



Fee Information Document

Name of the account provider: Ulster Bank Ireland DAC

Account name: Student 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	
General account services		
Maintaining the account	Fee not charged	
Payments (excluding cards)		
Standing Order	Fee not charged	
Direct Debit	Fee not charged	
Credit Transfer	Bank Giro Credit* €0.51	
	Within EU/EEA: Euro	
	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	

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

Cash Withdrawal	Cash Machine (ATM) withdrawals inside the Single Euro Payments Area**:	
	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
	Cash Machine (ATM) withdrawals outside the Single Euro Payments Area**:	
	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	
Cash Lodgement		Fee not charged
Overdrafts and related services		
Referral Item	Irregular Account Charge	€4.44
Unpaid Item	Unpaid Outwards Charge	€12.70
	Unpaid Foreign Cheques	€6.35
Overdraft	Set Up	Fee not charged
	Renewal	Fee not charged
	Increase	Fee not charged

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

* 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 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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