standard overdraft rates will apply. Please read our booklet A Guide to Personal Accounts, Fees and Interest for details.

## 1.2 Interest when your account is in credit

Credit interest is payable on this account. We work this out on the amount actually in your account at the close of business every day (this does not include any cheques or other items not yet cleared). We add this interest to your account every month. Interest will be paid after deduction of Deposit Interest Retention Tax (DIRT). Details on current interest rates are available from any branch of Ulster Bank or from our website [www.ulsterbank.ie](http://www.ulsterbank.ie)

## 1.3 Tailored Rates on Personal loans

As a ufirst member, you are entitled to a discount off the Bank's standard fixed interest rate for personal, car and home improvement loans.

**Representative example: €15,000 over 5 years at 8.36% fixed, 8.7% representative APR\* (fixed), with 60 monthly repayments of €306.81. Total amount repayable €18,408.60.**

Rates correct as at 07/02/2012 and are subject to change. For the latest rates please check our website [www.ulsterbank.ie](http://www.ulsterbank.ie)

### How it works

The discount will be taken off your personal loan interest rate when we provide a quotation for you. Once you have agreed how much you wish to borrow and for how long, your branch will draw down your loan for you and you'll benefit from the reduced rate for the life of the loan.

### How to apply

If you are looking for a personal, car or home improvement loan, simply call into your local branch. Alternatively, you can phone our Direct Loans Unit on **1800 303 004\***.

\*Lines are open Monday to Friday 8.30am to 7.30pm, Saturday 9am to 2pm. Applications after 7pm and on Saturdays will not be processed until the following working day and we will contact you with a decision. Calls may be recorded.

### Important Information

A discount will be applied to the interest rate for fixed rate loan borrowings for ufirst customers. Typical discount equates to approximately 1% off the APR\* of the prevailing rate. Lending criteria, terms and conditions apply. Personal Loans are not

\*APR: Annual Percentage Rate

available for business or mortgage purposes – other lending restrictions may apply. Loans are paid monthly and terms must be set in increments of one month. The loan must be drawn down in one sum within one month from date of offer and will not be valid after this period. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to repayment capacity. Security may be required. The amount you can borrow will be based upon your ability to repay and the purpose of the loan.

## 1.4 Tailored Rates on Mortgages

All ufirst members are entitled to apply for an Ulster Bank Discounted Variable Mortgage with ufirst discount. This offers all the features and benefits of our Discounted Variable Mortgage, with the added benefit of a special discount off our Variable Mortgage rate. In addition, ufirst members can avail of a free valuation (€130 approx) by nominating a valuer from the Ulster Bank valuers panel. Customers may only avail of one free valuation. The details of this offer may change to reflect the mortgage market conditions and changes in lending rates. Up to date details are available from any Ulster Bank branch or from our website at [www.ulsterbank.ie](http://www.ulsterbank.ie)

### How it works

If you wish to take the Discounted Variable Mortgage with ufirst discount, full details of this will be given to you before and upon application.

Once your application is agreed, an Offer of Advance will be forwarded to you. From the moment you drawdown the mortgage funds, you'll start receiving the benefit of your Discounted Variable Mortgage with ufirst discount.

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.**

**WARNING: If you do not keep up your repayments you may lose your home.**

**WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**

If you choose a variable rate interest loan:

**WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**WARNING: The cost of your monthly repayments may increase.**

## How to apply

Simply contact your branch and identify yourself as a ufirst member. The cost per month of a typical €100,000 20 year discounted variable rate mortgage **at 4.2% APR\*** (variable) is €611.26 excluding insurance. Total amount repayable €146,702.40. If rates increase by 1% an additional €54.23 would be payable monthly.

Rates correct as at 07/02/2012 and are subject to change. For the latest rates please check our website [www.ulsterbank.ie](http://www.ulsterbank.ie)

## Important Information

Lending criteria, terms and conditions apply. Mortgaged property must be in the Republic of Ireland. Credit is only available to persons aged 18 and over. Security and insurance are required.

The loan amount approved is not based on one fixed formula. Factors reflecting the individual repayment capacity of each application are individually assessed based on a number of factors including qualifying income, net disposable income and existing commitments. Maximum Loan to Value is 90%.

## 1.5 Annual Customer Review

All Ulster Bank customers are entitled to an annual financial consultation with an Ulster Bank Customer Adviser.

### How it works

A consultation with our Customer Advisers could help you ensure your money is working as hard as you do. This service is also designed to provide real peace of mind.

### How to apply

Simply telephone or call into your local branch and make an appointment with either the Customer Adviser or Branch Manager.

\*APR: Annual Percentage Rate

## 1.6 Anytime Internet and Telephone Banking

You can register your ufirst Current Account for Internet and/or Telephone Banking. These services provide you with access to your accounts 24 hours a day, 7 days a week, 365 days a year.

### How it works

Once registered, you can access your accounts and the following services\*:

- Balance enquiries
- Pay bills
- Switch to eStatements with online banking
- Manage Standing orders and Direct Debits
- Transfer funds from one account to another
- Order a chequebook or paying-in book

Internet and Telephone banking is designed so you can do your banking when it suits you.

### How to register for Anytime Telephone Banking

Simply call into your local branch or telephone Ulster Bank Anytime on **1850 211 461** to complete an application.

