

# A Guide to Personal Accounts Fees and Interest

 **Ulster Bank**

Current Accounts  
Savings and Deposit Accounts

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All information in this leaflet is correct as at 1 January 2012 but may change.

Please read this brochure in conjunction with the Personal Banking Terms and Conditions brochure which outlines the terms and conditions applicable to our products.

# 1. Plain speaking – glossary of terms

## **Account maintenance charge**

This charge covers providing current account services, including bank statements and dealing with general questions about your account. There is no account maintenance charge on personal current accounts.

## **AER**

AER stands for Annual Equivalent Rate which illustrates what the interest rate would be if paid and compounded each year.

## **Credit Established**

A credit established is the setting up of a credit arrangement with another bank or another branch to withdraw money.

## **Direct Debit**

An instruction to a bank to allow money to be withdrawn from an account by someone other than the account holder. This is usually to pay bills. The amount withdrawn can change with each payment.

## **Emergency cash**

This is a service we offer if you have a cash card or debit card. If you report your card lost or stolen through our lost and stolen helpdesk, we will check your identity and, if you have enough money available in your account, we will give you a unique code so you can withdraw an amount of 'emergency cash' from an Ulster Bank cash machine without having to use your card.

## **Future-dated payment**

This is when you use the Anytime Internet and Telephone Banking service, or the Branch Funds Transfer service, to ask us to make a payment at a future date.

## **Gross rate**

The rate of interest before we take off Deposit Interest Retention Tax (DIRT).

## **Personal current accounts**

Personal current accounts include:

- |                   |                           |
|-------------------|---------------------------|
| – Step            | – Adapt                   |
| – Dual Account    | – PRIVATE Current Account |
| – Current Account | – ufirst PRIVATE Account  |
| – ufirst          | – Student                 |
| – ufirstgold      | – Graduate                |

Personal current accounts – no longer available for sale

- |                |                    |
|----------------|--------------------|
| – Dual Account | – Facility Account |
| – Current Plus |                    |

## **Savings accounts**

Savings accounts include:

- |                                 |   |
|---------------------------------|---|
| – Instant Access                | – Youth Accounts                                |
| – Online and telephone Accounts | – PRIVATE Reserve                               |
| – Regular Savings Accounts      | – Accounts no longer available to new customers |
| – Notice Accounts               |   |

**Standing order**

Pre-authorised payment in which the customer gives instructions to their bank to pay fixed amounts regularly or on set dates.

**Standing order – manual payment – lack of funds**

There is a fee charged where a standing order is manually pulled from an account where there is insufficient funds to meet the amount of the standing order.

## 2. Services you don't pay for

As long as you stay in credit or within your agreed overdraft limit, you can receive the following services without us making any separate charge.

- No account maintenance fees
- No Direct Debit fees
- No standing order fees
- No paying-in fees
- No overdraft arrangement or renewal fees
- No chequebook fees
- No fees for withdrawing money using a Debit Card or for carrying out transactions at RBSG cash machines in Europe (see note 1 below)
- No statement fees (except duplicates)
- Free Online and Telephone Banking services (see note 2 below)
- Free counter services

Note 1. If you use your ServiceCARD, DebitCARD or CashCARD in a cash machine in the Republic of Ireland or the Eurozone, or in a cash machine owned by Ulster Bank, Easy Cash, Royal Bank of Scotland or NatWest in the United Kingdom, you will not be charged.

Note 2. Free apart from the costs of the phone call and any charges your internet service provider may charge you for using the service. We may charge you if you have asked for a payment for a future date and do not have enough cleared funds to pay all the items presented on that date.

### 3. Changes to interest, fees and charges

#### Interest

For Payment Accounts (in other words, any current or savings accounts which you have with us, apart from Money Desk Deposits), we may change any of our credit interest rates in line with the conditions of that account. We will give you 60 days' notice if we do make a change.

For non-Payment Accounts, unless the interest rate is fixed (Money Desk Deposits), we can change our credit interest rates at any time for any valid reason by giving you 30 days' notice.

For all accounts, we may change any of our overdraft interest rates at any time for any of the reasons set out in the **Personal Banking Terms and Conditions** (Condition 7.4(a) to (e)).

We will let you know about any changes we make to our interest rates by putting a notice in three of the national daily newspapers mentioned below, in our branches or by writing to you.

We will also update the information on our services where we provide information including telephone helplines and websites as soon as the changes apply. Any notice we publish will appear in the following newspapers:

- The Irish Independent
- The Irish Times
- The Irish Examiner

To find our latest interest rates, please speak to any member of staff, phone Anytime Banking on 1850 424 365 or visit our website at [www.ulsterbank.ie](http://www.ulsterbank.ie).

All returns are subject to Deposit Interest Retention Tax (DIRT). Under current legislation, the effective DIRT rate is 30%.

#### Fees and charges

We will give you at least 60 days' written notice of any increase in our fees and charges.

