

u**firstgold**

User Guide

 **Ulster Bank**

Contents

Introduction

Page 2

Banking Benefits

Page 6

Lifestyle Benefits

Page 13

Protection Benefits

Page 18

Terms and Conditions

Page 23

Welcome to ufirstgold

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 ufirstgold 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 ufirstgold account. They are divided into three sections:

- Banking Benefits
- Lifestyle Benefits
- Protection Benefits

Also, please visit

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 ufirstgold 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 or call ufirstgold Membership Services on **1890 946 486** 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 ufirstgold membership number. This is made up of your branch sort code and your ufirstgold Current Account number. Write them down in the space below so you will always have them to hand.

Sort Code

--	--	--	--	--	--	--

Account Number

--	--	--	--	--	--	--	--	--	--

By logging on to the Members Website at **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** 24 hours after account opening.

Anything else?

As with all exclusive clubs there is a monthly membership fee. The ufirstgold membership fee is currently €14 per month.

This fee covers all the Banking and Lifestyle benefits available with your ufirstgold account including an interest free **(0% variable)** overdraft of up to €1,000, access to tailored rates for mortgages and loans, 25% cash-back on up to four tickets for any event, discounts on holidays and much more.

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

- Complimentary Annual Worldwide Family Travel Insurance
- Mobile Phone Insurance
- Ulster Bank 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 your welcome communication after you open your account. The terms and conditions for the ufirstgold banking and lifestyle benefits are at the back of this User Guide.

To ensure you receive any items you order through ufirstgold 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**

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** or call ufirstgold Membership Services on 1890 946 486 or from outside the Republic of Ireland call 00 44 2392 676 738.

If you've any questions on your account

- ask any member of staff in your local Ulster Bank branch
- call the ufirstgold membership services team

ufirstgold Membership Services

1890 946 486

or from outside the Republic of Ireland call

00 44 2392 676 738

(National call rate applies)

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 up to €1,000 (0% variable)
- 1.2 Preferential overdraft rates
- 1.3 Interest when your account is in credit
- 1.4 Tailored Rates on Personal Loans
- 1.5 Tailored Rates on Mortgages
- 1.6 Commission-free Travel Money
- 1.7 Annual Customer Review
- 1.8 Anytime Internet and Telephone Banking

1.1 Interest-free overdraft up to €1,000 (0% variable)

Getting close to payday and need more funds? Don't worry, with a ufirstgold interest-free overdraft limit you can borrow up to €1,000 whenever you need it – with no charges.

How it works

This is an interest-free authorised overdraft (**0% variable**). As a ufirstgold member you can apply for an interest-free (**0% variable**) overdraft of up to €1,000 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 ufirstgold account monthly membership fee is €14.

How to apply

When opening your ufirstgold Current Account you can apply for an interest-free (**0% variable**) overdraft of up to €1,000. 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. The 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 ufirstgold Account is closed, standard overdraft rates will apply. Please read our booklet A Guide to Personal Accounts, Fees and Interest for details.

1.2 Preferential overdraft rates

Sometimes we all need a little extra money, so why not take advantage of our preferential overdraft rates for ufirstgold customers?

How it works

You can apply for a higher overdraft limit above your agreed interest-free overdraft at a preferential rate for our ufirstgold customers. However, if you do, every time your balance goes over the agreed interest-free overdraft, we will charge debit interest on the full amount of the overdrawn balance including your interest-free overdraft limit.

How to apply

If you would like to apply for a higher overdraft limit, please contact your branch.

If you go over your overdraft limit, we will charge you debit interest at our arranged interest rate up to the total limit and we will charge you interest at our unarranged overdraft rate on the balance above the total limit. Please note, that if for any reason your ufirstgold Account is closed, standard overdraft rates will apply.

Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. You must repay the overdraft when we demand. You cannot go over the overdraft facility, without getting our permission first. If you go over your overdraft limit, we will charge interest at the rate shown in our **A guide to personal accounts fees and interest** brochure. Please ask in branch for details.

1.3 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 everyday (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 the deduction of Deposit Interest Retention Tax (DIRT). Details of current interest rates are available from any branch of Ulster Bank or from our website www.ulsterbank.ie

1.4 Tailored Rates on Personal Loans

As a ufirstgold 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

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.

*APR: Annual Percentage Rate

How to apply

If you are looking for a personal, car or home improvement loan, simply call into your local branch or phone **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.