Ulster Bank Anytime is available to registered account holders only. Calls are charged at single unit local rates. All calls made to Ulster Bank Anytime from outside the Republic of Ireland and from mobile phones are charged at normal rates. Calls may be recorded.

### How to register for Anytime Internet Banking

Simply visit [www.ulsterbank.ie/anytime](http://www.ulsterbank.ie/anytime) and follow the instructions online.

Alternatively, you can register by calling into your local branch or by telephoning **1850 211 461**.

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

\*Other Anytime Banking services are available, this is not an exhaustive list.

## 2. Lifestyle Benefits

- 2.1 Ticket Booking Service
- 2.2 Travel Service
- 2.3 Dining Discounts

### 2.1 Ticket Booking Service

Enjoy 25% cash-back on tickets for the theatre, dance, opera, sporting events, concert performances and more throughout the Republic of Ireland and the UK.

ufirst gives you access to live entertainment at reduced prices.

- **Receive cash-back on up to four tickets** – for each event booked
- **No limit** – take advantage of this cash-back as often as you like
- **25% cash-back** – based on the normal face value price of the ticket

#### Main exclusions

You can't resell your tickets and you must be attending the event. You may be able to order more than four tickets, but you will pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we will be unable to provide you with the 25% cash-back. Terms and Conditions apply – please refer to pages 24 – 26 of this brochure.

#### How it works

Get 25% cash-back for as many events as you like within the Republic of Ireland and the UK. The cash-back will appear in your online cash-back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirst account within 30 days of your booking. You do not need to do anything to claim it.

**Book online:** Only Ticketmaster events can be booked online through our Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie).

**Book by phone:** For non-Ticketmaster events call the Ticket Concierge Service through ufirst membership services on **1890 925 067**.

Lines are open 8am–10pm Monday to Sunday excluding Christmas Day. Terms and conditions apply – please refer to pages 24 – 26 of this brochure.

## 2.2 Travel Service

Make savings for you and your family on package holidays, hotels, tours and cruises, weekends away, car hire, flights and much more.

Planning a weekend getaway, family holiday or a romantic trip away? Your money goes further when you're a ufirst member. With a 10% discount off weekend breaks, hotels, holidays, car hire and overseas travel, you could travel further, more often.

ufirst travel booking service offers you:

- Holiday packages, tours and cruises
- Tickets for scheduled airline flights
- Tickets for any chartered airline flights offered to the public
- Tickets for UK based low cost airline flights (excluding Ryanair)\*
- Holiday cottages and villas
- Ferry tickets
- Hotel accommodation
- Car hire

### How to book

You can book your holiday or travel by phone. Call ufirst membership services on **1890 925 067**.

Lines are open 8am-10pm Monday to Sunday excluding Christmas Day.

### More information on Travel Services

Terms and Conditions apply – please refer to pages 18 – 21 of this brochure or call ufirst membership services for more details and common questions.

## 2.3 Dining Discounts

Access a wide choice of restaurants across the Republic of Ireland, Northern Ireland or the UK where you can enjoy a 25% discount on your total food and drinks bill.

### Save 25% at a wide choice of restaurants

- **Savings for four** – save 25% on the total food and drinks bill when you dine out with up to three friends
- **Wide choice of restaurants** – throughout the Republic of Ireland, Northern Ireland and the UK. To view a list of participating restaurants, visit **[www.ufirstaccount.ie](http://www.ufirstaccount.ie)**.

\*You can book low cost airline flights through the Travel Service but the 10% discount will not apply.

## How to use

To make your reservation, call ufirst membership service on **1890 925 067**.

Please note that a charge of €10 per person may be incurred for cancellations of less than 24 hours.

Lines are open 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday. Terms and Conditions apply – please refer to pages 22 – 24 of this brochure.

# 3. Protection Benefits

The ufirst account also has additional protection benefits at no extra cost. These include:

- **3.1 European Travel Insurance**
- **3.2 Mobile Phone Insurance**
- **3.3 Car Insurance Discount**
- **3.4 Accidental Death Insurance**

## 3.1 European Travel Insurance

ufirst entitles you and your family to European Travel Insurance on one holiday per ufirst account. This holiday must be in Europe and can be for up to 15 days in each calendar year. The holiday must be completed within 12 months of the date you register to cover the holiday. European Travel Insurance is provided by ACE European Group Limited (ACE). Ulster Bank is introducing you to ACE.

ACE European Group Limited a private company incorporated in England and Wales having its registered office at 100 Leadenhall Street, London EC3A 3BP and registered as an external company in the Republic of Ireland (Registered number 904967) and having its principal place of business in the Republic of Ireland at 2nd Floor, 5 George's Dock, IFSC, Dublin 1. ACE European Group Limited's conduct of insurance business in the Republic of Ireland is regulated by the Central Bank of Ireland. ACE European Group Limited is regulated by the Financial Services Authority (FSA), FSA Firm Reference Number 202803.

### European single trip cover for you and your family

- **Medical Expenses** – unlimited
- **Baggage** – up to €1,000
- **Cancellation** – up to €1,500

All benefits quoted are amounts payable per person.

## How it works

You need to register for cover before you make your trip. Under a joint account, either account holder may register for the one free policy available per account per calendar year. Once this has been registered no further policies can be registered under the same account for the next 12 months.

The insurance is only in force for as long as you have your ufirst Current Account.

