



Ulster Bank

What you need to know

1. Who we are

Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”), registered in England and Wales (Registered Number 929027). Registered Office: 250 Bishopsgate, London EC2M 4AA.

2. Who regulates us?

National Westminster Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 121878.

You can check this on the Financial Services Register by visiting: www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on **0800 111 6768** or the PRA on **0207 601 4878**.

3. The service we offer

We act as an insurance intermediary, representing the customer.

Home

We will introduce you to Uinsure only, who will be responsible for the sale of any insurance policy. You will not receive a personal recommendation from us. Uinsure will provide you with information to help you make the decision whether the insurance policies offered meets your demands and needs.

We can only offer products from:

- Uinsure for home Insurance

For Silver, Platinum and Black Accounts

We act as an Insurance Distributor. We will provide you with information, about the insurance products which come as part of the packaged account selected, to help you make a decision whether the packaged account selected meets your needs.

We only offer:

- travel insurance underwritten by AWP P&C SA and administered by AWP Assistance UK Ltd (trading as Allianz Assistance) (provided with Silver accounts, Platinum accounts and Black accounts only)
- home emergency cover underwritten by U K Insurance Limited (provided with Black accounts)
- car breakdown cover from AA Developments Limited (trading as AA Breakdown Services), Acromas Insurance Company Limited and AA Underwriting Insurance Company Limited (provided with Platinum accounts and Black accounts)
- mobile phone insurance underwritten by Aviva Insurance Limited and provided by Likewise Device Protection UK Limited (provided with Silver accounts, Platinum accounts and Black accounts).

**Please turn over
for more information**

ULS201668NI June 2026

4. Our fees and how we are remunerated by the insurance provider

We will not charge you any fees for our service.

Home Insurance

You can obtain an online quotation which will tell you about any other fees payable directly to Uinsure relating to the policy.

Uinsure pays us a percentage commission from the total annual premium you pay.

Silver, Platinum and Black Accounts

We do not receive remuneration from the insurer when we sell you travel insurance, car breakdown cover, home emergency cover or mobile phone insurance provided with Silver, Platinum or Black accounts.

5. What to do if you have a complaint

If you ever need to complain about our service to you, please contact us:

Online

You can make a complaint online at [How to make a complaint | Ulster Bank](#)

In writing: Ulster Bank, Complaint Handling Centre Freepost BEL4084 Belfast BT1 5BR.

By phone: **0345 742 4365**.

If you have a hearing or speech impairment you can use Text Relay from a text phone, add **18001** before **0345 742 4365**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

By phone: **UK: 0345 742 4365. Relay UK: 18001 0345 742 4365**.

In writing: Ulster Bank, Complaint Handling Centre Freepost BEL4084 Belfast BT1 5BR.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.fos.org.uk.

6. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the FSCS at www.fscs.org.uk or by calling **0800 678 1100** or **0207 741 4100**.