

Your Savings Account Terms

Accounts no longer available for sale

Help for what matters

 Ulster Bank

About this booklet

This booklet includes the Terms for Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”) savings accounts which are no longer available for sale. If you have any questions, please just pop into branch or call us on **0800 046 6486**.

This booklet is also available in Braille, large print and on audio tape.

Please visit ulsterbank.co.uk or ask at any branch for a copy of our leaflet

Our services for customers with disabilities.

Who are our regulators?

We’re authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We’re entered on the Financial Services Register and our firm reference number is 121878.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) can pay compensation to customers if they’re eligible and a bank is unable to pay a claim against it, usually if the bank stops trading or is insolvent. Compensation limits apply depending on the type of claim. We’re a member of the FSCS and our personal savings accounts are covered by the FSCS.

For further information about the compensation provided by FSCS, please visit fscs.org.uk

What's included in this booklet?

Contents

YOUR SAVINGS ACCOUNT TERMS FOR ACCOUNTS NO LONGER AVAILABLE FOR SALE	Page
1. Introduction	4
2. Giving us your instructions	5
3. Paying money into your account	5
4. Taking money out of your account	6
5. Interest	8
6. Keeping your account safe and limiting the use of your account	8
7. What happens when something goes wrong?	9
8. Communications and statements	11
9. Making changes to our agreement or changing your account to another account	11
10. Closing your account	13
11. Making a complaint	13
12. How we use your information	14
13. Account Specific Conditions	17

1. INTRODUCTION

1.1 Your agreement with us

These **Terms** and A guide to personal accounts fees and interest form the agreement between you and **us** National Westminster Bank Plc, trading as Ulster Bank, registered in England and Wales (Registered Number 929027). Money Desk Deposit, Fixed Term Deposit and Help to Buy: ISA each have a separate Information Sheet. They explain how your account works and set out the rights and responsibilities that each of us has regarding your account. The **Mobile Banking Terms** also form part of our agreement if we have agreed that you may use our Mobile Banking service to operate your account.

References to **you** in these Terms includes each account holder (if you have a joint account with us). **You** also includes any third parties you've authorised to act on your behalf where the term relates to giving us instructions.

Please ask us if you ever need up-to-date copies of any of the documents which make up our agreement. You can also find these Terms and A guide to personal accounts fees and interest at ulsterbank.co.uk/manage-your-savings and the Mobile Banking Terms at ulsterbank.co.uk/mobileterms

These Terms apply to the following Ulster Bank savings accounts:

- Reward Reserve Account
- Easy Access Savings Account
- ufirst Savings Account
- 55 Plus Savings Account
- Personal Savings Account
- urmoney Account
- RSVP Anytime Account
- eSavings Account
- eSavings Plus Account
- Bonus Saver Account
- Pathway Account
- Special Interest Deposit Account
- Direct Saver Account
- Reserve 30 Account
- Reserve 90 Account
- Cash ISA – Tessa Funds
- Cash ISA Plus
- Money Desk Deposit
- Fixed Term Deposit
- Help to Buy: ISA

1.2 Using your savings account

- Your account must not be used for business purposes.
- Your account is not designed for everyday payments so you can't set up standing orders or direct debits or have an arranged overdraft, and your salary or wage must not be paid directly into your account.
- Cheque books are not available with your account.

1.3 Joint accounts

Any one of you can discuss your account with us or give us instructions (without the consent of the other account holder(s)). This includes instructions to withdraw all of the money in your account or close your account.

If you don't want your account to work in this way, any one of you can tell us that we can only accept instructions from all of you acting together. After this happens, all instructions must be in writing and signed by all of you. This means that you won't be able to use our telephone, mobile or online banking services, or use a debit card as these services rely on us being able to accept instructions from just one of you.

If you all live at the same address (or you give us the same email address) we'll send joint communications to all of you at that address. If you live at separate addresses then we'll only send communications to one of you.

If one of you dies, we'll accept instructions from the remaining account holder(s) and the account will pass into their name(s).

1.4 The law that applies to your agreement

The laws of Northern Ireland apply to this agreement. If there's a dispute between us, you can take legal action against us in any Northern Irish court.

2. GIVING US YOUR INSTRUCTIONS

2.1 Giving us your instructions

You can give us instructions in a number of different ways including in writing, by cash machine, by telephone, online, in branch, using your mobile device, by card or by any other means we tell you are available.

You can also give instructions through third parties you've authorised to act on your behalf, for example powers of attorney and third party providers (like account aggregator services).

2.2 Delaying or refusing to act on your instructions

We'll always follow your instructions, **unless**:

- we reasonably believe that you didn't authorise the instruction;
- we reasonably suspect the instruction is fraudulent;
- it's necessary to reject your instruction to protect you or us from a crime;
- your instructions are unclear or incomplete;
- following your instruction would mean that we breach a law or regulation that we must comply with;
- following your instruction would mean your account goes overdrawn (below £0); or
- we're told about a dispute between joint account holders, which means the account can't be used until the dispute is resolved.

If we don't follow one of your instructions we'll usually tell you. If you'd like to know why we didn't follow your instruction you can call us on **0800 046 6486**. If we can, we'll explain why we didn't follow your instruction unless there's a legal or security reason which means we can't tell you.

3. PAYING MONEY INTO YOUR ACCOUNT

When we refer to **business day** below we mean Monday to Friday excluding bank holidays.

3.1 Electronic transfers

When we receive an electronic transfer, the money will be credited to your account (i.e. available for you to use and will start earning interest (if payable)) on the same day.

If we receive the money (and instructions to pay it into your account) by:	Faster Payments , we'll check the instruction and if we approve it then the money will usually be credited to your account immediately.
	CHAPS , we'll check the instruction and if we approve it then the money will be credited to your account within 90 minutes of receipt.