**Register online:** through our Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie).

**Register by phone:** Call ufirst membership services on 1890 925 067 who will transfer you to ACE European Group. They will provide you with terms and conditions, additional information and register you for cover. Lines for European Travel Insurance are open Monday to Friday 9am–5pm. Calls may be recorded.

### **Do you have an existing medical condition?**

If you do, you may not be covered for any costs relating to that medical condition. Call ufirst Membership Services on 1890 925 067 who will introduce you to ACE European Group for more information.

For more information in relation to this benefit or how to make a claim, log on to [www.ufirstaccount.ie](http://www.ufirstaccount.ie) or call 1890 925 067. Lines for European Travel Insurance are open Monday to Friday 9am–5pm. Calls may be recorded.

## 3.2 Mobile Phone Insurance

ufirst covers your phone against loss, theft, damage, breakdown and unauthorised calls, wherever you are in the world.

Mobile Phone Insurance is introduced by Ulster Bank to Homecare Insurance Limited, a member of the CPP Group of Companies and trading under the CPP trademark who administer and underwrite the mobile phone insurance policy. Homecare Insurance Limited, registered in England number 2793290, Registered Office: Holgate Park, York YO26 4GA. Homecare Insurance Limited is authorised and regulated by the Financial Services Authority and entered on the FSA register (number 202880).

## Wide-ranging cover for your mobile phone

- **Covers most mobile phones** – including iPhones and Blackberrys
- **Loss, theft and accidental damage** – including water, liquid and malicious damage
- **Up to €1,250 replacement value** – if your mobile is lost or stolen, or can't be repaired.
- **Unauthorised calls cover** – up to €2,000 for monthly contracts and up to €150 for pay as you go customers.

Plus if you have a joint account you can cover both your handsets!

### How it works

You will need to register your handset to activate the cover on this policy. Your cover will start 14 days after you have registered your mobile phone. The insurance is only in force for as long as you have your ufirst Current Account.

If you make a claim, you will be asked for proof of purchase and must be able to provide this. If you wish to claim, you must register your claim within 48 hours of discovering any incident. If you're outside the Republic of Ireland at the time of discovering the incident, you must register your claim within 48 hours of return to the Republic of Ireland.

**Register online:** through our Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie)

**Register by phone:** call ufirst Membership Services on 1890 925 067 who will introduce you to CPP. They will provide you with terms and conditions, additional information and register you for cover.

Lines are open Monday to Friday 8am–8pm excluding Bank Holidays, Saturdays and Sundays 9am–5pm.

## 3.3 Ulster Bank Car Insurance Discount

Ulster Bank car insurance could offer you real value. This extra discount on your first year's premium could help you save even more. Ulster Bank Car Insurance is introduced by Ulster Bank Ireland Limited and underwritten and administered by Aviva Insurance Europe SE. Ulster Bank Ireland Limited is regulated by the Central Bank of Ireland. Aviva Insurance Europe SE. Registered in the Republic of Ireland number 3319. Registered office: One Park Place, Hatch Street, Dublin 2. Aviva Insurance Europe SE is regulated by the Central Bank of Ireland and is a member of the Irish Insurance Federation.

- **10% discount**
- **Comprehensive or third party cover**
- **Up to 65% no claims discount** – up to 70% if you're over 50
- **Courtesy car with comprehensive cover** – when you use an approved repairer

### How it works

For an instant quote or to arrange immediate cover, call Aviva on **1890 700 800**.

Lines are open Monday to Friday 9am–6pm.

### Important Information

Discounts are applied consecutively to your individual premium. Subject to a minimum premium. Qualifying criteria apply.

You must be at least 18 years old and resident in the Republic of Ireland.

## 3.4 Accidental Death Insurance

If you die as a result of an accident, this policy could provide a useful lump sum.

Accidental Death Insurance is provided by ACE European Group Limited (ACE). Ulster Bank is introducing you to ACE. ACE European Group Limited a private company incorporated in England and Wales having its registered office at 100 Leadenhall Street, London EC3A 3BP and registered as an external company in the Republic of Ireland (Registered number 904967) and having its principal place of business in the Republic of Ireland at 2nd Floor, 5 George's Dock, IFSC, Dublin 1. ACE European Group Limited's conduct of insurance business in the Republic of Ireland is regulated by the Central Bank of Ireland. ACE European Group Limited is regulated by the Financial Services Authority (FSA), FSA Firm Reference Number 202803.

### Cash to help your loved ones

- **Up to €10,000 cover**
- **Extra protection** – up to €100,000 if you're travelling in licensed public transport or a hire car
- **Joint accounts** – the cover is split equally between you and the other account holder(s)
- **Aged 70 or over** – the cover is reduced by 50%

## How it works

You will need to register for this benefit to activate the cover on this policy. The insurance is only in force for as long as you have your ufirst Current Account.

Joint Account holders must register separately if they wish to be covered.

**Register online:** through our Members Website at [www.ufirstaccount.ie](http://www.ufirstaccount.ie)

**Register by phone:** call ufirst Membership Services on 1890 925 067 who will introduce you to ACE European Group. They will provide you with terms and conditions, additional information and register you for cover.

Lines for Accidental Death Insurance are open Monday to Friday 9am – 5pm.

## 4. Additional Packaged Accounts

If you already hold a packaged account from Ulster Bank and are satisfied to open an additional packaged account, please note that there may not be any additional advantage for you of opening another account for the following benefits: Travel Service, Dining, Tailored Personal Loan Rates, Tailored Mortgage Rates, European Travel Insurance, Accidental Death Insurance, Car Insurance discount. You will also be charged an additional monthly membership fee on the new packaged account.