A discount will be applied to the interest rate for fixed rate loan borrowings for ufirstgold customers. Typical discount equates to approximately 1% off the APR* of the prevailing rate. This discount is subject to change.

Important Information

Lending criteria, terms and conditions apply. Personal Loans are not 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 drawdown 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. Security may be required. The amount you can borrow will be based upon your ability to repay and the purpose of the loan.

*Annual Percentage Rate.

1.5 Tailored Rates on Mortgages

All ufirstgold members are entitled to apply for an Ulster Bank Discounted Variable Mortgage with ufirstgold discount. This offers all the features and benefits of our Discounted Variable Mortgage, with the added benefit of a special discount off our Discounted Variable Mortgage rate. In addition, ufirstgold 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**

How it works

If you wish to take the Discounted Variable Mortgage with ufirstgold 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 ufirstgold discount.

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

If you choose a variable rate loan:

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

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.

The cost per month of a typical €100,000 20 year discounted variable rate mortgage **at 4.1% APR*** (variable) is €608.62 excluding insurance. Total amount repayable €146,068.80. If rates increase by 1% an additional €54.10 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**

How to apply

Simply contact your branch and identify yourself as a ufirstgold member.

Important information

Lending criteria, terms and conditions apply. Mortgage loans are granted subject to status. 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%.

*APR: Annual Percentage Rate

1.6 Commission-free Travel Money

ufirstgold members can buy or change foreign currency for personal use at any Ulster Bank branch and have the usual commission fee waived.

How it works

Just use your ufirstgold membership card when you go to any Ulster Bank branch counter to change foreign currency.

Important Information

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

1.7 Annual Customer Review

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

How it works

A consultation with our Customer Advisors 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 Advisor or Branch Manager.

*ATM: Automated Teller Machine

1.8 Anytime Internet and Telephone Banking

You can register your ufirstgold 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 Internet Banking

Simply visit **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 is subject to terms and conditions, available on request from any Ulster Bank branch.

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.

*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 Airport Lounge Membership
- 2.4 Lifestyle Manager
- 2.5 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.

ufirstgold gives you access to live entertainment at reduced prices.

- **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 must be attending the event. You may be able to order more than four, 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 33–36 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 ufirstgold account within 30 days of your booking. You do not need to do anything to claim it.

Book online: through our Members Website at www.ufirstaccount.ie
Only Ticketmaster events can be booked online.

Book by phone: For non-Ticketmaster events, call the Ticket Concierge Service through ufirstgold membership services on **1890 946 486**.

Lines are open Monday to Sunday 8am–10pm except Christmas Day.

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 ufirstgold member. With a 10% discount off weekend breaks, hotels, holidays, car hire and overseas travel, you could travel further, more often.

ufirstgold 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 ufirstgold membership services on **1890 946 486**.

Lines are open Monday to Sunday 8am–10pm except Christmas Day.

More information on Travel Services

Terms and Conditions apply – please refer to pages 24–28 of this brochure, or call ufirstgold membership services for more details and common questions.

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

2.3 Executive Airport Lounge Membership

Avoid the hustle and bustle of airports – start your holiday in style. As a ufirstgold member you can apply for a Priority Pass giving you access to over 600 airport lounges around the world for a small fee.

- Access to over 600 VIP lounges in more than 100 countries and 300 cities worldwide
- Available to use regardless of the class of travel or airline you're flying
- Privileged access to over 70 US Airport VIP Lounges
- Relaxing ambience – for you and your guests
- Complimentary refreshments and snacks

How it works

Priority Pass gives you access to more than 600 executive lounges all over the world. As a ufirstgold account holder the annual fee – normally €99 – will be waived. For a fee of €24 per person per visit, you, your family, or friends travelling with you can enjoy the comfort of an executive lounge – even when you're flying economy.

Register online: through our Members Website at www.ufirstaccount.ie

Register by phone: call ufirstgold Membership Services on **1890 946 486** to request an application form for your Priority Pass.

Please note: The Priority Pass per visit fee must be paid for using a nominated credit card (debit cards are not accepted).

2.4 Lifestyle Manager

Solve that time-consuming problem or seemingly impossible challenge.

You can use the Lifestyle Manager Service whenever you like.