3.2 Cash

Cash will be available for you to use and will start earning interest (if payable) at different times depending on how and when the cash is paid into your account:

How is the cash paid in?	When will the cash be available to use and start earning interest (if payable)?
Branch counter	Immediately (if received within normal branch opening hours) or Next business day (if received outside of normal branch opening hours)
Cash and deposit machine (including Fast lodgement) before 3.30pm on a business day. A Fast lodgement facility is a cash machine which allows you to pay cash or cheques into your account.	Same day
Cash and deposit machine (including Fast lodgement) after 3.30pm or on a non-business day	Next business day
Post Office® counter using a pay-in slip	When we receive the cash from the Post Office® (normally two business days after you pay it in)

3.3 Cheques

If a cheque from a UK bank or building society is paid into your account, we'll process the cheque using the "2-4-6" process. We've explained how this works in the table below.

Business day	What happens?
0	We receive the cheque.
2	You'll start earning interest (if payable) on the amount of the cheque.
4	The money is available for you to use. It may be removed if the bank or building society of the person who is making the payment to you decides not to pay the cheque. If they decide not to pay the cheque, they'll normally explain the reason to you.
6	The bank or building society of the person who is making the payment to you can't stop the payment (unless fraud is suspected).

If a cheque is paid into your account after **3.30pm on a business day or on a non-business day**, the "2-4-6" process will begin on the next business day.
(For example, if you pay a cheque into your account at 4pm on Friday, it will be treated as being received on Monday and it will be available for you to use on Friday (Day 4))

If a cheque is paid into your account at a **Post Office®**, the "2-4-6" process will begin when we receive the cheque from the Post Office® (normally two business days after you pay it in).

- Your cheque may clear quicker than the timelines noted above as the industry cheque clearing systems are updated.
- Cheques not issued by a UK bank or building society and foreign currency cheques follow a different process and might take longer than these timescales.
- Occasionally, there may be legal reasons or limited circumstances beyond our control which stop us from receiving the cheque or cause delays to these time periods.

4. TAKING MONEY OUT OF YOUR ACCOUNT

When we refer to **business day** below we mean Monday to Friday excluding bank holidays.

4.1 Using your debit card and timescales for making payments

If a debit card is available with your account, it will display a 'Debit' logo and can be used to make purchases in stores, over the phone or online and can be used to withdraw cash from cash machines.

Some services let you create a digital copy of your debit card (for example, by adding your card to your mobile device to make contactless mobile payments or by saving your card details online to let you make payments more quickly). If you use your debit card in this way, any payments will be treated as if you used the physical card.

Your debit card can only be used to make payments at a retailer or supplier of services where they can authorise the payment with us at the time you make the payment. If that is not possible (for example, payments made at a pay at the pump petrol station), then the payment will be declined.

When we send you a replacement debit card, we may issue it under a different card scheme (for example, Visa or Mastercard).

We'll only take a debit card payment from your account when we receive the request from the payee's bank (for example, the store). This means there may be a delay between using your debit card to make a purchase and the payment being taken from your account. We'll always take payments that have been charged to your debit card from your account and we'll do so within one business day of receiving the request for payment.

4.2 Charges for using your debit card

Sometimes we'll charge you fees for using your debit card to access your money. We've explained these fees and when they'll be charged in A guide to personal accounts fees and interest, but this doesn't include any fees a third party might charge you (for example, a cash machine fee).

4.3 Paying charges from your account

Any charges you incur will be taken directly from your account. There may be other charges for additional services not covered in these Terms (for example, a CHAPS payment) but we'll always tell you about these charges before the service is provided.

If a court order or legal process brought by a third party against you is served on us (for example, telling us to freeze your account), we may charge you an administrative fee (minimum of £25). We'll take this directly from your account and let you know when we've taken it.

4.4 Timescales for transferring money to other accounts

You can transfer money from your account to any other account based in the UK. In most cases the transfer will be made using the Faster Payments Service and the money will be added to the payee's account immediately (unless you ask us to make the transfer on a particular date in the future). A **payee** is the person you intend to pay. In limited circumstances (for example, if we suspect fraud), the payment may take longer to reach the payee's account.

There are daily limits on the amount that can be transferred out of your account online, through telephone or mobile banking. Please see [ulsterbank.co.uk](https://www.ulsterbank.co.uk) for the current daily limits and how to withdraw amounts in excess of the daily limits. There are no daily limits for transfers between your accounts with us.

If we can't use the Faster Payments Service and the payment is to be made in the UK, then the following timescales will apply:

Type of payment	When will the payment reach the payee's account following receipt of your instruction?
Sterling electronic payment	By the end of the next business day
Sterling paper-based payment	By the end of the second business day

If an instruction is received **on a non-business day or after 3.30pm on a business day**, the process for making the payment will start on the next business day.

If you want to make a payment in another currency or a payment outside the UK, separate terms will apply. Different timescales will also apply and we'll tell you about this when you arrange the payment.

Before you make a foreign currency payment, you can ask us for the exchange rate that will be applied to the payment and we'll provide that rate if we can. If we're unable to tell you the actual exchange rate before the payment is processed, we'll provide it to you as soon as we can afterwards.

Our exchange rates are based on our prevailing rate at the date and time that a foreign currency payment is processed. We publish reference exchange rates on [ulsterbank.co.uk](https://www.ulsterbank.co.uk) (search for "Exchange Rates"). These are indicative rates only and are published for reference purposes. We may change our exchange rates immediately and without notice where such changes reflect a change in the reference exchange rate or where the change is more favourable to you.

We'll convert any payment made in a foreign currency using your debit card into pounds Sterling using the Payment Scheme Exchange Rate (the rate provided by Visa, Mastercard or any other payment scheme) at the time the payment is taken from your account. If you'd like to see the most up-to-date exchange rates you can visit the website of the payment scheme shown on your card (for example, Mastercard or Visa).