# Terms and Conditions

**Please read the following Terms and Conditions. They tell you important information about your Ulster Bank ufirst Current Account.**

## **1 Definitions**

- 1.1 “the Bank”, “we” and “our” each mean Ulster Bank Ireland Limited.
- 1.2 “You/Your” means the holders(s) of the Account.
- 1.3 “the Account” means any ‘ufirst’ Current Account or Accounts held by the Bank in Your name.
- 1.4 “ATM” means Automated Teller Machine.
- 1.5 “buffer limit” means automatic authorised overdraft limit available on all ‘ufirst’ Current Accounts.
- 1.6 “ufirst Membership Services” means services provided by Affinon International Limited acting as agents for Ulster Bank.

## **2 ufirst Benefits**

- 2.1 The customer is entitled to apply for any additional benefits specified in any promotional literature for the Account. The Bank may alter any of these benefits on giving at least one month’s prior notice.
- 2.2 The Bank reserves the right to reclaim all or part of the value given on any benefits so denoted in this ufirst User Guide issued to customers when opening the Account, should the ufirst Current Account be closed within 6 months of the Account being opened.
- 2.3 If You cease to reside in the Republic of Ireland, You may not be able to access some of the ufirst Benefits attached to the Account. For further information contact your branch or call ufirst Membership Services on 1890 925 067. From outside the Republic of Ireland call 0044 2392 676 832.

## **Banking Benefits**

### **3 Interest-free overdraft**

- 3.1 Each ufirst Current Account holder can apply for an authorised interest-free overdraft limit marked.  
Whilst the balance of your ufirst Current Account remains either in credit or within the interest-free overdraft limit, debit interest will not be charged. Details of the level of the interest-free overdraft are given in our booklet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.
- 3.2 If the balance of your account exceeds the interest-free overdraft limit without prior arrangement, debit interest at the Bank’s authorised overdraft interest rate will apply to the whole overdrawn balance and surcharge interest will apply to the balance over the interest-free overdraft limit.

### **4 Transaction Fees Covered**

- 4.1 ufirst Current Account is free from all transaction fees and account maintenance fees, whether the account is credit or debit. These charges include Cheques, ATM withdrawals, Visa Debit transactions, Direct Debits, Standing Orders, automated lodgments or withdrawals and non-automated lodgments and withdrawals. Charges for additional services will continue to apply.

### **5 Discounts on Personal Loans**

- 5.1 Personal Loan applications are subject to our normal credit scoring criteria, Terms and Conditions.
- 5.2 A discount will be applied to the interest rate for fixed rate personal loans for ufirst members.
- 5.3 Written quotations are available on request from any Ulster Bank branch.

- 5.4 Liabilities on overdrafts or loans may be set-off against any other Account in your name.

## **6 ufirst Mortgage Offer**

- 6.1 Periodic Mortgage Offers will be available to ufirst Current Account holders. Details of the terms and conditions which will apply to the ufirst Mortgage Offer are available from any Ulster Bank branch or by telephoning Ulster Bank Anytime Banking on 1850 4 24 365 or on our website at [www.ulsterbank.ie](http://www.ulsterbank.ie)

## **7 Annual Financial Consultation**

- 7.1 An annual financial consultation from one of Ulster Bank's Customer Advisers is available to all ufirst members, once a year.

## **8 Membership Fee**

- 8.1 The fee for the ufirst Current Account is €10 per month.

## **Lifestyle Benefits**

### **9 Travel Discount Terms and Conditions**

#### **9.1 General**

- 9.1.1 All travel services are provided by Affinon International Travel Limited, Registered in the Republic of Ireland No. 369768. Registered Office: 25/28 North Wall Quay, Dublin 1. Affinon International Travel Limited is licensed and bonded as a travel agent (T.A. 0681) and tour operator (T.O. 243) by the Commission for Aviation Regulation and is accredited by IATA.
- 9.1.2 Affinon International Travel Limited is a wholly owned subsidiary of Affinon International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinon International Travel Limited from arranging travel into Cuba and this will continue to apply unless the regulations are lifted.
- 9.1.3 The ufirst Travel Service is operated for Ulster Bank by Affinon International Travel Limited which simply acts as an agent in arranging travel. These terms and conditions govern Affinon's relationship with you.
- 9.1.4 As a ufirst account holder you will receive a 10% discount on all travel products booked through the ufirst Travel Service, subject to the eligibility criteria listed in clause 9.2, and the exclusions listed in clauses 9.5 and 9.6.
- 9.1.5 When you make a booking through the ufirst Travel Service, you will enter into a contract directly with the tour operator, airline or travel company which supplies the service and will be subject to their terms and conditions.

#### **9.2 Eligibility**

- 9.2.1 Subject to the exclusions in section 9.5 below, you may book package holidays, tours, cruises, tickets for scheduled, charter and low cost airline flights, city breaks, selected ferry tickets, hotel accommodation, holiday cottages and villas, holiday apartments, car hire, airport lounges, airport parking, attraction tickets, camping holidays, coach tours, holiday parks, resort transfers and boats and motor homes through the service. Your contract will be made directly with the tour operator, cruise company/airline, which supplies the service and will be subject to its terms and conditions of carriage.
- 9.2.2 There is no limit to the number of times you may use the service, provided you have an active ufirst account.