Our Lifestyle Manager Service can help you with all kinds of things, such as:

- Getting your hands on theatre tickets that are difficult to source or booking a table at a top restaurant anywhere in the world
- Recommending and securing a special gift for any occasion – gift-wrapped if you need it
- Planning a special event such as a birthday, anniversary dinner or even a wedding
- Sourcing qualified tradesmen to work in your home
- Booking an executive car or getting you in contact with the right people when you've lost your car keys

This service can help you find a solution when you don't know where to start.

How to use

Call ufirstgold membership service on **1890 946 486**.

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

2.5 Dining Discounts

Access a selection 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
- **A selection of restaurants** – throughout the Republic of Ireland, Northern Ireland and the UK. To view a list of participating restaurants, visit **www.ufirstaccount.ie**.

How to use

To make your reservation, call ufirstgold membership services on **1890 946 486**.

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

Lines are open Monday to Friday 8am–8pm excluding Bank Holidays, Saturdays 9am–5pm. Terms and Conditions apply – please refer to pages 28–30 of this brochure.

3. Protection Benefits

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

- **3.1 Annual Worldwide Family Travel Insurance**
- **3.2 Mobile Phone Insurance**
- **3.3 Ulster Bank Car Insurance discount**
- **3.4 Accidental Death Insurance**

3.1 Annual Worldwide Family Travel Insurance

This benefit gives you and your family multi-trip worldwide travel insurance up to 31 days, that covers you all year round. This also includes up to 17 days' winter sports cover.

Worldwide Travel Insurance is introduced by Ulster Bank to Europ Assistance who administer the policy. U K Insurance underwrites the policy. U K Insurance Limited (UKI) are authorised and regulated by the Financial Services Authority (FSA) in the United Kingdom. Their FSA register number is 202810. UKI is a Royal Bank of Scotland Group Company. Registered office of U K insurance Limited: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England, Reg. No. 1179980.

Worldwide travel cover for you and your family

- **Worldwide cover for you** – also covers your partner and dependant children if applicable
- Provides cover for trips up to 31 days
- **Winter sports cover** – up to 17 days' cover

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 ufirstgold Current Account.

Call ufirstgold Membership Services on **1890 946 486** who will introduce you to Europ Assistance. They will provide you with terms and conditions, additional information and register you for cover.

Do you have an existing medical condition?

You may not be covered. Call ufirstgold Membership Services on **1890 946 486** who will introduce you to Europ Assistance for more information.

For more information in relation to this benefit or how to make a claim, log on to **www.ufirstaccount.ie** or call **1890 946 486**.

Lines are open Monday to Friday 9am–6pm and Saturday 10am–4pm.

3.2 Mobile Phone Insurance

ufirstgold 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 smart phones
- **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. The insurance is only in force for as long as you have your ufirstgold Current Account. Your cover will start 14 days after you register your mobile phone. 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

Register by phone: call ufirstgold Membership Services on **1890 946 486** 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, Saturdays and Sundays 9am–6pm.

3.3 Ulster Bank Car Insurance discount

Car Insurance is something every driver needs – and getting the best value cover is something every driver wants. As a ufirstgold member, you are eligible for a discount off your Ulster Bank Car Insurance premium.

What benefit will I receive?

As a ufirstgold member, you are eligible for a **10% discount** off your premium – this is in addition to other discounts which you may be eligible for.

How it works

For an instant quote or to arrange immediate cover, call Ulster Bank on **1890 700 800**, ensuring you inform the Customer Support Team that you are a ufirstgold member. Lines are open Monday to Friday 9am–6pm. Calls may be recorded.

Important Information

Discounts are applied consecutively to your individual premium. Subject to a minimum premium of €280. Underwriting and acceptance criteria apply.

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.

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 €15,000 cover**
- **Extra protection** – up to €200,000 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 ufirstgold Current Account.

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

Register online: through our Members Website at www.ufirstaccount.ie

Register by phone: call ufirstgold Membership Services on **1890 946 486** 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, Lifestyle Manager, Airport Lounge Access, Tailored Personal Loan Rates, Tailored Mortgage Rates, Commission Free Travel Money, Worldwide Travel Insurance, Accidental Death Insurance, Ulster Bank 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 ufirstgold Current Account.

1 Definitions

“ufirstgold Membership Services” means services provided by Affinion International Limited acting as agents for Ulster Bank.

2 ufirstgold 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 the ufirstgold user guides issued to customers when opening the Account, should the ufirstgold Current Account be closed within six 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 ufirstgold Benefits attached to the Account. For further information contact your branch or call ufirstgold Membership Services on 1890 946 486. From outside the Republic of Ireland call 0044 2392 676 738.

