



Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: UBN Private Current Account

Date: The information in this Fee Information Document is correct as of 21 May 2021

- 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.
- A glossary of the terms used in this document is available free of charge.

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

Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest	19.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	19.49% EAR*
Refusing a payment due to lack of funds	• 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 (£2.15)).	£2.15*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: Select

Date: The information in this Fee Information Document is correct as of 21 May 2021

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Service	Fee
General account services	
Maintaining the account	No fee
Payments (excluding cards)	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	• Faster Payment (pounds) No fee
	• CHAPS (pounds) between banks £25
	• CHAPS (pounds) between branches £6
Sending money outside the UK	• SEPA (Euros) EURO = £0 Sterling = £25
	• Standard international payment Non Sterling = £0
	• Urgent international payment Sterling = £25 £25
Receiving money from outside the UK	Euro – no fee Non-Euro – £6

Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	• Non-Sterling Transaction Fee 2.65% of withdrawal
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	• Non-Sterling Transaction Fee 2.65% of transaction
Overdrafts and related services	
Arranged overdraft	• Arranged Overdraft Interest 39.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest 39.49% EAR* (Maximum charge of £17.25 per charging period).
Refusing a payment due to lack of funds	• Unpaid Transaction Fee £2.15* 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 (£2.15)).
Allowing a payment despite lack of funds	No fee
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
Other services	
Cancelling a cheque	No fee

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: ADAPT

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.
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- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account	No fee	
Payments (excluding cards)		
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	

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

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: FOUNDATION

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

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

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: STUDENT

Date: The information in this Fee Information Document is correct as of 21 May 2021

- 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.
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- A glossary of the terms used in this document is available free of charge.

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

Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest	0.00% EAR
Unarranged overdraft	• Unarranged Overdraft Interest	0.00% EAR
Refusing a payment due to lack of funds	• 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 (£2.15)).	£2.15*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £2.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: Graduate

Date: The information in this Fee Information Document is correct as of 21 May 2021

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

Overdrafts and related services		
Arranged overdraft	<ul style="list-style-type: none"> • Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer (£1500). 	39.49% EAR
Unarranged overdraft	<ul style="list-style-type: none"> • Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period). 	39.49% EAR*
Refusing a payment due to lack of funds	<ul style="list-style-type: none"> • Unpaid Transaction Fee <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 (£2.15)).</p>	£2.15*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: U FIRST GOLD

Date: The information in this Fee Information Document is correct as of 21 May 2021

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £10 • Total annual fee £120
Payments (excluding cards)	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £25 • CHAPS (pounds) between branches £6
Sending money outside the UK	<ul style="list-style-type: none"> • SEPA (Euros) Euro – £0 Sterling – £25 • Standard international payment Non-Sterling – £0 Sterling – £25 • Urgent international payment £25
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of withdrawal
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of transaction

Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest	39.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	39.49% EAR*
Refusing a payment due to lack of funds	• 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 (£2.15)).	£2.15*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £2.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: U FIRST PRIVATE

Date: The information in this Fee Information Document is correct as of 21 May 2021

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Service	Fee
General account services	
Maintaining the account	<ul style="list-style-type: none"> • Monthly account fee £26 • Total annual fee £312
Payments (excluding cards)	
Direct Debit	No fee
Standing Order	No fee
Sending money within the UK	<ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £25 • CHAPS (pounds) between branches £6
Sending money outside the UK	<ul style="list-style-type: none"> • SEPA (Euros) Euro – £0 Sterling – £25 • Standard international payment Non-Sterling – £0 Sterling – £25 • Urgent international payment £25
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
Cards and cash	
Cash withdrawal in pounds in the UK	No fee
Cash withdrawals in foreign currency outside the UK	<ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of withdrawal
Debit card payment in pounds	No fee
Debit card payment in a foreign currency	<ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of transaction

Overdrafts and related services		
Arranged overdraft	• Arranged Overdraft Interest	19.49% EAR
Unarranged overdraft	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	19.49% EAR*
Refusing a payment due to lack of funds	• 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 (£2.15)).	£2.15*
Allowing a payment despite lack of funds		No fee
*We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
Other services		
Cancelling a cheque		No fee

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