4.5 Cancellation of a payment

We can't stop a payment you've asked us to make, unless it's for a future date. If you ask us to make a payment on a future date and you change your mind, you can stop this payment by speaking to one of our branch staff, by contacting telephone banking or by logging into online banking (if you set the payment up on online banking). Payments can't be stopped after they've been processed.

4.6 Tax

If you owe tax (or other charges) to an authority in connection with your account, we may take this payment directly from your account.

4.7 Using money in your account to repay money you owe us

If you've borrowed money from us (for example, through a loan, credit card or overdraft) and the money or the repayments are overdue for payment, we may take money from your account to repay some or all of the money you owe us (including any fees or interest). This is called "set-off". We'll **never** set off a debt on a:

- sole account against money held in a joint account between the sole account holder and another person; or
- joint account against money held in another joint account between different joint account holders.

We may also set off any money we owe you (for example, as a refund or compensation or to settle a complaint you've made against us) to repay or reduce any money you owe us that is overdue for payment.

5. INTEREST

If interest is payable, it'll be calculated each day and paid monthly, quarterly or annually depending on the type of account you hold.

A guide to personal accounts fees and interest explains when any interest will be paid to you and the rate that applies to your account.

You can also find out information about our interest rates by:

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- asking at any of our branches;
 - calling **0800 046 6486**;
 - visiting **ulsterbank.co.uk**;
 - logging into online banking; or
 - referring to your account statement
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6. KEEPING YOUR ACCOUNT SAFE AND LIMITING THE USE OF YOUR ACCOUNTS

6.1 What you need to do to keep your account safe

You must:

- take all reasonable steps to keep your security details safe (including your debit card PIN (personal identification number) and any passwords or log-in details for telephone, mobile or online banking);
- sign your debit card as soon as you receive it;
- keep your debit card secure and mobile device (for example, mobile phone or tablet) secure at all times and not let anyone else use them to make payment;
- when you're logged on to online or mobile banking, not leave the device (for example, the mobile phone or computer) you're using unattended and you must make sure that any information stored or displayed on your device is kept secure; and
- be aware that if you give your online banking password and log-in details to a third party provider, we're not responsible for what they do with your details or account information.

We'll **never**:

- ask you to give us or any person or organisation your full security details (including your card PIN, your online banking password or security codes);
- send someone to collect cash, your PIN, or your card if you're a victim of fraud; or
- ask you to transfer money to a new account for fraud reasons.

If you're ever in doubt, please refer to the customer security centre at **ulsterbank.co.uk/security** and/or call the number on the back of your card.

6.2 What you need to do if you think someone knows your security details or you've lost your debit card or mobile device

- If you think that someone else might know your card or security details or if you suspect that someone may have used your account without your permission, please tell us as soon as possible by calling **0370 600 0459** (or **+44 131 549 8186** from outside the UK) or by contacting a member of staff at one of our branches; or
- If you need to report a debit card as lost or stolen please tell us by calling **0370 600 0459** (or **+44 131 549 8186** from outside the UK), visiting any branch or via Anytime Internet Banking at www.ulsterbankanytimebanking.co.uk. If you use your mobile device to make payments from your account (for example, through the mobile app) and your mobile device is lost or stolen, please tell us by using these contact details.

6.3 Limiting the use of your account or services

We may suspend, restrict or stop access to your account or to certain services (such as your debit card or online banking) if:

- we reasonably believe that your security details or debit card details haven't been kept safe;
- we reasonably suspect that your security details or your debit card have been used fraudulently or without your permission;
- a restriction applies to your account (for example, we're told about a dispute between joint account holders, which means the account can't be used until the dispute is resolved); or
- we believe it's appropriate in order to protect your account.

We'll usually tell you before or immediately after we take any of these steps. We'll also explain why we've done so, unless we're unable to contact you or there's a legal or security reason which means we can't provide an explanation.

6.4 Notifying you of concerns

If you suspect or become aware that your account may be subject to fraud or security threats, we'll contact you using the contact details we hold for you.

7. WHAT HAPPENS WHEN SOMETHING GOES WRONG?

7.1 What to do if an incorrect or unauthorised payment is taken from your account

If you suspect that an incorrect or unauthorised payment has been made from your account, you must contact us as soon as possible by calling **0370 600 0459** or contacting your branch.

7.2 What we'll do if an incorrect payment has been made to or from your account

If we pay money into your account by mistake, we can take the money out of your account.

If we make an incorrect payment from your account, which was our mistake, we'll refund you (including any interest that you've lost as a result of the payment being taken).

If you tell us that we've made an incorrect payment based on incorrect payment details you gave us, we'll make reasonable efforts to recover the payment for you but we may not be able to recover it and we may charge you a fee for trying. If we can't recover the payment we won't refund you but we'll contact the payee's bank to ask for the payee's contact details for you.

Please remember that the sort code and account number of an account identifies it, not the name of the account holder.

7.3 What we'll do if the payer's bank tells us about an incorrect payment

A **payer** is the person or organisation you receive a payment from.

We may take a payment from your account if the payer's bank tells us that this payment was sent to you incorrectly.

If this happens, we'll hold the money and contact you to tell you what's happened. We'll ask you to confirm if the payment was sent to you incorrectly. If the payment was sent incorrectly then we'll return it to the payer. If you tell us that the payment was not sent

incorrectly then we'll return the money to you but we may have to pass your contact details onto the payer's bank. If we can't get in touch with you within 15 business days, then we'll return the payment to the payer.

If the payment is a CHAPS payment, we'll ask you before we take the money from your account.

7.4 What we'll do if you tell us about an unauthorised payment

If an unauthorised payment has been taken from your account (which means someone else made the payment without your permission), you should tell us as soon as possible so that we can take steps to protect your account. You may be entitled to a refund – this will depend on a number of factors.