Banking Benefits

3 Interest-free overdraft

- 3.1 Each ufirstgold Current Account holder can apply for an authorised interest-free overdraft limit marked. Whilst the balance of your ufirstgold 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 ufirstgold 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 lodgements or withdrawals and non-automated lodgements 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 ufirstgold 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 ufirstgold Mortgage Offer

- 6.1 Periodic Mortgage Offers will be available to ufirstgold Current Account holders.

Details of the terms and conditions which will apply to the ufirstgold 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

7 Annual Financial Consultation

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

8 Membership Fee

8.1 The fee for the ufirstgold Current Account is €14 per month.

9 Commission Free Travel Money

9.1 Applies to Branch transactions only – not ATM machines.

9.2 Transactions on foreign currency accounts are not eligible for the discount.

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

Lifestyle Benefits

10 Travel Discount Terms and Conditions

10.1 General

- 10.1.1 All travel services are provided by Affinion International Travel Limited, Registered in Ireland No.: 369768. Registered Office: 25/28 North Wall Quay, Dublin 1. Affinion 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.
- 10.1.2 Affinion International Travel Limited is a wholly owned subsidiary of Affinion International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinion International Travel Limited from arranging travel into Cuba and this will continue to apply unless the regulations are lifted.
- 10.1.3 The ufirstgold Travel Service is operated for Ulster Bank by Affinion International Travel Limited which simply acts as an agent in arranging travel. These terms and conditions govern Affinion's relationship with you.
- 10.1.4 As a ufirstgold account holder you will receive a 10% discount on all travel products booked through the ufirstgold Travel Service, subject to the eligibility criteria listed in clause 10.2, and the exclusions listed in clauses 10.5 and 10.6.
- 10.1.5 When you make a booking through the ufirstgold 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.

10.2 Eligibility

10.2.1 Subject to the exclusions in section 10.5 overleaf, 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.

10.2.2 There is no limit to the number of times you may use the service, provided you have an active ufirstgold account.

10.3 Travel Reservations

10.3.1 Reservations can only be made via telephone through the ufirstgold Membership Services 1890 946 486.

10.3.2 If you phone the ufirstgold Travel Service to make a reservation, your Membership details will be verified and you will be put through to a Travel Service Agent.

10.3.3 Your details will not be used for any purpose other than to fulfil the obligations under the ufirstgold Travel Service.

10.3.4 The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your booking with the ufirstgold Travel Service.

10.3.5 For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.

10.3.6 You may request specific excerpts from brochures, where available, to be posted to you by calling the ufirstgold Travel Service. The ufirstgold 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.

10.3.7 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.

10.3.8 If you do make a booking through the ufirstgold 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 ufirstgold Membership Services on 1890 946 486 between the hours of 8am to 10pm Monday to Sunday (excluding Christmas Day).

10.4 Payment

10.4.1 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 ufirstgold Travel Service.

10.4.2 Payments may be made by debit card, credit card or cheque.

10.4.3 Best results are achieved if you elect to pay the ufirstgold 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.

10.5 Travel Booking Exclusions

10.5.1 Any reservations which must be booked privately, i.e. which can not be booked through a Travel Agency (and therefore not through the ufirstgold 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 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.

10.6 Travel Discount Exclusions

- 10.6.1 Bookings for ufirstgold Members' relatives, friends, associates or others, unless the ufirstgold Member is one of the travelling party.
- 10.6.2 '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.
- 10.6.3 Flight bookings with Low Cost Airlines. Prices offered through the ufirstgold Travel Service may differ from prices offered by the Airline directly.
- 10.6.4 Tour Operator funded loyalty discounts (e.g. P&O's Portunus Club).
- 10.6.5 Tour Operator direct promotions (e.g. Sandals 2 for 1), which cannot be booked through a Travel Agency.
- 10.6.6 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
- 10.6.7 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.

10.7 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.

10.8 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.

10.9 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.

10.10 Data Protection

For the purposes of the Data Protection Act 1988-2003, we, Affinion, 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.

10.11 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 ufirstgold Membership Services.

10.12 Consumer Disclosure

10.12.1 Affinion 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. Affinion 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.

10.12.2 Affinion 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 Affinion International Travel Limited.

10.12.3 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 12 to your travel companions or guests.

