

Schedule of Services

Payment and International
Banking Charges

Bureau de Change

This section applies to personal and business customers.

Sales	
Foreign currency notes	0.3% of value issued
Minimum – Ulster Bank customers	£3
– Non-Ulster Bank customers	£4
Maximum	£15

Purchases	
Foreign currency cheques	0.25% of value purchased
Minimum	£3
Maximum	£25

Note: American Express travellers' cheques will be purchased free of charge.

Foreign currency notes	0.3% of value issued
Minimum – Ulster Bank customers	£3
– Non-Ulster Bank customers	£4
Maximum	£20
Same foreign currency exchange	
1% of value exchanged	
Minimum £2 plus item charge	

Note: bureau de change services are provided free of charge to personal customers over 60, 55 Plus account holders, student customers (full-time student account holders in third level education) and Graduate Package account holders.

Major foreign currency rates of exchange are displayed or will be quoted by staff at branches. These will also be available on the Bank's website www.ulsterbank.co.uk

International Payments – Sterling

This section applies to personal and business customers. Some fees in this section are marked as 'business only'.

Please note that if you are sending money anywhere in the EEA (including the UK) the only permitted charging option for that payment will be Shared Charges. Shared Charges means you pay for the charges levied by Ulster Bank and the beneficiary pays any charges levied by the beneficiary bank for receipt of the funds.

If you are sending money outside the EEA then you may pay the beneficiary bank charges to ensure the beneficiary receives the specific amount required. Please note in some cases outside of the EEA, Switzerland, Monaco, San Marino, Andorra and Vatican City, where it is local banking practice, the intermediary and/or beneficiary bank may deduct their fee(s) from the payment in any event.

Outward Payments	
Anytime Internet Banking	£25
Paper/Chip and PIN request	£25
Electronic payments (Bankline & International Cash Management – business only)	£18.75

To Ulster Bank Branches in ROI	
Anytime Internet Banking	£15
Paper/Chip and PIN request	£15
Electronic payments (Bankline & International Cash Management – business only)	£11.25

Inward payments	
In favour of Ulster Bank customers	£6
In favour of customers of other banks	£15

Cut-off times for payments	
Chip and PIN (via branches)	3.00 pm
Paper (via branches)	1.00 pm
Paper (direct)	2.00 pm

ePayments cut-off times	
Anytime Internet Banking	3.00 pm

International Payments – Non-Sterling

This section applies to personal and business customers. Some fees in this section are marked as ‘business only’.

Please note that if you are sending money anywhere in the EEA (including the UK) the only permitted charging option for that payment will be Shared Charges. Shared Charges means you pay for the charges levied by Ulster Bank and the beneficiary pays any charges levied by the beneficiary bank for receipt of the funds.

If you are sending money outside the EEA then you may pay the beneficiary bank charges to ensure the beneficiary receives the specific amount required. Please note in some cases outside of the EEA, Switzerland, Monaco, San Marino, Andorra and Vatican City, where it is local banking practice, the intermediary and/or beneficiary bank may deduct their fee(s) from the payment in any event.

Outward Payments

Anytime Internet Banking	
Standard payment	No charge
Urgent payment	£25
Paper/Chip and PIN request	
Standard payment	No charge
Urgent payment	£25
Electronic payments (Bankline & International Cash Management – business only)	
Standard payment	No charge
Urgent payment	£18.75

To Ulster Bank Branches in ROI

Anytime Internet Banking	
Same day Payment	£15
Standard payment	Free of charge
Paper/Chip and PIN request	
Same day Payment	£15
Standard payment	Free of charge
Electronic payments (Bankline & International Cash Management – business only)	
Same day Payment	£11.25
Standard payment	Free of charge

Inward Payments

In favour of Ulster Bank customers – Euro only	£0
In favour of Ulster Bank customers – All currencies except Euro	£0 (Below £101) £6 (£101 and over)
In favour of customers of other banks	£15

Cut-off times for payments

Chip and PIN (via branches)	3.00 pm
Paper (via branches)	1.00 pm
Paper (direct)	2.00 pm

ePayments Cut-off times

Anytime Internet Banking	3.00 pm
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International Accounts*

This section applies to personal and business customers.

Foreign currency current accounts	
Half yearly maintenance fee	£50
Unpaid cheques outward	£30
Chequebook charge – Euro only	£25
Unauthorised excess/funding charge	£20
Duplicate statement	£5.75 per sheet
Cash transactions**	0.5%
Bank report for audit purposes	£25
Certificate of Balance	£6
Certificate of Interest	£6

*Fees for international currency accounts will be charged at the currency equivalent of the fees and charges listed in the international currency of the account.

**The cut-off time for cash transactions to these accounts is 2.00 pm, cash transacted after this time will be deemed to have been received on the next business day.

The Unarranged Borrowing Rate for International Accounts will be set at a fixed margin of 4% above three month EURIBOR where the Account is denominated in Euro or at a fixed margin of 4% above the one month equivalent publicly available Reference Rate for non-Euro currencies (e.g. one month US Dollar LIBOR where the Account is denominated in US dollars). Where the currency reference rate is below zero, it will be deemed to be zero.

Details can be found on www.ulsterbank.co.uk

Collections

This section applies to personal and business customers.

Collections	
Outward	0.1%
Cheques – Minimum	£10
Maximum	£40

Commercial Cards

This section applies to business customers only.