In this table we refer to **payment details** – this includes your debit card, debit card details and your security details.

What happened?	Will we refund you?
You acted fraudulently.	We won't refund you in any circumstances.
An unauthorised payment was taken from your account before you received your payment details.	We'll refund you (including any interest you've lost as a result of the payment being taken).
Your payment details were lost or stolen.	We'll refund all unauthorised payments but we may hold you responsible for the first £35 if we believe you should have been aware that your payment details were lost or stolen.
Your payment details were used to pay for something at a distance where the account holder doesn't need to be there (for example, online or over the phone).	We'll refund any unauthorised payments (including any interest you've lost as a result of the payment being taken).
You intentionally or with gross negligence failed to: <ul style="list-style-type: none"> • use your payment details in accordance with these Terms (for example, you didn't take reasonable steps to keep your payment details safe); or • tell us as soon as you became aware that your payment details were lost or stolen or that an unauthorised payment was taken from your account. 	We won't refund you for any unauthorised payments that were made before you notified us.
In any other situation where an unauthorised payment was taken from your account.	We'll refund you (including any interest you've lost as a result of the payment being taken).

If you're entitled to a refund, you'll be refunded by the end of the business day after you told us that an unauthorised payment had been taken from your account. We may take longer to refund you if:

- the unauthorised payment took place more than 13 months before you notify us; or
- we reasonably suspect fraud.

7.5 Our general liability

We won't be responsible for any losses caused by circumstances beyond our control as the situation was abnormal or unforeseeable (for example, due to extreme weather, terrorist activity or industrial action).

7.6 Payment processed without you agreeing the amount

If you authorise a payee to take a payment from your account without knowing how much the final payment will be (for example, when hiring a car or booking a hotel room), then you'll be refunded provided:

- you didn't know the exact amount of the payment when you authorised it;
- the amount of the payment exceeded what you could reasonably have expected to pay (excluding increases resulting from exchange rate fluctuations);
- the payment was made either (i) in the case of a euro payment, to a payee in the United Kingdom or the EEA, or (ii) in the case of all other payments, to a payee in the United Kingdom; and
- you ask for a refund within 8 weeks of the date the payment left your account.

You won't be refunded if you gave your consent to the payment directly to us and at least 4 weeks in advance:

- we or the payee provided you with information about the payment; or
- information about the payment was made available to you through online banking or at any branch.

We may ask you for additional information to decide whether you should be refunded. We'll refund you, or explain why we're refusing the refund, within 10 business days of your request for a refund or (if we've asked you for additional information) within 10 business days of us receiving that information.

8. COMMUNICATIONS AND STATEMENTS

8.1 How we'll contact you

We'll contact you and provide communications to you (which will be in English) by:

- post;
- phone;
- email to the email address you gave us;
- secure message to your inbox in online banking;
- text message to the mobile number you gave us; and/or
- notification through the mobile banking app.

Any documentation we send you by email, secure message or through the mobile app may be sent as an electronic attachment (for example, as a PDF). You should make sure that your electronic device(s) are set up to receive our communications (for example, they have the correct hardware, software, operating system and browser).

8.2 Statements

Unless we agree otherwise, we'll provide you with statements every month, free of charge, provided that there have been payment transactions on the account during the month. If you have an ISA, we'll provide you with a statement at least annually; this will also be free of charge.

We can provide you with a copy of a previously issued statement for **£3**.

8.3 Your contact details

If your contact details change, you should tell us as soon as you can to ensure you receive our communications.

9. MAKING CHANGES TO OUR AGREEMENT OR CHANGING YOUR ACCOUNT TO ANOTHER ACCOUNT

9.1 Changing the Terms and A guide to personal accounts fees and interest

We can make changes to these Terms and A guide to personal accounts fees and interest (excluding interest rates) if we have a valid reason. For example, we can make changes to:

- comply with changes in law, industry codes or regulatory requirements;
- reflect changes in the systems, schemes or suppliers we use;
- reflect changes in inflation or the costs we reasonably incur in providing accounts or services;
- make the agreement clearer or more favourable to you.

We'll give you **at least 60 days' notice** before we make the change. We'll assume that you've accepted the change unless you switch or close your account during the notice period. If you choose to do this, you won't lose any interest and there are no closure fees.

9.2 Changing your interest rates

We can change the interest rate on your account to:

- respond proportionately to a change in the Bank of England's base rate or any other publicly listed market rate;
- respond proportionately to changes in the interest rates paid by other banks and financial institutions on personal savings accounts;
- reflect changes in the costs we reasonably incur for providing your account; or
- reflect changes to the banking or financial system or changes in law, industry codes that we follow, the decision of an ombudsman or any other regulatory requirement.

We will not change an interest rate which is fixed as stated in the Information Sheet.

How we'll notify you:

Type of account	If we change the interest rate	Notice we'll give you	How we'll give you notice
All savings accounts (including ISAs)	in a way that is to your advantage	Either before the change comes into effect or at the earliest opportunity afterwards	By: <ul style="list-style-type: none"> • advertising the change in at least three daily newspapers and on our website ulsterbank.co.uk • displaying a notice of the change in our branches.
All savings accounts except ISAs	in a way that is to your disadvantage	At least 60 days	By: <ul style="list-style-type: none"> • post • email to the email address you gave us, or • secure message to your inbox in online banking
ISA (where your account has a balance of £100 or more)	in a way that is to your disadvantage	At least 14 days	By: <ul style="list-style-type: none"> • post • email to the email address you gave us, or • secure message to your inbox in online banking
ISA (where your account has a balance of less than £100)	in a way that is to your disadvantage	Either before the change comes into effect or at the earliest opportunity afterwards	By: <ul style="list-style-type: none"> • advertising the change in at least three daily newspapers and on our website ulsterbank.co.uk • displaying a notice of the change in our branches.