- 10.12.4 Itineraries and rates as quoted and advertised by Affinion International Travel Limited are correct when provided to us, however, Affinion International Travel Limited cannot be held responsible for changes made by any supplier, with or without notice.

10.13 Complaints

- 10.13.1 Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, Affinion International Travel Limited will liaise with the tour operator on your behalf to resolve the situation.
- 10.13.2 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
ufirstgold Membership Services
PO Box 1157
Crumlin
Dublin 12

11 Dining Services

11.1 Bookings

- 11.1.1 The ufirstgold 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).
- 11.1.2 The ufirstgold 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.
- 11.1.3 You must be an active ufirstgold Account Holder to book a restaurant through the ufirstgold Dining Service.
- 11.1.4 There is no limit to the number of times you may use the service, provided you are a registered ufirstgold Account Holder.
- 11.1.5 The discount is available on bookings for your relatives, friends, associates or others, providing you are one of the dining party.
- 11.1.6 All bookings must be made by telephone through ufirstgold Membership Services.
- 11.1.7 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).
- 11.1.8 Bookings for the same day must be made before 17:00hrs, and at least two (2) hours before the dining time.
- 11.1.9 By making a booking with the ufirstgold Dining Service, you shall be deemed to have accepted these terms and conditions on behalf of all the individuals in your dining party.
- 11.1.10 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 non-beverage purchases are excluded. Other alternative dining special offers may be made available to you which are not part of the Jade 25% Discount range.

- 11.1.11 The Jade 25% Discount offers are only available through the ufirstgold 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.
- 11.1.12 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.
- 11.1.13 All ufirstgold 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 ufirstgold Dining Service may need to check in advance that smaller restaurants are able to accommodate your party.
- 11.1.14 The Jade 25% Discount applies for up to four (4) people per booking.
- 11.1.15 Subject to availability, the ufirstgold 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.
- 11.1.16 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.
- 11.1.17 The restaurants featured in the ufirstgold Dining Service are subject to change at any time.
- 11.2 Payment**
- 11.2.1 You must provide credit or debit card details to secure your booking when making a restaurant reservation.
- 11.2.2 You will only have to pay the relevant restaurant after you have eaten.
- 11.2.3 The relevant discount will be deducted from your bill where appropriate.
- 11.2.4 The ufirstgold Dining Service will not charge you a booking fee for your restaurant booking.
- 11.3 Cancellations and Amendments**
- 11.3.1 All requests for cancellations or amendments should be notified by telephone to ufirstgold Membership Services.
- 11.3.2 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').
- 11.3.3 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.
- 11.3.4 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.
- 11.4 Customer Service**
- 11.4.1 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims (PO Box 1157, Crumlin, Dublin 12. Telephone 1890 946 486). If telephoning, your call may be recorded for quality and training purposes.
- 11.4.2 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 ufirstgold

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.

11.5 Liability

- 11.5.1 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.
- 11.5.2 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.
- 11.5.3 The ufirstgold Dining Service accepts no responsibility if a participating establishment ceases to trade or undergoes a change of ownership.
- 11.5.4 The ufirstgold 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.

11.6 General

- 11.6.1 The ufirstgold 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.
- 11.6.2 Except as otherwise provided in these terms and conditions, your statutory rights are not affected.

12 Executive Lounge Membership (Priority Pass)

- 12.1 Global Airport Lounge Access is provided by Priority Pass. Registered address: 5 Brighton Road, South Croydon, Surrey CR2 6EA. Company Registration Number 2132179. Membership to Priority Pass offers access to the largest independent airport lounge access programme. The service can be used once your Priority Pass application has been processed, and a Priority Pass Membership Pack and Membership Card have been issued to you. On application, you will need to assign a credit card to your membership so that lounge visit billing can take place. There is no need to pre-book airport lounges before use. Your Priority Pass card must be shown to gain entry to the lounges. On entry to the lounge, you may be required to sign a 'Record of Visit' voucher. Your assigned credit card will be debited at the prevailing rate after your visit. Please refer to your Priority Pass Membership Pack for full Conditions of Use.

Priority Pass conditions of use:

- 12.2 The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the member. The card may not be used by any person other than the member. Please note that improper use of the Priority Pass card could constitute fraud.

