



## Fee Information Document

**Name of the account provider: Ulster Bank Limited**

**Account name: UBN Private Current Account**

**Date: The information in this Fee Information Document is correct as of 27 March 2020**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Your Current Account Terms or at [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	<ul style="list-style-type: none"> <li>• Monthly account fee £0</li> <li>• Total annual fee £180</li> </ul>
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) between banks £25</li> <li>• CHAPS (pounds) between branches £6</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) Euro – £0 Sterling – £25</li> <li>• Standard international payment Non-Sterling – £0 Sterling – £25</li> <li>• Urgent international payment £25</li> </ul>
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of transaction</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>19.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>19.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.75)).	<b>£2.75*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £20 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

This information is also available in Braille, large print, audio or on disk. Please contact your local branch for details or Textphone 0800 015 4422.



## Fee Information Document

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**Account name: Select**

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) between banks £25</li> <li>• CHAPS (pounds) between branches £6</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) EURO = £0 Sterling = £25</li> <li>• Standard international payment Non Sterling = £0</li> <li>• Urgent international payment Sterling = £25 £25</li> </ul>
Receiving money from outside the UK	Euro – no fee Non-Euro – £6

<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee <b>2.65% of withdrawal</b>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee <b>2.65% of transaction</b>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	• Arranged Overdraft Interest <b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest <b>39.49% EAR*</b> (Maximum charge of £17.25 per charging period).
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee <b>£2.75*</b> Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.75)).
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £20 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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## Fee Information Document

**Name of the account provider: Ulster Bank Limited**

**Account name: ADAPT**

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Service	Fee	
<b>General account services</b>		
Maintaining the account	No fee	
<b>Payments (excluding cards)</b>		
Direct Debit	Service not available	
Standing Order	Service not available	
Sending money within the UK	• Faster Payment (pounds)	Service not available
	• CHAPS (pounds) between banks	Service not available
	• CHAPS (pounds) between branches	Service not available
Sending money outside the UK	• SEPA (Euros)	Service not available
	• Standard international payment	Service not available
	• Urgent international payment	Service not available
Receiving money from outside the UK	Euro – no fee Non-Euro – £6	

<b>Cards and cash</b>		
<b>Cash withdrawal in pounds in the UK</b>		<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>		<b>No fee</b>
<b>Debit card payment in pounds</b>		<b>No fee</b>
<b>Debit card payment in a foreign currency</b>		<b>No fee</b>
<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>Service not available</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0%</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>Service not available</b>

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## Fee Information Document

Name of the account provider: Ulster Bank Limited

Account name: FOUNDATION

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) between banks £25</li> <li>• CHAPS (pounds) between branches £6</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) Euro – £0 Sterling – £25</li> <li>• Standard international payment Non-Sterling – £0 Sterling – £25</li> <li>• Urgent international payment £25</li> </ul>
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of transaction</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>Service not available</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0%</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>Service not available</b>

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## Fee Information Document

**Name of the account provider: Ulster Bank Limited**

**Account name: STUDENT**

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) between banks £25</li> <li>• CHAPS (pounds) between branches £6</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) Euro – £0</li> <li>• Standard international payment Sterling – £25</li> <li>• Urgent international payment Non-Sterling – £0</li> <li>• Urgent international payment Sterling – £25</li> <li>• Urgent international payment £25</li> </ul>
Receiving money from outside the UK	<ul style="list-style-type: none"> <li>• Euro – no fee</li> <li>• Non-Euro – £6</li> </ul>
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of transaction</li> </ul>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>0.00% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0.00% EAR</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.75)).	<b>£2.75*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £2.75 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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**Name of the account provider: Ulster Bank Limited**

**Account name: Graduate**

**Date: The information in this Fee Information Document is correct as of 27 March 2020**

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Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
Direct Debit	No fee
Standing order	No fee
Sending money within the UK	<ul style="list-style-type: none"> <li>• Faster Payment (pounds) No fee</li> <li>• CHAPS (pounds) between banks £25</li> <li>• CHAPS (pounds) between branches £6</li> </ul>
Sending money outside the UK	<ul style="list-style-type: none"> <li>• SEPA (Euros) Euro – £0</li> <li>• Standard international payment Sterling – £25</li> <li>• Urgent international payment Non-Sterling – £0</li> <li>• Urgent international payment Sterling – £25</li> <li>• Urgent international payment £25</li> </ul>
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
<b>Cards and cash</b>	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of withdrawal</li> </ul>
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee 2.65% of transaction</li> </ul>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer (£1500).</li> </ul> <p style="text-align: right;"><b>39.49% EAR</b></p>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).</li> </ul> <p style="text-align: right;"><b>39.49% EAR*</b></p>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.75)).</p> <p style="text-align: right;"><b>£2.75*</b></p>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £20 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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## Fee Information Document

**Name of the account provider: Ulster Bank Limited**

**Account name: U FIRST GOLD**

**Date: The information in this Fee Information Document is correct as of 27 March 2020**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	• Monthly account fee <b>£10</b>
	• <b>Total annual fee</b> <b>£120</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	• Faster Payment (pounds) <b>No fee</b>
	• CHAPS (pounds) between banks <b>£25</b>
	• CHAPS (pounds) between branches <b>£6</b>
<b>Sending money outside the UK</b>	• SEPA (Euros) <b>Euro – £0</b> <b>Sterling – £25</b>
	• Standard international payment <b>Non-Sterling – £0</b> <b>Sterling – £25</b>
	• Urgent international payment <b>£25</b>
<b>Receiving money from outside the UK</b>	<b>Euro – no fee</b>
	<b>Non-Euro – £6</b>
<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee <b>2.65% of withdrawal</b>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee <b>2.65% of transaction</b>

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest <b>39.49% EAR</b></li> </ul>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Interest <b>39.49% EAR*</b></li> </ul> (Maximum charge of £17.25 per charging period).
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£2.75*</b></li> </ul> Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.75)).
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £2.75 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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## Fee Information Document

**Name of the account provider: Ulster Bank Limited**

**Account name: U FIRST PRIVATE**

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Service	Fee
<b>General account services</b>	
<b>Maintaining the account</b>	• Monthly account fee <b>£26</b>
	• Total annual fee <b>£312</b>
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	<b>No fee</b>
<b>Standing Order</b>	<b>No fee</b>
<b>Sending money within the UK</b>	• Faster Payment (pounds) <b>No fee</b>
	• CHAPS (pounds) between banks <b>£25</b>
	• CHAPS (pounds) between branches <b>£6</b>
<b>Sending money outside the UK</b>	• SEPA (Euros) <b>Euro – £0</b>
	• Standard international payment <b>Sterling – £25</b>
	• Urgent international payment <b>Non-Sterling – £0</b> <b>Sterling – £25</b>
<b>Receiving money from outside the UK</b>	<b>Euro – no fee</b>
	<b>Non-Euro – £6</b>
<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee <b>2.65% of withdrawal</b>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee <b>2.65% of transaction</b>

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>19.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>19.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee  Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.75)).	<b>£2.75*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £20 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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