We'll assume that you've accepted the changes unless you switch or close your account during the notice period. If you choose to do this, you won't lose any interest and there are no closure fees.

9.3 Changing your account

We can change your savings account to another savings account in our range that we reasonably believe is appropriate for you. We can do this if we have a valid reason. For example, we can change your account if:

- we decide to stop offering that particular type of account; or
- you're not eligible for the account (for example, if you move outside the UK, if we introduce new eligibility criteria, or we change any existing eligibility criteria for your account and you don't meet these).

We'll give you **at least 60 days' notice** before we change your account. We'll assume that you've accepted the change to your account unless you switch or close your account during the notice period. If you choose to do this, you won't lose any interest and there are no closure fees.

9.4 Transferring rights or obligations under this agreement

We may transfer our rights or responsibilities under this agreement to another person or organisation in the future. We'll only do this if we reasonably believe that you'll be treated to a similar standard after the transfer as we treated you beforehand.

10. CLOSING YOUR ACCOUNT

10.1 How to close your account

You can close your account at any time without being charged any closure fees by:

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- writing to Ulster Bank Online Savings Accounts, Account Maintenance, Belfast Customer Service Centre, Danesfort, Stranmillis Road, Belfast BT9 5UB;
 - calling **0800 046 6486**;
 - logging into online banking; or
 - visiting your branch

For customers with a Money Desk Deposit or Fixed Term Deposit account or Help to Buy: ISA, please see the Information Sheet for details of how to close your account and the Early Closure Charge (if applicable).

10.2 When we can close your account

We can close your account **immediately** if:

- we reasonably suspect that you've given us false information, which was a significant factor in our decision to open your account (or to continue to provide it to you);
- we reasonably suspect that your account (or any other account you hold with us) is being used, or is planned to be used, for an illegal purpose;
- you behave in a threatening or violent manner towards our staff;
- we're required to do so by law or regulation;
- you're declared bankrupt;
- you've entered into a voluntary arrangement with your creditors to repay your debts; or
- you've used your account for business purposes.

We can also close your account by giving you **at least 60 days' notice**. This does not apply if you have a Money Desk Deposit or Fixed Term Deposit account – we can only close these accounts for one of the reasons explained above.

11. MAKING A COMPLAINT

If you're not completely happy with our service, we'd like you to let us know so that we can resolve your complaint as quickly as possible. You can contact us by:

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- visiting your nearest branch;
 - calling **0800 046 6486**;
 - visiting **ulsterbank.co.uk** (and using our online form); or
 - writing to us free post at **Complaint Handling Centre, Ulster Bank, Freepost BEL4084, Belfast BT1 5BR**
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Our complaints process is set out in full in our leaflet **Unhappy with our services? – Making things better** which you can see online or request from one of our branch or telephone banking staff.

We'll do our best to respond to your complaint and resolve it as soon as we can but if you're not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation which tries to resolve complaints between customers and financial organisations where we've not been able to resolve the complaint ourselves.

Our response to your complaint will outline any deadlines you have to contact the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted at:

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- **Exchange Tower, London E14 9SR;**
 - **0800 023 4567** (from a landline) or **0300 123 9123** (from a mobile);
 - **Complaint.info@financial-ombudsman.org.uk;** or
 - **www.financial-ombudsman.org.uk.**

You may also be entitled to use the European Commission's Online Dispute Resolution platform to resolve your complaint. The platform can be found at ec.europa.eu/odr

12. HOW WE USE YOUR INFORMATION

12.1 Who we are

We are a member of NatWest Group Plc ("NatWest"). For more information about other NatWest companies please visit natwestgroup.com, or contact your branch.

12.2 The information we hold about you

Your information is made up of all the financial and personal information we hold about you and your transactions. It includes:

- information you give to us;
- information that we receive from third parties (including other NatWest companies, third parties who provide services to you or us, and fraud prevention or government agencies);
- information that we learn about you through our relationship with you and the way you operate your accounts and/or services, such as the payments made to and from your accounts;
- information that we gather from the technology which you use to access our services (e.g. location data from your mobile phone, or an Internet Protocol (IP) address or telephone number); and
- information that we gather from publicly available sources, such as the electoral register.

12.3 Accessing your information and other enquiries

If you'd like a copy of the personal information we hold about you, please write to:

Subject Access Requests Mailroom Manager – North England, 1 Hardman Boulevard, Manchester M3 3AQ, Depot 049.

A fee of £10 is payable.

If you believe that any of the information that we hold about you is inaccurate, or if you have any queries about how we use your information which are not answered here, please contact us on **0800 158 8786**.

12.4 Changes to the way we use your information

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we will notify you and will allow a period of 60 days for you to raise any objections before the change is made.

However, please note that in some cases, if you don't agree to such changes it may not be possible for us to continue to operate your account and/or provide certain products and services to you.

12.5 How we use and share your information with other NatWest companies

We may use and share your information with other NatWest companies. This information is used by us and them to:

- assess and process applications, provide you with products and services and manage our (or their) relationship with you and/or as part of a sale, reorganisation, transfer or other transaction relating to our business;
- understand our customers' preferences, expectations and financial history in order to improve the products and services we offer them;
- carry out financial and insurance risk assessments and for risk reporting and risk management;
- develop, test, monitor and review the performance of products, services, internal systems and security arrangements offered by NatWest companies;
- assess the quality of our service to customers and to provide staff training;
- improve the relevance of offers of products and services by NatWest companies to our customers;
- recover debt;
- confirm your identity, including voice-recognition technology and other identification procedures;
- prevent and detect crime, including fraud and money laundering;
- comply with legal and regulatory obligations; and
- identify our customers' use of third party products and services in order to facilitate the uses of customers' information detailed above.