- 12.3 The Priority Pass card is not a payment card nor is it proof of credit worthiness and attempts to use it as such could constitute fraud.
- 12.4 Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card. The administrators of Priority Pass shall debit all charges for lounge usage by the member, where applicable (dependent on membership plan) and any guests to the payment card designated on the member's Application/ Enrolment form as per the terms agreed to on that form. If the designated payment card is lost, stolen, cancelled or otherwise invalidated, it is the member's responsibility to notify the administrators of Priority Pass immediately and designate another payment card for charging purposes. Failure to do so could constitute fraud. The member remains liable for all lounge visit charges until such time as they are paid in full.
- 12.5 The Priority Pass group of companies reserves the right to change the lounge usage charge (where applicable) at any time. Members will be notified accordingly if such changes occur.
- 12.6 When presenting the Priority Pass card on entering the lounge, lounge staff will make an imprint of the card and issue a 'Record of Visit' voucher to the member or make a log entry. Some lounges may have electronic card readers, which will read the member's details off the magnetic strip on the reverse side of the Priority Pass card. Where applicable, the member must sign the 'Record of Visit' voucher, which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the member (dependent on membership plan), and that for any guests will be based on the 'Record of Visit' voucher/log submitted by the lounge operator.
- 12.7 While it is the responsibility of the lounge staff to ensure a voucher imprint/log is made of the Priority Pass card, the member is responsible for ensuring the 'Record of Visit' voucher/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the member is responsible for retaining the 'Cardholder's' copy of the 'Record of Visit' voucher presented to them at the lounge.
- 12.8 All participating lounges are owned and operated by third party organisations. The member and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. The Priority Pass group of companies has no control over the facilities offered, the opening/closing times or the personnel employed by the lounges. The administrators of Priority Pass will use every endeavour to ensure the benefits and facilities are available as advertised, but the Priority Pass group of companies does not warrant nor guarantee in any way that said benefits and facilities will be available at the time of the member's visit. Neither is the Priority Pass group of companies liable for any loss to the member, or any accompanying guests, arising from the provision or nonprovision (whether in whole or in part) of any of the advertised benefits and facilities. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated in the lounge listing.
- 12.9 Participating lounges have no contractual obligation to announce flights and the Priority Pass group of companies shall not be held liable for any direct or indirect loss resulting out of any member and/or accompanying guests failing to board their flight(s).

- 12.10 The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases the member is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details).
- 12.11 Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only.
- 12.12 Fax charges (where applicable) and Internet charges (where applicable) are at the discretion of each lounge operator and the member is responsible for paying these direct to the lounge staff.
- 12.13 Admittance to lounges is strictly subject to members and any guests being in possession of a valid flight ticket for the same day of travel. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only.
- 12.14 Admittance to lounges is subject to members and any guests behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. The Priority Pass group of companies is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with this condition.
- 12.15 Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Priority Pass office from which the card was issued. A replacement cost of €18 shall be charged for each replacement card.
- 12.16 The Priority Pass group of companies shall not be held responsible for any disputes that may occur between the member and/or any guests and a lounge operator.
- 12.17 The Priority Pass group of companies reserves the right at any time at its absolute discretion and without notice to revoke membership in Priority Pass, in which event a proportional refund of the annual fee/enrolment fee (whichever is applicable) will be made provided revocation has not been made because of fraud by the member.
- 12.18 Renewal terms and conditions are at the discretion of Priority Pass Ltd. Priority Pass Ltd has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security. The member agrees that s/he will defend and indemnify the Priority Pass group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgements, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the member or any guests or any person in said lounge at the behest of the member, except that such indemnification shall not extend to acts of gross negligence or wilful misconduct by the indemnified parties.

13 Lifestyle Manager

13.1 Accessing the service

- a) The ufirstgold Lifestyle Manager is a special telephonic service and all information is provided verbally.

13.2 Enquiries and bookings

- a) You will usually be given the information you have requested whilst you are on the phone to the Lifestyle Manager. If it is not possible to provide the requested information immediately (i.e. if further

research is necessary) the Lifestyle Manager will make enquiries and phone you back within one business day with the outcome or status of the enquiry.

13.3 Services

- a) The Lifestyle Manager will try to accommodate any specific request you may have, by sourcing a supplier for the desired product or service. Services that contravene local or international law will not be sourced or provided through the Lifestyle Manager.
- b) The Lifestyle Manager does not sell goods or services of any kind. It acts on your behalf to arrange purchases from the relevant suppliers. Consequently any agreement for the provision of goods or services is between you and the supplier of the goods or services.
- c) The Service can't be held responsible for the quality of goods or the supplier.
- d) The Lifestyle Manager will not use your name and address for any purpose other than to fulfil its obligations under the service.
- e) The Lifestyle Manager does not provide information or advice about financial matters.

