We're updating your Adapt account terms

Ulster Bank

Under 16? Please read this with a parent or guardian.

We're making some small updates to Your Adapt Current Account Terms on **1st October 2026**.

We've put a quick summary of the changes below. You can also download a PDF of your updated terms at **ulsterbank.co.uk/adapt-terms-1026**

Once you've read this, there's nothing you need to do.

What's changing

- **Notice before closing an account**. New rules introduced in April 2026 mean that if we ever need to close your account, we'll give you at least 90 days' notice and explain why. In some limited situations, this may not apply. We've updated our terms to reflect this. (See page 11 of your updated terms)
- **Debit cards**. We're limiting how many debit cards you can have with an Adapt account. You can still replace your card if it's damaged, lost or stolen. (See page 10)
- **Electronic payments**. We're making it clearer when money sent to your account from another account will be ready to use and when it will start earning interest. (See page 17)
- **Post Office cash deposits**. Our terms are being updated to explain when money paid in at the Post Office using a pay-in slip will be available for you to use. (See page 5)
- **CHAPS payments**. CHAPS is a type of UK bank payment used for sending large amounts of money, for example when buying something expensive like a car. Right now, if you make a CHAPS payment, we give you a separate set of CHAPS terms. From 1st October, these terms will be included in Your Adapt Current Account Terms instead. CHAPS stands for Clearing House Automated Payment System. (See page 16)
- **Booked payments and foreign cheques**. Booked payments are larger payments in a foreign currency (not pounds), usually the equivalent of £100,000 or more. We're making it clear this includes payments made or received by foreign currency cheque. (See page 18)

We're here to help

If you have any questions or want to talk about your account, we're here for you.

It's a good idea to check your account from time to time to make sure it's still right for you. If there's anything you'd like to ask us about or if you're thinking about closing or changing your account, we can help. You can also find details of the Current Account Switch Service at **currentaccountswitch.co.uk**. It's a secure and easy way to move to another bank or building society in seven days.

You can chat with Cora, your digital assistant, in the app or on our website, call us or visit a branch.

Banking My Way

Do you know about Banking My Way? It's our free service that lets you tell us about any help or adjustments you need to make banking easier. For example, if you have a disability or need any extra support to use our services. This means you won't have to repeat stuff every time you get in touch with us. Find out more on our website at **ulsterbank.co.uk/accessibility** or just get in touch. The Banking My Way service is available to customers aged 16 or over in the mobile app or Anytime Banking. If you're under 16, you'll need a parent or guardian's consent, and your information must be recorded in branch or over the phone.

Many thanks,
Your Everyday Banking Team

CURRENT ACCOUNT SWITCH GUARANTEE

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 (Registration Number 121878).