Account decisions may be taken based on solely automated checks of information from internal NatWest records.

12.6 Sharing with third parties

We won't share your information with anyone outside NatWest except:

- where we have your permission;
- where required for your product or service;
- where we are required by law and law enforcement agencies, government entities, tax authorities or regulatory bodies around the world;
- to third parties providing services to us, such as market analysis and benchmarking, and agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
- to debt collection agencies;
- to fraud prevention agencies;
- to other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
- where required for a sale, reorganisation, transfer or other transaction relating to our business;
- in anonymised form as part of statistics or other aggregated data shared with third parties;
- where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above; or
- with your consent, to any third party provider you ask to provide you with account information or payment initiation services.

We will only share your information with third parties on a limited basis following due diligence and in accordance with our internal procedures.

In the event that any additional users are added to your account, you and the additional account user authorise us to pass information about you to the other user.

NatWest won't share your information with third parties for marketing purposes.

If you consent to a third party provider accessing your accounts to provide you with their services, this carries a risk. We're not responsible for any such third party provider's use of your account information. This will be governed by their agreement with you and any privacy statement they provide to you.

12.7 Transferring information overseas

We may transfer your information to organisations in other countries (including to other NatWest companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws.

12.8 Marketing information

If you have permitted us to do so, then we'll send you relevant marketing information (including details of other products or services provided by us or other NatWest companies which we believe may be of interest to you), by mail, phone, email, text and other forms of electronic communication.

If you change your mind about how you'd like us to contact you or you no longer wish to receive this information, you can tell us at any time by contacting us on **0800 046 6486**, through online banking or in branch.

12.9 Communications about your account

We will contact you with information relevant to the operation and maintenance of your account, including updated information about how we process your personal information, by a variety of means including via online banking, mobile banking, email, text message, post and/or telephone. If at any point in the future you change your contact details you should tell us promptly about those changes.

We may monitor or record calls, emails, text messages or other communications in accordance with applicable laws for the purposes outlined in Term 12.5 above.

12.10 Fraud prevention agencies

We may access and use information from fraud prevention agencies when you open your account and periodically to:

- manage and take decisions about your accounts;
- prevent fraud and money laundering;
- check your identity; and
- trace debtors and recover debts.

We may share information about how you manage your account including your account balance. This information will be made available to other organisations (including fraud prevention agencies and other financial institutions) so that they can take decisions about you, your associates and members of your household.

If false or inaccurate information is provided and/or fraud is identified or suspected, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may access and share fraud prevention agency information about you to prevent fraud and money laundering, for example, when checking:

- applications;
- insurance proposals and claims; or
- details of job applicants and employees.

We and other organisations may access and use this information from other countries.

If you'd like a copy of your information held by the fraud prevention agencies we use, please visit your branch where you can obtain their contact details. The agencies may charge a fee.

12.11 How long we keep your information

We will keep your information for as long as it's required by us or other NatWest companies (even if you close your account) in order to comply with legal and regulatory requirements, or for other operational reasons, such as dealing with any queries relating to your account.

12.12 Security

We're committed to ensuring that your information is secure with us and with the third parties who act on our behalf. For more information about the steps we are taking to protect your information please visit ulsterbank.co.uk/security

13. ACCOUNT SPECIFIC TERMS

1 Reward Reserve Account

1.1 The Reward Reserve Account is not available to new customers.

2 Easy Access Savings Account

2.1 Easy Access Savings Account is not available to new customers.

2.2 Easy Access Savings Account was available only to individuals aged 18 years or over, including personal trustees.

3 ufirst Savings

3.1 The ufirst Savings Account is not available to new customers.

3.2 ufirst Savings Accounts are available only to individuals (except those acting as trustees) who subscribe to a ufirst Account or a ufirstgold Account.

3.3 If your ufirst or ufirstgold Account is closed we will close your ufirst Savings Account(s) and transfer any balance(s) to an Easy Access Account (or equivalent).

4 55 Plus Savings Account

4.1 The 55 Plus Account is not available to new customers.

4.2 The 55 Plus Savings Account was available only to individuals aged 55 years or over (with the exception of personal trustees who must be aged 18 years or over).

4.3 If your passbook is lost or stolen, you must report this to your local branch immediately.

4.4 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the account when the passbook was last updated. Your quarterly statement will provide an up to date figure.

5 Personal Savings

5.1 Personal Savings Accounts are not available to new customers.

5.2 If your passbook is lost or stolen, you must report this to your local branch immediately.

5.3 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the account when the passbook was last updated. Your quarterly statement will provide an up to date figure.

6 urmoney Account

6.1 urmoney Accounts are not available to new customers.

6.2 You should review the Terms that apply to your account with a parent or guardian.

6.3 When you reach 18 years we may change your account to an Easy Access Account or equivalent account. We will notify you personally at least 60 days before we do this at which time we will provide you with up to date copies of Personal Banking Terms and Conditions – Your Savings Terms and A guide to personal accounts fees and interest.

6.4 debit card is only available to individuals under 16 years with the consent of their parent or guardian.

7 RSVP Anytime Account

7.1 The RSVP Account is not available to new customers.

7.2 RSVP Anytime Account was available only to individuals aged 18 years or over who are permanently resident in the UK.

- 7.3 The maximum number of account holders is two.
- 7.4 You may operate your account by telephone on **0800 231 232** (textphone users can call **0800 015 4422**) between 8am and 5pm on any day or by the internet on **ulsterbank.co.uk** or by FREEPOST to Freepost, Ulster Bank, Danesfort, Stranmillis Road, Belfast BT9 5UB. No transactions will be accepted at any of our branches.
- 7.5 You must nominate a bank or building society account to enable deposits into and withdrawals from your RSVP Anytime account.
- 7.6 The nominated account must be:
- (a) held in the UK (which excludes the Channel Islands and Isle of Man); and
 - (b) in the name of one or both of you.
- 7.7 You may make regular payments into your account by standing order from your nominated account.
- 7.8 The minimum withdrawal is £250. If the account balance is less than £250, you may withdraw the full balance and any outstanding interest, however, the account will be closed. The Bank reserves the right to decline a withdrawal request of less than £250. All withdrawals must be made against cleared funds.
- 7.9 Withdrawals can be obtained by cheque or paid into your nominated account. A lodgement slip relating to the account which is to be credited must be forwarded with the withdrawal form. A cheque will only be made payable to the account holder and sent to the account holder's registered address. Withdrawals can also be made on-line or by telephone.