#### **9.3 Travel Reservations**

- 9.3.1 Reservations can only be made via telephone through the ufirst Membership Services 1890 925 067.
- 9.3.2 If you phone the ufirst Travel Service to make a reservation, your Membership details will be verified and you will be put through to a Travel Service Agent.
- 9.3.3 Your details will not be used for any purpose other than to fulfil the obligations under the ufirst Travel Service.

- 9.3.4 The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your booking with the ufirst Travel Service.
- 9.3.5 For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.
- 9.3.6 You may request specific excerpts from brochures, where available, to be posted to you by calling the ufirst Travel Service. The ufirst Travel Service can also provide information on short-notice bargain holidays and forward tickets for such travel to your point of departure for collection, if necessary.
- 9.3.7 Car-hire and hotel accommodation-only reservations can be arranged through the service, for your convenience. For car hire bookings, you should provide your preference of car size, model etc. to the Travel Service Agent. When requesting car or room availability, you will be advised of the lowest rate available at the time of booking.
- 9.3.8 If you do make a booking through the ufirst Travel Service it will be subject to further terms and conditions (some of which may limit or exclude liability), including the cancellation charges of the individual tour/airline operator with whom your booking is made. These terms and conditions can be accessed online by visiting the website of the relevant supplier and, where applicable, they will be forwarded to you with your booking confirmation and invoice. Alternatively, you may call us to request a copy at any time by telephoning ufirst Membership Services on 1890 925 067 between the hours of 8am to 10pm Monday to Sunday (excluding Christmas Day).

#### **9.4 Payment**

- 9.4.1 You will be advised at the time of booking if a deposit or the full balance is required. Reservations cannot be confirmed until payment for a deposit or full balance is taken by the ufirst Travel Service.
- 9.4.2 Payments may be made by debit card, credit card or cheque.
- 9.4.3 Best results are achieved if you elect to pay the ufirst Travel Service by credit or debit card at the time of booking, otherwise the rates quoted cannot be guaranteed. If there are any special conditions attached to the booking you will be advised of this at the time of payment.

#### **9.5 Travel Booking Exclusions**

- 9.5.1 Any reservations which must be booked privately, i.e. which can not be booked through a Travel Agency (and therefore not through the ufirst Travel Service). This includes:
- a) 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers, Center Parcs etc – holidays which cannot be booked through a travel agency)
  - b) Non-UK based Low Cost Airlines and Ryanair
  - c) Hotel stays and car-hire bookings of 31 days or longer
  - d) Tickets for domestic ferry journeys or journeys not originating in the Republic of Ireland or the UK
  - e) Such accommodation as:
    - Bed and breakfasts
    - Caravans and selected camp-sites
    - Chalets
    - Rental properties (such as privately owned apartments, flats, etc) unless booked with a tour operator
    - Time-shares
    - Non-sleeping rooms (such as conference or meeting rooms)
    - Health spas and health farms which do not accept bookings through Travel Agencies
    - Hotels which do not accept bookings through Travel Agencies

- Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
- Rooms held by companies on a semi-permanent basis for use by their employees

## **9.6 Travel Discount Exclusions**

- 9.6.1 Bookings for ufirst Members' relatives, friends, associates or others, unless the ufirst Member is one of the travelling party.
- 9.6.2 'Accommodation-only' bookings (i.e. bookings which are not made in combination with a holiday package or airline/ferry ticket) unless paid for in full at the time of booking.
- 9.6.3 Flight bookings with Low Cost Airlines. Prices offered through the ufirst Travel Service may differ from prices offered by the Airline directly.
- 9.6.4 Tour Operator funded loyalty discounts (e.g. P&O's Portunus Club).
- 9.6.5 Tour Operator direct promotions (e.g. Sandals 2 for1), which cannot be booked through a Travel Agency.
- 9.6.6 Prices which are only available if the booking is made via a tour operator's direct selling channels, e.g. call centre, high street travel agent and websites such as [www.thomascook.com](http://www.thomascook.com)
- 9.6.7 Any amount in excess of the published base price of the eligible travel, including:
- a) surcharges – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance, flight/room/board upgrades, in flight meals, transfers, excursions, extra leg room, children's club.
  - b) Optional Products or Services – e.g. upgrades, food or beverage services, services charged to a hotel room, petrol for hire-cars, optional tours or excursions, baby equipment and facilities, 'optional extras' for hire-cars such as mobile phones.

## **9.7 Insurance**

Adequate travel insurance is recommended. You must ensure that the insurance cover you purchase is adequate for your needs. Please read your policy details carefully and take it with you on your holiday.

## **9.8 Special Requests and Medical Problems**

If you have any special request, you must advise us at the time of booking. Although we will endeavour to pass any reasonable requests on to the relevant supplier, we cannot guarantee any request will be met. We cannot accept any conditional bookings, i.e. any booking which is specified to be conditional on the fulfilment of a particular request. If you or any member of your party has any medical problem or disability which may affect your arrangements, please tell us before you confirm your booking. If a supplier reasonably feels unable to properly accommodate the particular needs of the person concerned, it may reserve the right to decline their reservation.

