



## Fee Information Document

**Name of the account provider: Ulster Bank Ireland DAC**

**Account name: Foundation Account**

**Date: Last updated 16 April 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 the Guide to Personal Current Account Fees & Interest and the Schedule of Services – Payment & International Banking charges, Personal Banking Terms & Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	Fee not charged	
<b>Payments (excluding cards)</b>		
Standing Order	Fee not charged	
Direct Debit	Fee not charged	
Credit Transfer	Bank Giro Credit* €0.51	
	<b>Within EU/EEA: Euro</b>	
	Urgent Payment same day value –	
	Online	€18.38
	Branch	€24.50
	Next day value payment (Standard Transfer) –	
	Online	Fee not charged
Branch (Chip & Pin) under €13,000	Fee not charged	
Branch (Chip & Pin) over €13,000	€0.51	
Branch (Paper) any value	€0.51	

	<b>Outside EU/EEA: Euro</b>	
	Urgent Payment –	
	Online under €5,001	€19.05
	Online over €5,001	€24.50
	Branch under €5,001	€19.05
	Branch over €5,001	€24.50
	Non-Urgent Payment (Standard Transfer) –	
	Online	€0.51
	Branch	€0.51
	<b>Non Euro Payments:</b>	
	Urgent Payment –	
	Online	€12.70
	Branch	€12.70
	Non-Urgent Payment (Standard Transfer) –	
	Online	Fee not charged
	Branch	Fee not charged
<b>Cards and cash</b>		
<b>Using a debit card for purchases in Euro</b>	<b>Inside the Single Euro Payments Area**:</b>	
	Contactless and Point of Sale Transaction	Fee not charged
	<b>Outside the Single Euro Payments Area**:</b>	
Transaction charge	1% of transaction amount. (min €0.25, max €6)	
<b>Using a debit card for purchases in foreign currency</b>	Transaction charge	1% of transaction amount. (min €0.25, max €6)
	Exchange Rate Transaction Fee (ERTF)	1% of transaction amount. (min €0.25, max €6)

<b>Cash Withdrawal</b>	<b>Cash Machine (ATM) withdrawals inside the Single Euro Payments Area**:</b>	
	In Branch/Counter	Fee not charged
	Euro withdrawal from a non-Ulster Bank ATM & Euro/Non-Euro currency withdrawal from a NatWest Group ATM	Fee not charged
	Foreign currency withdrawal from a Cash Machine (ATM)	
	Transaction charge	2% of transaction amount. (min €3 – max €12)
	Exchange Rate Transaction Fee (ERTF)	1.5% of transaction amount
	<b>Cash Machine (ATM) withdrawals outside the Single Euro Payments Area**:</b>	
	Euro withdrawal from a Cash Machine (ATM)	
	Transaction charge	2% of transaction amount. (min €3 – max €12)
	Exchange Rate Transaction Fee (ERTF)	Fee not charged
Foreign currency (non Euro) withdrawal from a Cash Machine (ATM)		
Transaction charge	2% of transaction amount. (min €3 – max €12)	
Exchange Rate Transaction Fee (ERTF)	1.5% of transaction amount	
<b>Cash Lodgement</b>		Fee not charged
<b>Overdrafts and related services</b>		
<b>Referral Item</b>	Irregular Account Charge	€4.44
<b>Unpaid Item</b>	Unpaid Outwards Charge	€12.70
	Unpaid Foreign Cheques	€6.35
<b>Overdraft</b>	Set Up	service not available
	Renewal	service not available
	Increase	service not available

<b>Unauthorised Overdraft</b>	9% Note: Charge consists of the authorised overdraft interest rate for your account type plus an additional 9% (variable) surcharge rate
<b>Other services</b>	
<b>Cheque Lodgement</b>	Fee not charged
<b>Provision of a Chequebook</b>	service not available

\* The fee is charged when a customer uses a third party bank giro credit slip, to make a payment to a non Ulster Bank Account.

\*\* The Single Euro Payments Area (SEPA) includes any countries within the European Economic Area (EEA) & Switzerland, San Marino & Monaco.

*To view our currency conversion charges with reference to the daily rate which is issued by the European Central Bank (ECB), you can visit [www.ulsterbank.ie/usingmycardabroad](http://www.ulsterbank.ie/usingmycardabroad) figures displayed on that page change daily and are simply to help you compare our fees with other banks across Europe.*

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh, Lombard and Ulster Bank Invoice Finance.

Registered in Republic of Ireland. Registered No.25766.

Registered Office: Ulster Bank Head Office, Block B, Central Park, Leopardstown, Dublin 18, D18 N153. Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland. Calls may be recorded.

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