

# Helpful tips on how to avoid Unauthorised overdrafts

 **Ulster Bank**  
Help for what matters

## We're here to help

We want to help you avoid paying Unauthorised overdraft charges. If your account is not in credit, or if you go over your overdraft limit, you will be charged. To help you avoid these charges, here are some tips to help keep you on top of your account balance at all times.

## How to avoid Unauthorised overdraft charges

If your account overruns without formally agreeing an overdraft, or you exceed your overdraft limit, this is called an Unauthorised overdraft. When this happens, you will incur Unauthorised overdraft Charges as shown in our '**A Guide to Personal Account Fees and Interest**' brochure. You will also incur Unauthorised overdraft Interest, which consists of the overdraft interest rate for your account type plus additional surcharge interest.

If you have not agreed a suitable overdraft limit in advance and there is not enough money in your account, we may not always be able to permit an Unauthorised overdraft. To avoid paying any of these fees and charges, all you have to do is stay in credit or keep within the overdraft limit of your current account at all times. Here are a few tips on how to avoid going into an Unauthorised overdraft.

### 1. Know your balance

Checking your balance regularly could help you avoid an Unauthorised overdraft. You can do this in many ways:

#### Anytime Internet and Telephone Banking

Stay in control 24/7 by signing up to Anytime Banking. It's free, secure and easy to sign up.

- Check your balances and transactions.
- Manage your account online or via telephone banking.

Register by calling 0818 211 461 or logging onto [www.ulsterbank.ie/anytime](http://www.ulsterbank.ie/anytime). Terms and conditions apply to Anytime Banking. Some Anytime Banking services may not be available on certain types of accounts or to under 18s.

#### Mobile Phone Banking

We offer you a range of free mobile banking services that will help you manage your money – wherever you are:

##### Free text alerts

Helps you keep track of your money on the move and is easy to use.

- We'll let you know by text when your account goes above or below a certain limit set by you.
- Once you've registered we can send you a balance or mini-statement text any time you like. Just text BAL or MINI to the Ulster Bank Shortcode 53627.

If we hold a valid mobile number for you we will also automatically send you a text when a certain activity has taken place on your account such as:

- Create or amend a payee.
- Create or amend a standing order.
- Update your address or telephone details.
- You are issued with a new debit/cash card or Personal Identification Number (PIN).

You can register and update for our free text alerts service:

- in your local branch
- by logging onto our website [www.ulsterbank.ie/alerts](http://www.ulsterbank.ie/alerts)
- in the mobile app in settings/alerts
- or telephone us on 0818 211 813

## Free Mobile Banking App

With our apps you can:

- Login using your fingerprint (on compatible devices and operating systems).
- Use the same app on compatible devices across different mobile platforms.
- Check your balance and your statement, filter to see transaction types.
- Hide your balance, reorder your accounts or edit the names of your accounts to personalise your banking experience.
- Share your account details so people can pay you directly in to your account.
- Set up and amend your SMS Alerts.
- Transfer money between your Ulster Bank Republic of Ireland Accounts.
- Manage Standing Orders.
- Make one off payments to any ROI account using a BIC/IBAN (Payment limits apply). PDFs are now available as confirmation of payments made in the app.
- Send international payments to payees you have previously set up on Anytime Internet banking.
- Get Cash from your account at any Ulster Bank Republic of Ireland cash machine without your Debit card.
- Find your nearest cash machine or local branch with Near Me.

To use the Ulster Bank Mobile Banking app, you need to have a Ulster Bank Republic of Ireland personal current account and Anytime Internet Banking, be over 11 and have a ROI or international mobile number.

Mobile Phone Banking terms and conditions apply. Full terms and conditions are available at [www.ulsterbank.ie/mobile](http://www.ulsterbank.ie/mobile) or by contacting your local branch.

## ATM Machines\*

Check your balance regularly at any Ulster Bank cash machine or NatWest group cash machine, any time day or night and it's free to use. If you do need to use your credit card to withdraw cash, you should be aware there is a cash advance credit card fee for doing this. Visit [www.ulsterbank.ie/roi/personal/daily-banking/credit-cards/useful-information/rates.ashx](http://www.ulsterbank.ie/roi/personal/daily-banking/credit-cards/useful-information/rates.ashx) for full details.

Please note, transaction fees may apply to the transactions listed above. Please see our booklet A Guide to Personal Accounts Fees and Interest, available in branch and online, for further details.

\*Automated Teller Machine

## 2. Plan ahead

Knowing exactly where you stand with your money will enable you to plan ahead and manage your outgoings.

- Write down what money is coming in and what needs to go out each month.
- Set up standing orders and Direct Debits to pay your monthly bills.
- A good time for payments to leave your account is just after you've been paid.
- If you need help to organise your finances you could avail of a free Personal Financial Review in your local branch.

## 3. Additional support

As previously communicated to all customers, Ulster Bank Ireland DAC is no longer accepting any new application requests from personal customers.

There are some exceptions to this for existing customers, please visit our website [www.ulsterbank.ie](http://www.ulsterbank.ie) for full details and further assistance.

### Understanding Fees and Charges

Information on our charges and interest rates is set out in our brochure 'A Guide to Personal Accounts Fees and Interest' which is available in our branches or on our website [www.ulsterbank.ie](http://www.ulsterbank.ie). Alternatively, you could refer to your next current account statement – on the last page you'll find an explanation of the charges you might incur, on the 'Information on our charges and interest rates' page. Knowing how these work will help you learn how to avoid them.