## **9.9 Passports, Visas and Health Requirements**

You are responsible for ensuring that you hold a valid passport, visa and any other requirements for your proposed destination and for ensuring that you are fit to travel and have taken the appropriate steps to ensure you have had all the necessary vaccinations and inoculations prior to departure. Requirements may change and you must check the up to date position in good time before departure. We cannot accept any liability if you are refused entry onto any transport or into any country due to failure on your part to carry correct documentation. You must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel.

## **9.10 Data Protection**

For the purposes of the Data Protection Act 1988-2003, we, Affinior, are a data controller. Subject to your consent and in accordance with all relevant data protection laws, we shall process any personal data you provide to us for the purpose of providing you with the products and services you have requested. We shall be entitled to disclose to any associated companies and third parties (including, but not necessarily limited to, airlines, insurance companies, car hire companies, ferry and cruise operators, and other suppliers) such information as may be necessary to provide you with products and services you have requested or for the verification of details relating to your booking or of other services offered by us. Such companies and organisations may be situated outside the European Union, if your holiday is to take place or involves suppliers outside these countries. You are entitled to receive a copy of any personal data held by us relating to you subject to payment of an administration fee of no more than the maximum stipulated in the Irish Data Protection Act 1988-2003.

## **9.11 Privacy**

If you believe that any of your personal details which we are processing are inaccurate or incorrect please contact us immediately. As our privacy statement may change, we encourage you to read our privacy statement from time to time so that you are aware of any changes in how we gather and use personal information. We may also record or monitor telephone calls to and from us, without notification to customers, for staff training and quality control purposes. You can request a copy of our privacy statement by telephoning our first Membership Services.

## **9.12 Consumer Disclosure**

- 9.12.1 Affinior International Travel Limited is independently owned and operated and acts as an agent and intermediary for suppliers in selling services or in accepting reservations or bookings for services which are not directly supplied by it. Affinior International Travel Limited shall not therefore be responsible for any breach of contract or any intentional or careless actions or omissions on the part of said suppliers which result in any loss, damage, delay or injury to you.
- 9.12.2 Affinior International Travel Limited shall not be held responsible for any injuries, damages or losses caused to you or any traveller in conjunction with terrorist activities, social or labour unrest, mechanical or construction difficulties, diseases, local laws, climatic conditions, abnormal conditions or developments or any other actions, omissions or conditions outside the control of Affinior International Travel Limited.
- 9.12.3 By accepting tickets and/or embarking upon your travel, you voluntarily assume all risks involved with such travel, whether expected or unexpected. You are hereby warned of such risks and advised to obtain appropriate insurance coverage against them. Your retention of tickets, reservations or bookings after receipt of this disclosure shall constitute your agreement to the above and an agreement on your part to convey the contents of this clause 9.12 to your travel companions or guests.
- 9.12.4 Itineraries and rates as quoted and advertised by Affinior International Travel Limited are correct when provided to us. However, Affinior International Travel Limited cannot be held responsible for changes made by the supplier with or without notice.

## **9.13 Complaints**

- 9.13.1 Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, Affinior International Travel Limited will liaise with the tour operator on your behalf to resolve the situation.

- 9.13.2 Please note that the ABTA guidelines give the tour operator 28 working days to respond, once the complaint has passed to them. Complaints regarding your travel discount should be put in writing to:

Customer Services Manager  
ufirst Membership Services  
PO Box 1157  
Crumlin  
Dublin 12

## **10 Dining Service**

### **10.1 Bookings**

- 10.1.1 The ufirst Dining Service is operated and managed by Livebookings Ltd ("Livebookings"), registered office: Elizabeth House, 39 York Road, London SE1 7NQ, No. 04494036 on behalf of Affinion International Limited (registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ No. 1008797).
- 10.1.2 The ufirst Dining Service offers to its members an exclusive range of discounted dining offers under the name of 'Jade Dining'. Jade is a trademark of Affinion International Limited.
- 10.1.3 You must be an active ufirst Account Holder to book a restaurant through the ufirst Dining Service.
- 10.1.4 There is no limit to the number of times you may use the service, provided you are a registered ufirst Account holder.
- 10.1.5 The discount is available on bookings for your relatives, friends, associates or others, providing you are one of the dining party.
- 10.1.6 All bookings must be made by telephone through ufirst Membership Services.
- 10.1.7 Bookings must be made between the hours of 08:00hrs to 20:00hrs Monday to Friday and 09:00hrs to 17:00hrs on Saturday (excluding Bank Holidays).
- 10.1.8 Bookings for the same day must be made before 17:00hrs, and at least two (2) hours before the dining time.
- 10.1.9 By making a booking with the ufirst Dining Service, you shall be deemed to have accepted these terms and conditions on behalf of all the individuals in your dining party.
- 10.1.10 At participating restaurants, subject to compliance with these terms and conditions, you will receive a twenty-five percent (25%) discount off the entire dining bill for a party of one (1) to four (4) persons – known as "Jade 25% Discount". Drinks and VAT are included, but gratuities and non-food or nonbeverage purchases are excluded. Other alternative dining special offers may be made available to you which are not part of the Jade 25% Discount range.
- 10.1.11 The Jade 25% Discount offers are only available through the ufirst Dining Service and bookings must be made in advance of your intended visit to the restaurant. Bookings must not be made directly with the restaurant.
- 10.1.12 The Jade 25% Discount is not valid in conjunction with any other promotional offer or discount such as senior citizen rates, already reduced lunchtime and early evening specials or any other such offer, takeaways or drinks only. It cannot be guaranteed that the discounts will be available in December when restaurants run their Christmas menu, Christmas Eve, Christmas Day, St. Stephen's Day, New Year's Eve, New Year's Day, other Bank Holidays or celebrations such as Valentine's Day or Mother's Day.