NatWest Business Card*	
Annual fee (per card)	£32
Foreign exchange fee	2.75%
Cash advance	3% min £3
Late payment interest	1.60% per month
Late payment fee	£12
Copy statement	£1 per sheet (max £40)
Emergency card replacement	£75
Unpaid Direct Debit fee	£12

NatWest Premium Business Card*	
Annual fee (per card)	£79
Foreign exchange fee	2.75%
Cash advance	3% min £3
Late payment interest	1.60% per month
Late payment fee	£12
Copy statement	£1 per sheet (max £40)
Emergency card replacement	£75
Unpaid Direct Debit fee	£12

*Not available to new customers.

Ulster Bank OneCard	
Annual fee (per card)	£32
Foreign exchange fee	2.75%
Cash advance	2% min £2
Late payment interest	1.6% per month
Late payment fee	£10
Copy statement	£1 per sheet (max £40)
Emergency card replacement	£75
Unpaid Direct Debit fee	£10
Audit list of cardholder and limits	£10
Extended payment period (centrally billed)	7 days – 0%
	14 days – 0.45%
	21 days – 0.55%
	25 days – 0.60%
	28 days – 0.70%
Extended payment period (individually billed)	14 days – 0%
	21 days – 0.55%
	25 days – 0.60%
	28 days – 0.70%

Business Debit

Transaction type	Charges
<p>Sterling cash withdrawals from any UK cash machine (ATM)</p> <p>Sterling cash withdrawals from any Ulster Bank, Royal Bank of Scotland or NatWest branch in the UK, the Channel Islands, Isle of Man or Gibraltar</p> <p>Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo</p> <p>Purchase of foreign currency or travellers' cheques in the UK</p> <p>Foreign currency withdrawal from any Ulster Bank cash machine (ATM) in the Republic of Ireland</p>	<p>No charge</p>
<p>Cash withdrawals in a foreign currency;</p> <p>Inside the UK:</p> <ul style="list-style-type: none"> • from a cash machine <p>Outside the UK:</p> <ul style="list-style-type: none"> • from a cash machine; • purchase of currency; • purchase of travellers' cheques <p>Inside or outside the UK:</p> <p>Payments made in a foreign currency <i>For example, purchase of goods in a shop while you are traveling, and online/telephone purchases</i></p>	<p>We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction.</p> <p>(If you ask for the transaction to be converted into pounds sterling at the point of sale or withdrawal, we won't charge a Non-Sterling Transaction Fee, however, the transaction handler may charge you a separate fee.)</p>

Bankline

This section applies to business customers only.

Bankline gives you:

- Online visibility of up to 999 of your domestic and international business accounts
- Real time balance and transaction reporting
- The ability to make unlimited volumes of payments

Monthly subscription fee	£5
Standard domestic payment	£0.40
Same day domestic payments	£18.75
International payments 25% discount on the paper payment pricing	

Outward payments – Sterling

Electronic payments (Bankline & International Cash Management – business only)	£18.75
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Outward payments – Non-Sterling

Standard payment	No charge
Urgent payment	£18.75

To UB branches in ROI – Sterling

Electronic payments (Bankline & International Cash Management – business only)	£11.25
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To UB branches in ROI – Non-Sterling

Electronic payments (Bankline & International Cash Management – business only)	
Same day Payments	£11.25
Standard Payments	Free of charge

There is one optional service available through Bankline.

Bankline Statement Download

Bankline generation of download per file*	£20
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*Bankline Statement Download offers customers an optional service to generate downloadable files. This service is subject to availability and has separate terms and conditions.

For more information on Bankline including details on pricing please visit www.ulsterbank.co.uk/bankline

Sundry

This section applies to personal and business customers.

Cheque encashment facilities abroad	£20
Status reports on parties abroad	£10
Issue of release notes	£30
Enquiries abroad in respect of payments	£10

Additional Information:

For Electronic Payment instructions to make a Sterling payment within the UK or Euro payment within the EEA, we will ensure that the payment reaches the payee's institution no later than the following business day.

For Paper Payment instructions to make a Sterling payment within the UK or Euro payment within the EEA, we will ensure that the payment reaches the payee's institution no later than two business days later.

For other payments within the EEA we will ensure that the payment reaches the payee's institution by the end of the fourth business day after the bank received the instruction. For payments outside the EEA or in non-EEA currencies, different execution times may apply. The Bank will provide further information on request.

Note:

- 1 Ulster Bank out of pocket expenses, such as Swift, courier, postage and foreign bank charges are additional in all cases.
- 2 There may be an option to have Ulster Bank charges and/or out of pocket expenses deducted from out-going payments i.e. applied to the beneficiary.
- 3 In many cases, agents abroad and/or the beneficiary bank take charges. These vary from bank to bank and country to country. The applicant may have the option of paying the charges here or having them applied to the beneficiary.
- 4 If you are sending money anywhere in the EEA (including the UK) the only permitted charging option for that payment will be Shared Charges. Shared Charges means you pay for the charges levied by Ulster Bank and the beneficiary pays any charges levied by the beneficiary bank for receipt of the funds.

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- 5 An additional charge may be levied for urgent requests.
- 6 Government Stamp Duty will apply on Euro Chequebooks.

Important Information:

Terms and Conditions apply in respect of products and services outlined. Fees outlined in this brochure apply to all accounts, irrespective of whether or not the account is maintained in debit or credit. Information correct as at 13 January 2018 and is subject to change.

For further Current Account charges please check out 'A Guide to Personal Accounts Fees and Interest' or 'A Guide to Business Current Account Fees' brochures, available at your Business Centre/Branch.

Help for what matters

 **Ulster Bank**

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. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NatWest is entered on the Financial Services Register. Register number 121878. Calls may be recorded.

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