Changes to your terms

Ulster Bank

We're making some changes to Your Savings Account Terms from **1st October 2026**.

We've put the main points below and included the details at the end of this document.

If you're happy with the changes, there's nothing you need to do.

What's changing

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 your terms to reflect this. You can see all the details in Term 12.2.

We're also making some other updates. We've included a summary at the end of this letter, and you can download the updated Your Savings Account Terms (PDF) at **ulsterbank.co.uk/SavingsTerms20**

We're here to help

These updates will happen automatically from 1st October 2026.

It's a good idea to review your account from time to time to make sure it still meets your needs. If there's anything you'd like to talk to us about, or if you're thinking about closing or changing your account, we can help.

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

Many thanks,
Your Everyday Banking Team

Support when you need it

Explore the support available if you're disabled, need help with our accessibility services, are struggling financially or going through a difficult time. Visit **ulsterbank.co.uk/help-for-every-situation**

Please turn over for more information

Summary of changes to Your Savings Account Terms

Effective 1st October 2026

What's changing and where you'll find the new term	More information about the change
Electronic transfers (Savings Account Term 3.1)	We're updating our terms that set out how electronic payments are credited, making it clearer when the money is available to use, and when it will start to earn interest.
Cash deposits at the Post Office (Savings Account Term 3.2)	We're updating our terms to better reflect how long cash deposits made at Post Office counters using a pay-in slip take to clear.
CHAPS payments (Savings Account Term 5)	At the moment, if you make a CHAPS payment, we give you separate CHAPS terms every time you make a payment. From 1st October 2026, we'll include the CHAPS terms in Your Savings Account Terms.
Booked payments – foreign currency cheques (Savings Account Term 6.3)	Booked payments are larger payments in a foreign currency, usually the equivalent of £100,000 or more. In some cases, we may treat other payments as booked payments. We're making it clear this term includes payments made or received by foreign currency cheque.
Debit card order limits (Savings Account Term 8.6)	If a debit card is available on your account, we're introducing limits on how many debit cards you can order or replace. You can still request a replacement if your card is damaged, lost or stolen.
How you can close your account (Savings Account Term 12.1)	You'll no longer be able to tell us to close your account by post. You can still close your account online, in the mobile app, by calling us on **0345 742 4365** (Relay UK **18001 0345 742 4365**), or by visiting a branch. You can find your nearest branch by searching 'Branch locator' on our website. For joint accounts, if both signatures are required, you'll both need to visit a branch. If only one signature is needed, you can close it online, in the app or by calling us.
Changing your interest rate (Savings Account Term 11.2)	We've updated the list of reasons why we may change your interest rates.
Notice before closing an account (Savings Account Term 12.2)	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 your terms to reflect this.
Your information (Savings Account Terms 14.6 and 14.7)	We've updated the wording in the Your Information section to clarify the purposes for which we may share your information within the NatWest group and with third parties, to carry out our business activities as a group of companies and to provide you with products and services.

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