- 10.1.13 All ufirst dining discounts and other special offers are offered subject to their availability at the time of booking. Please be prepared to be flexible over your dining time to avoid disappointment, especially at weekends. The ufirst Dining Service may need to check in advance that smaller restaurants are able to accommodate your party.
- 10.1.14 The Jade 25% Discount applies for up to four (4) people per booking.
- 10.1.15 Subject to availability, the ufirst Dining Service shall accept your booking by issuing you with a restaurant booking reference. Please ensure you have your restaurant booking reference with you on arrival at the restaurant.
- 10.1.16 You will be advised at the time of booking whether the restaurant you have booked is a Jade 25% Discount offer or an alternative type of offer.
- 10.1.17 The restaurants featured in the ufirst Dining Service are subject to change at any time.

## **10.2 Payment**

- 10.2.1 You must provide credit or debit card details to secure your booking when making a restaurant reservation.
- 10.2.2 You will only have to pay the relevant restaurant after you have eaten.
- 10.2.3 The relevant discount will be deducted from your bill where appropriate.
- 10.2.4 The ufirst Dining Service will not charge you a booking fee for your restaurant booking.

## **10.3 Cancellations and Amendments**

- 10.3.1 All requests for cancellations or amendments should be notified by telephone to ufirst Membership Services.
- 10.3.2 A charge of €10 per person may be made for cancellations made less than twenty-four (24) hours before the booked dining time at the restaurant, or if cancellations are not notified and you fail to attend the restaurant ('a no show').
- 10.3.3 The decision whether to debit your card with a cancellation fee or 'no show' fee shall be entirely at the discretion of the individual restaurant. If the restaurant does debit your card, it will do so within five (5) working days from your booking time.
- 10.3.4 In extreme circumstances such as flood or fire it may be necessary for the restaurant to cancel your booking in which case you will be notified directly by the restaurant.

## **10.4 Customer Service**

- 10.4.1 ufirst Membership Services must be contacted for all booking related queries, complaints and claims (PO Box 1157, Crumlin, Dublin 12. Telephone 1890 925 067). If telephoning, your call may be recorded for quality and training purposes.
- 10.4.2 Any complaint regarding the restaurant must be brought to the attention of the restaurant management at the time of dining and, if not resolved to your satisfaction, should be notified to ufirst Membership Services in writing. You must quote your restaurant booking reference and enclose a copy of the restaurant bill within twenty-one (21) days of your restaurant visit.

## **10.5 Liability**

- 10.5.1 Restaurants have not been inspected specifically from the point of view of Members with special mobility needs. The information given is that supplied by the proprietor.
- 10.5.2 All information about restaurants is correct at the time of publication, and every effort has been made to ensure the accuracy of the information provided. Neither Affinion International Limited, Ulster Bank Ireland Limited nor "Livebookings" accepts responsibility for errors or omissions. Participating restaurants may be subject to change without notice and published restaurant prices may also be subject to change without notice.

- 10.5.3 The ufirst Dining Service accepts no responsibility if a participating establishment ceases to trade or undergoes a change of ownership.
- 10.5.4 The ufirst Dining Service shall not be liable for any failure or delay in performance of its obligations that results directly or indirectly from any cause or circumstance that is beyond its reasonable control. Without limiting the generality of the foregoing, the following shall be regarded as such circumstances: act of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, revolution, the act of any government or authority (including but not limited to refusal or revocation of any licence or consent), fire, flood, lightning, explosion, fog or bad weather, interruption or failure of a utility service (including but not limited to electricity, gas, water or telecommunications), renovations undertaken by the restaurant; strikes, lockouts or boycotts, embargos, blockades.

## **10.6 General**

- 10.6.1 The ufirst Dining Service may alter any of these terms and conditions on giving at least 30 days' prior written notice. Where changes have been made to your advantage, we will make the change immediately and notify you within 30 days of the change taking effect.
- 10.6.2 Except as otherwise provided in these terms and conditions, your statutory rights are not affected.

## **11 Ticket Booking Service**

These terms and conditions govern the ufirst Tickets Service ("the Service") which is available to you as a ufirst account holder. If you cancel your ufirst account you will no longer be eligible to use the Service. The Service is provided by Affinion International Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 25% Cash-back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern Affinion International Limited's relationship with you.

### **11.1 General**

- 11.1.1 The ufirst Tickets Service is provided by Affinion International Limited ("Affinion"), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797.
- 11.1.2 As a ufirst account holder you will receive a 25% Cash-back Refund ("Cash-back") on all tickets purchased via the Service up to a maximum of four tickets per event.
- 11.1.3 You must be included in the party attending the event to qualify for the Cash-back benefit. Tickets must not be re-sold. If it comes to Affinion's attention that either of these conditions has not been complied with, Affinion reserve the right to withdraw the use of the Ticket Booking Service from you.