13.4 Payment

- a) You must pay for each service requested in accordance with the specific requirements of each individual service-provider. You may be required to provide the card number and expiry date of a major credit/debit card to secure a booking or order.

13.5 Confirmations

- a) Within one business day of your authorised payment and the booking being placed, you will be sent an Order Confirmation.
- b) You should check your Order Confirmation carefully and immediately telephone ufirstgold Membership Services on 1890 946 486 if you notice any discrepancies.
- c) The Lifestyle Manager is provided by Prestige International UK Ltd.

14 Ticket Booking Service

14.1 These terms and conditions govern the ufirstgold Tickets Service ("the Service") which is available to you as a ufirstgold account holder. If you cancel your ufirstgold 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.

14.2 General

14.2.1 The ufirstgold Tickets Service is provided by Affinion International Limited ("Affinion"), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797.

14.2.2 As a ufirstgold 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.

14.2.3 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.

14.3 Online Bookings

- 14.3.1 All bookings should be made online via the dedicated ufirstgold Tickets Service pages of the website via 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. If you are not able to access the website, or if tickets for the event are not available online, you may call ufirstgold Membership Services on 1890 946 486 to book via the Ticket Concierge Service.
- 14.3.2 For tickets booked online, Cash-back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
- 14.3.3 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.
- 14.3.4 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.

14.4 Ticket Concierge Service

- 14.4.1 To enquire about tickets not available online or to make a query about the Service you may call ufirstgold Membership Services on 1890 946 486 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.
- 14.4.2 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).
- 14.4.3 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.
- 14.4.4 Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
- 14.4.5 Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
- 14.4.6 The Ticket Concierge Service can only source tickets where they are available at face value.
- 14.4.7 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 14.4.8 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 on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.
- 14.4.9 For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirstgold 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.

14.5 Tickets

- 14.5.1 Tickets cannot be refunded or exchanged.
- 14.5.2 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.
- 14.5.3 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.
- 14.5.4 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 14.5.5 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.

14.6 Cash-back

- 14.6.1 To be eligible for the Cash-back, you must be a ufirstgold account holder at the time you purchased your tickets.
- 14.6.2 The Cash-back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
- 14.6.3 The Cash-back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
- 14.6.4 The Cash-back will appear in your online Cash-back Summary on the Tickets Service member area of the ufirstgold website via **www.ufirstaccount.ie** within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking.
- 14.6.5 The Cash-back amount will appear as "Tickets Cash-back" on your bank statement.
- 14.6.6 Cash-back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
- 14.6.7 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** 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.
- 14.6.8 Cash-back is only applicable for sporting events where the tickets are booked online via **www.ufirstaccount.ie**.
- 14.6.9 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.
- 14.6.10 If your ticket(s) were purchased via the dedicated ufirstgold Tickets Service pages of the **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.
- 14.6.11 Affinion 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 ufirstgold account, ufirstgold 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.

14.7 Customer Service

- 14.7.1 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirstgold Membership Services on 1890 946 486. If telephoning, your call may be recorded for quality and training purposes.
- 14.7.2 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 ufirstgold Membership Services on 1890 946 486.

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 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.
- 6 We do not disclose your information to anyone outside the Group except:
 - where we have your permission; or
 - where we are required or permitted to do so by law; or
 - to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or
 - where we may transfer rights and obligations under this agreement.
- 7 We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.
- 8 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.
- 9 If you would like a copy of the information we hold about you, please write to your branch. A fee may be payable.

Credit Reference Agencies

- 10 We may make periodic searches at credit reference agencies and will provide information to the Group to manage and take decisions about your accounts. This may include information about how you manage your account including your account balance, credit limit and any arrears. We will also provide this information available to other organisations so that they can take decisions about you. The information may also be used for tracing purposes.

Fraud Prevention Agencies

- 11 If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
- checking applications for, and managing credit or other facilities and recovering debt;
 - checking insurance proposals and claims
 - checking details of job applicants and employees. We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.
- 12 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.

Information correct as at 26 April 2012.



Call into your local branch



ulsterbank.ie

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

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

Please note that the Ticket Booking Service, Travel Service, Airport Lounge Membership, Lifestyle Manager and Dining Discounts are not activities regulated by the Central Bank of Ireland.