

Information sheet



Limited Edition Saver Account – Issue 4

Ulster Bank

A flexible savings account with a bonus offer fixed interest rate on balances of £5,000 – £3,000,000

This Information Sheet sets out the key information you need to know about your account. It should be read together with the Personal banking – terms and conditions Your Savings Account Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Limited Edition Saver Account – Issue 4		
What is the interest rate?	Balance	AER (variable)	Gross p.a. (variable)
	£1 - £4,999	1.00%	1.00%
	£5,000 - £3,000,000	4.25% (includes 1.50% AER (variable) and 2.75% AER bonus (fixed))	4.17% (includes 1.49% gross p.a. (variable) and 2.72% gross p.a. bonus (fixed))
	Interest is calculated daily and paid on the first business day of the month and at account closure. You'll be able to see and access the interest in your account on the following day. During the term, if you have a balance of £5,000 - £3,000,000, you will earn the bonus interest rate in addition to the variable rate. If your balance drops below £5,000 at any time during the term, interest will be paid at the variable interest rate set out above. Interest is earned from the first payment made into the account.		
Can Ulster Bank change the interest rate?	The additional bonus interest rate on balances of £5,000 - £3,000,000 is fixed at 2.75% AER / 2.72% Gross p.a. for the term which means that this rate will not change. The variable rate may change. There are a few reasons for this, such as a change in the Bank of England base rate. We'll give you at least 60 days' notice if the variable rate is going down. If the rate is going up, we'll tell you before or shortly after the change. You can find a full list of reasons for an interest rate change and more detail about how we'd tell you about a change in section 10.2 of the Personal banking - terms and conditions Your Savings Account Terms.		
What would the estimated balance be after the term based on a range of deposits?	Initial deposit at account opening	Balance after the term	Interest earned after the term
	£1,000	£1,006.76	£6.76
	£50,000	£51,422.79	£1,422.79
	£150,000	£154,268.38	£4,268.38
	These are only examples and do not take into account your individual circumstances. They assume that no further deposits or withdrawals are made; there is no change to the interest rate; and any interest earned stays in the account.		
How do I open and manage my account	- You must be a UK resident aged 16 years or over. - You can only have an account in your sole name. - We will need your email address and mobile number to open your account. - You can open your account on our mobile app or online. - To open in branch, just bring your own digital device such as a mobile or tablet and our staff can assist you opening the account yourself. - You can manage your account on our mobile app, Anytime Banking, in branch or by telephone. - You can pay money in by transfer from a current account or savings account held with us or another bank (online, by telephone or on the mobile app). - You can deposit money at any time but no deposit needs to be made on a regular basis. - There is no minimum balance. The maximum deposit and maximum amount that can be held in the Limited Edition Saver during the term is £3,000,000. - You are unable to use Round Ups with Limited Edition Saver.		

How do I open and manage my account	Key date:	
	Fixed interest term end date	23rd July 2027
Can I withdraw money?	Yes, you can withdraw your money at any time. You can withdraw money: • Using Anytime Banking. You may need to register for biometric approval or use your card reader. • Using the mobile app. You can make higher value payments if you have biometric approval set up (selected devices only, criteria apply). • By Telephone Banking. For payments over £100,000, you can phone Premier 24. You will need a debit card for security. If you don't have one you will need to order a card and card reader in advance. If you live in Northern Ireland, you can also withdraw money in branch in addition to online and mobile. Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking. We may also limit the amount of cash you can withdraw or deposit. Information on the current daily limits is available on our website or by contacting Anytime Phone Banking.	
Additional Information	What happens after the term? We'll give you at least 14 days' notice in advance of the term coming to an end. Unless we offer you a further fixed rate term, we'll convert your account to an Easy Access Savings account. Definitions Annual Equivalent Rate (AER) shows the interest rate if interest is paid and compounded once each year. AER helps you to compare the rates of interest on different accounts. Compound interest is interest that is earned on interest that's already been paid. Gross means the interest rate you are paid on your savings with no compounding. p.a. per annum (per year). Tax-free. We pay all savings interest without the deduction of tax. You do not pay any UK tax on interest earned in ISAs. You may have to pay tax on interest earned in non-ISA accounts depending on your Personal Savings Allowance. The tax treatment may be subject to change in the future.	



Important information about compensation arrangements

Your eligible deposits held by a UK establishment of National Westminster Bank Plc are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.

An FSCS information sheet and list of exclusions will be provided to you on an annual basis.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://www.fscs.org.uk)

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