### **11.2 Online Bookings**

- 11.2.1 All bookings should be made online via the dedicated ufirst Tickets Service pages of the website via [www.ufirstaccount.ie](http://www.ufirstaccount.ie). These pages are provided by Ticketmaster UK Limited ("Ticketmaster"), registered office: 48 Leicester Square, London WC2H 7LR, No. 02662632 and any bookings you make online are subject to Ticketmaster's terms and conditions, details of these can be found at [www.ticketmaster.ie/legal/purchase.html](http://www.ticketmaster.ie/legal/purchase.html). If you are not able to access the website, or if tickets for the event are not available online, you may call ufirst Membership Services on 1890 925 067 to book via the Ticket Concierge Service.
- 11.2.2 For tickets booked online, Cash-back will not be applicable to events taking place outside of the Republic of Ireland and the United Kingdom.
- 11.2.3 All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that

govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.

- 11.2.4 All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.

### **11.3 Ticket Concierge Service**

- 11.3.1 To enquire about tickets not available online or to make a query about the Service you may call ufirst Membership Services on 1890 925 067 between the hours of 8am to 10pm Monday to Sunday, 364 days a year (excluding Christmas Day) to speak to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets.
- 11.3.2 If it is not possible to provide the requested information immediately, or book your tickets immediately, the Tickets Concierge Adviser will make enquiries and phone you back within 13 business hours with the outcome or status of the enquiry where business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).
- 11.3.3 The Ticket Concierge Service will try to accommodate any specific request you may have, by sourcing a supplier for the desired event tickets, however success cannot be guaranteed. The adviser will also ring you within 13 business hours of receiving your instruction to make the search to tell you if they have not succeeded in finding a source of the tickets for you.
- 11.3.4 Bookings can only be made for events taking place in the Republic of Ireland and the United Kingdom.
- 11.3.5 Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
- 11.3.6 The Ticket Concierge Service can only source tickets where they are available at face value.
- 11.3.7 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 11.3.8 If you book tickets for an event taking place within the United Kingdom you will be charged in euros using the average daily prevailing currency exchange rate as published by [www.oanda.com](http://www.oanda.com) on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.
- 11.3.9 For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirst account holders, and has no control over the events. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

### **11.4 Tickets**

- 11.4.1 Tickets cannot be refunded or exchanged.
- 11.4.2 You may purchase as many tickets as are available for the event or as stipulated by the venue, event organiser, promoter and ticket agent. Only 4 tickets booked through the Service for any one event will be eligible for the Cash-back.
- 11.4.3 Upon making your booking you will be issued with a booking reference. If collecting tickets at the box office, you should present your booking reference upon arrival at the event venue. You will separately receive confirmation of your booking by email.

- 11.4.4 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 11.4.5 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.

### **11.5 Cash-Back**

- 11.5.1 To be eligible for the Cash-back, you must be a ufirst account holder at the time you purchased your tickets.
- 11.5.2 The Cash-back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
- 11.5.3 The Cash-back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
- 11.5.4 The Cash-back will appear in your online Cash-back Summary on the Tickets Service member area of the ufirst website via [www.ufirstaccount.ie](http://www.ufirstaccount.ie) within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirst account within 30 days of your booking.
- 11.5.5 The Cash-back amount will appear as "Tickets Cash-back" on your bank statement.
- 11.5.6 Cash-back will only be applied to bookings for events taking place in the Republic of Ireland and the United Kingdom.
- 11.5.7 If you book tickets for an event taking place within the United Kingdom the Cash-back earned will be in euros using the average daily prevailing currency exchange rate as published by [www.oanda.com](http://www.oanda.com) on the previous business day to the day the Cash-back is processed which may vary from the exchange rate used by your payment card issuer.
- 11.5.8 Cash-back is only applicable for sporting events where the tickets are booked online via [www.ufirstaccount.ie](http://www.ufirstaccount.ie).
- 11.5.9 For bookings made through the Ticket Concierge Service, if for any reason the event that the ticket(s) were purchased for is cancelled a refund (less any Cash-back already paid to you) will be paid to the credit or debit card used to purchase the ticket(s) originally.
- 11.5.10 If your ticket(s) were purchased via the dedicated ufirst Tickets Service pages of the [www.ufirstaccount.ie](http://www.ufirstaccount.ie) website, you will receive a full refund of the price paid at the time of purchase to the credit or debit card used to purchase the ticket(s) on the internet originally.
- 11.5.11 Affinon reserve the right to retrieve the Cash-back paid to you at the time of the purchase of the ticket(s) if the event that the ticket(s) were purchased for is cancelled. If we are going to debit the Cash-back value from your ufirst account, ufirst Membership Services will write to you giving no less than 28 days' notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

### **11.6 Customer Service**

- 11.6.1 ufirst Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirst Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirst Membership Services on 1890 925 067. If telephoning, your call may be recorded for quality and training purposes.
- 11.6.2 Any complaint regarding an event that you attend must be brought to the attention of the venue management as early as possible during the event and, if not resolved to your satisfaction, should be notified to ufirst Membership Services on 1890 925 067.

## **Your Information**

### **Who we are**

1. Your account is with Ulster Bank Ireland Limited who is the data controller.
2. 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](http://www.rbs.com) and click on 'About us' or for similar enquiries please telephone +44 (0) 131 556 8555 or Textphone 0044 845 900 5960.

### **Your electronic information**

3. 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**

4. Your information comprises all the details we hold about you and your transactions, and includes information obtained from third parties.
5. 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.









Call into your local branch



[ulsterbank.ie](http://ulsterbank.ie)

This brochure is also available in Braille, in large print, on audiotape or on disc. Please contact your local branch for details or Textphone 1800 924 615.

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ULST 881R1 February 2012