8 eSavings

- 8.1 eSavings Account is not available to new customers.
- 8.2 eSavings Account was available only to individuals aged 18 years or over who are permanently resident in the UK.
- 8.3 The maximum number of account holders is two.
- 8.4 The account was only available through our website **ulsterbank.co.uk**
- 8.5 Your account can only be operated by using our Anytime Internet and Telephone banking service and our mobile app. No transactions will be accepted in any of our branches.
- 8.6 Deposits can only be made by electronic transfer.
- 8.7 The maximum balance and lodgement to the account is £5,000,000. In the event that the account balance exceeds £5,000,000 we may request you to transfer the excess funds into another account which you will need to open via our website **ulsterbank.co.uk**
- 8.8 Withdrawals from your account can only be made via Anytime Internet Banking, Anytime Telephone Banking or on the mobile app to any UK bank account.

9 eSavings Plus

- 9.1 The eSavings Plus Account is not available to new customers.
- 9.2 eSavings Plus Account was available only to individuals aged 18 years or over who are permanently resident in the UK.
- 9.3 The maximum number of account holders is two.
- 9.4 The account was only available through Anytime Internet and Telephone Banking.
- 9.5 Your account can only be operated by using our internet & telephone banking service. No transactions will be accepted in any of our branches
- 9.6 Deposits can only be made by electronic transfer from an Ulster Bank account in your name (or, if you hold the account jointly, from an Ulster Bank joint account in the same names or from the personal Ulster Bank account of a party to the account) or by regular standing order from any UK bank account.
- 9.7 The maximum balance and lodgement to the account is £1,000,000.
- 9.8 Withdrawals from your account can only be made by electronic transfer to any UK bank account.

9.9 Interest will not be paid in any month in which a withdrawal is made. For this purpose a “month” is the period between the last business day of one calendar month and the second last business day of the subsequent calendar month (for example, from the last business day in January until the second last business day in February).

10 Bonus Saver Account

10.1 The Bonus Saver Account is not available to new customers.

10.2 Bonus Saver Account was available only to individuals aged 16 years or over, including personal trustees.

11 Pathway Account

11.1 The Pathway Account is not available to new customers.

11.2 Pathway Account was available only to individuals aged 18 years or over, including personal trustees.

11.3 Lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000.

12 Special Interest Deposit Account

Operations on the account

12.1 Special Interest Deposit Accounts are not available to new customers.

12.2 You must set up a Standing Order to credit the Account monthly. The Standing Order must be for not less than £1 and not more than £1,000. The Standing Order can be increased or decreased within these limits.

12.3 Lump sum cash, cheque or other lodgements are not permitted into the Account.

12.4 Unlimited withdrawals are permitted on the Account.

12.5 You may not hold more than one Special Interest Deposit Account at any time (whether in your sole name or in joint names).

Balance restrictions

12.6 The first Standing Order payment is the opening balance of the Account and must be between £1 and £1,000.

12.7 The maximum balance on the Account at any time is £100,000.

12.8 In the event that the Account balance exceeds £100,000 We may request you to transfer the excess funds into another account.

12.9 In the event that a monthly deposit exceeds the monthly limit of £1,000, We may request you to transfer the excess funds into another account.

13 Direct Saver Account

13.1 Direct Saver Accounts are not available to new customers.

13.2 Direct Saver Account was available only to individuals aged 18 years or over who are permanently resident in the UK.

13.3 The maximum number of account holders is two.

13.4 The account was only available through Anytime Internet and Telephone Banking and could not be opened in our branches.

13.5 Your account can only be operated by using our internet and telephone banking service. No transactions will be accepted in any of our branches.

13.6 Lodgements can be made by electronic transfer or by regular standing order from any UK bank account that has the facility to set up standing orders or electronic transfers.

13.7 Lodgements of any amount are allowed at any time subject to a maximum account balance of £1,000,000. In the event that the account balance exceeds £1,000,000 we may request you to transfer the excess funds into another account.

13.8 Withdrawals from your account can be made by electronic transfer to any UK bank account.

13.9 Interest will not be paid in any month in which a withdrawal is made. For this purpose a “month” is the period between the first business day of the month and the last business day of the month.

- 13.10 If you open or close your account during a monthly period, any interest earned during that period will be paid on a pro-rata basis.
- 13.11 If you have elected for credit interest to be paid into a nominated Ulster Bank account in your name(s), then interest will be paid into that account. This will not be treated as a withdrawal in determining whether you should receive interest but any other transfer of interest by you will be treated as a withdrawal in determining whether you should receive interest.

14 Reserve 30 Account

- 14.1 The Reserve 30 Account is not available to new customers.
- 14.2 Reserve 30 Account was available only to individuals aged 18 years or over, including personal trustees.
- 14.3 You may make withdrawals or close your account without loss of interest if you give us 30 days prior written notice of a withdrawal.
- 14.4 If you are not able to give us the notice in Account Specific Condition 14.3 you may still make the withdrawal or close the account, but you will lose 30 days interest on the sum withdrawn, calculated at the interest rate applicable to your account immediately before the withdrawal. If the amount of the lost interest is more than the interest which has accrued on your account as at the date of withdrawal, we will deduct the rest from your account balance.

15 Reserve 90 Account

- 15.1 The Reserve 90 Account is not available to new customers.
- 15.2 Reserve 90 Account was available only to individuals aged 18 years or over (including personal trustees).
- 15.3 You may make withdrawals or close your account without loss of interest if you give us 90 days prior written notice of any withdrawal or of the closure of your account.
- 15.4 If you are not able to give us the notice in Account Specific Term 15.3 you may still make the withdrawal or close your account, but you will lose 90 days interest on the sum withdrawn, calculated at the interest rate applicable to your account immediately before the withdrawal. If the amount of the lost interest is more than the interest which has accrued on your account at the date of withdrawal, we will deduct the rest from your account balance. We will treat the amount we deduct from your account balance as a withdrawal from your account.
- 15.5 If your passbook is lost or stolen, you must report this to your local branch immediately.
- 15.6 Your passbook can be updated on request at your branch at any time during normal opening hours. The balance shown on your passbook from time to time reflects the sums at credit on the account when the passbook was last updated. Your quarterly statement will provide an up to date figure.

16 Cash ISA – Tessa Funds

These Terms are governed by the Individual Savings Account Regulations 1998, as amended from time to time, and any other applicable regulations and statutes (together called the “ISA Regulations”); and words and phrases have the same meanings in these Terms as they have in the ISA Regulations, unless the context otherwise requires.

- 16.1 Cash ISA – Tessa Funds are not available to new customers.
- 16.2 Joint accounts are not permitted.
- 16.3 The maximum amount that could be paid into your account was set by the Government. If the amount paid in exceeds the subscription limit, any excess money will be returned to you.
- 16.4 The balance of your account must remain in your beneficial ownership at all times. You must retain all the rights to your account at all times and may not transfer any rights.
- 16.5 If you cease to be resident in the UK, or otherwise cease to qualify for the purposes of the ISA Regulations, you will retain the benefits of your account as at that date.

- 16.6 Statements will be provided annually.
- 16.7 If you die before 6 April 2018, any interest earned on your account up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax. If you die on or after 6 April 2018, any interest earned on your account up to and after the date of your death will be exempt from tax until the earlier of one of the following dates:
- Completion of the administration of the estate,
 - The day falling on the third anniversary of death, or
 - Closure of your account within the meaning of regulation 4B(3)(a) of the ISA Regulations (following full withdrawal of all money and no subsequent contributions received).
- 16.8 If you instruct us to transfer your account to another account manager, we will do so within five business days of receipt of your transfer instruction, or where you specify a date of transfer, within five business days of this date.
- 16.9 You may not transfer your account from one of our branches to another.
- 16.10 We will tell you if we become aware your account is or will become no longer exempt from tax under the ISA Regulations.
- 16.11 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under these Terms is competent to carry out those functions or responsibilities.
- 17 Cash ISA Plus**
- These Terms are governed by the Individual Savings Account Regulations 1998, as amended from time to time, and any other applicable regulations and statutes (together called the "ISA Regulations"); and words and phrases have the same meaning in these Terms as they have in the ISA Regulations, unless the context otherwise requires.
- 17.1 Cash ISA Plus is not available to new customers.
- 17.2 Cash ISA Plus account are available only to individuals who are aged 16 years or over, are resident and ordinarily resident in the UK for tax purposes or otherwise qualify for the account under the ISA Regulations.
- 17.3 Joint accounts are not permitted.
- 17.4 The account is available to you only if you have not subscribed to another cash ISA, or you have not invested the maximum amount in a Stocks and Shares ISA in the tax year in which the subscription is made to the account.
- 17.5 You may only open one Cash ISA Plus account.
- 17.6 The balance of your account must remain in your beneficial ownership at all times. You must retain all the rights to your account at all times and may not transfer any rights.
- 17.7 If you cease to be resident in the UK, or otherwise cease to qualify for your account under the ISA Regulations, you will retain the benefits of your account up to that date but no further deposits to your account may be made until you become qualified for it again.
- 17.8 The maximum amount that can be paid into your account each tax year is set by the Government and may change from time to time. If the amount paid in exceeds the subscription limit any excess money will be returned to you.
- 17.9 The current subscription limits are detailed on UK government website www.gov.uk
- 17.10 If no money is paid into your account for a whole tax year, you must complete a reactivation form before money can be paid in again.
- 17.11 Statements will be provided annually.
- 17.12 If you die before 6 April 2018, any interest earned on your account up to the date of your death will be exempt from tax. Any interest earned after the date of your death will not be exempt from tax.

If you die on or after 6 April 2018, any interest earned on your account up to and after the date of your death will be exempt from tax until the earlier of one of the following dates:

- Completion of the administration of the estate,
- The day falling on the third anniversary of death, or
- Closure of your account within the meaning of regulation 4B(3)(a) of the ISA Regulations (following full withdrawal of all money and no subsequent contributions received).

- 17.13 If you instruct us to transfer your account to another account manager, we will do so within five business days of receipt of your transfer instruction, or where you specify a date of transfer, within five business days of this date.
- 17.14 Transfer of an ISA account from another account manager may be made at your request. You may not transfer an existing NatWest Group ISA account (including existing Ulster Bank ISA accounts) to Cash ISA Plus.
- 17.15 You may not transfer your account from one of our branches to another.
- 17.16 We will tell you if we become aware your account is or will become no longer exempt from tax under the ISA Regulations.
- 17.17 We will satisfy ourselves that any person to whom we delegate any of our functions or responsibilities under these Terms is competent to carry out those functions or responsibilities.

Braille, large print or audio format?

If you'd like this information in another format,
please contact us in branch for details or Relay UK
18001 0800 015 4422.

Information correct as at December 2021.

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 (Registration Number 121878).

Calls may be recorded.

ULST8214NI December 2021