## 4. Monthly membership fees

You have to pay the following monthly membership fees for ufirst, ufirstgold, ufirst PRIVATE and PRIVATE Current Account. These give you access to a number of benefits and allow you to apply for the special rates and discounts available as part of your membership.

### **ufirst**

We will take €10 a month from your ufirst current account on the dates shown below.

### **ufirstgold**

We will take €14 a month from your ufirstgold current account on the dates shown below.

### **ufirst PRIVATE Account**

Your ufirst PRIVATE Account gives you access to a personal banking service with your own Relationship Manager. You will also have access to the wide range of financial and lifestyle benefits available with our ufirst PRIVATE Account. This can leave you more time to focus on what really matters.

The fee for ufirst PRIVATE Current Account is €14 per month. Customers will also pay a €36 per month fee for the PRIVATE Relationship service provided to customers of Ulster Bank PRIVATE charged via their ufirst PRIVATE Current Account.

### **PRIVATE Current Account**

The PRIVATE Current Account gives you access to a Relationship Manager who will take care of all your day-to-day banking needs. Your Relationship Manager can provide you with a range of options suitable to your needs to allow you make the most of your money.

Customers will pay a €36 per month fee for the PRIVATE Relationship service provided to customers of Ulster Bank PRIVATE charged via their PRIVATE Current Account. There is no additional fee for the PRIVATE Current Account.

### **When do we charge the membership fees?**

We will take the amount due from your account on the days shown in the table below.

Date fees are deducted from your account
06 January 2012
10 February 2012
09 March 2012
05 April 2012
11 May 2012
08 June 2012
06 July 2012
10 August 2012
07 September 2012
12 October 2012
09 November 2012
07 December 2012
11 January 2013

## 5. Interest we pay you on your Current Account

Depending on the account you have, you may be able to earn interest on the money in your account. We work this out on the amount actually in your account at the close of business every day. (This does not include any cheques or other items not yet cleared.) We add this interest to your account every month on the days shown in the table below. We pay interest on your Dual account every year on the last business day in October.

The yearly rates of interest we pay on credit balances are shown below.

### ufirst

Amount held in account	Gross/AER (variable)
€0 +	0.15%

### ufirstgold

Amount held in account	Gross/AER (variable)
€0 +	0.15%

### ufirst PRIVATE Account

Amount held in account	Gross/AER (variable)
€0 +	0.15%

### Dual (not available to new customers)

Amount held in account	Gross/AER (variable)
€0 +	0.01%

The credit interest rate is currently 0% on our Personal Current Account, PRIVATE Current Account, Facility Account, Current Plus Account, Step Account, Student Account and Adapt Account.

### When we pay interest into your account

We will pay the money into your account on the days shown in the table below.

Calculation period	Date we pay interest
21 November 2011 – 18 December 2011	23 January 2012
19 December 2011 – 22 January 2012	20 February 2012
23 January 2012 – 19 February 2012	20 March 2012
20 February 2012 – 19 March 2012	23 April 2012
20 March 2012 – 22 April 2012	21 May 2012
23 April 2012 – 20 May 2012	18 June 2012
21 May 2012 – 17 June 2012	23 July 2012
18 June 2012 – 22 July 2012	20 August 2012
23 July 2012 – 19 August 2012	24 September 2012
20 August 2012 – 23 September 2012	22 October 2012
24 September 2012 – 21 October 2012	19 November 2012
22 October 2012 – 18 November 2012	24 December 2012
19 November 2012 – 23 December 2012	21 January 2013

We pay interest on your Dual account every year on the last business day in October.

## 6. Interest and charges on borrowing

### a. Arranged borrowing (over 18s only) – interest you will pay

Interest rates may change. You must repay any overdraft when we demand.

In considering your application, we may use credit scoring.

Where you have arranged an overdraft limit, you pay interest at the authorised overdraft rate shown below or the interest rate set out in your facility letter. You will pay interest on the whole overdrawn balance.

#### Current Account and PRIVATE Current Account

Authorised overdraft	Rate (variable)
All amounts	15.55%

ufirst, ufirstgold and ufirst PRIVATE Current Account (see section 4 for details of membership fees applicable).

There is an interest-free overdraft of up to €500 with ufirst and up to €1,000 with ufirstgold and ufirst PRIVATE.

We will not charge debit interest when you stay within the agreed interest-free overdraft. If you go over your agreed interest-free overdraft but stay within an agreed limit, we will charge you the authorised overdraft rate on the full amount you have borrowed including the amount within the interest-free overdraft.

#### ufirst

Authorised overdraft	Rate (variable) on full balance
Amount overdrawn by is up to and including €500	0%
Amount overdrawn by is above €500	15.55%

#### ufirstgold

Authorised overdraft	Rate (variable) on full balance
Amount overdrawn by is up to and including €1,000	0%
Amount overdrawn by is above €1,000	9.99%

#### ufirst PRIVATE Account

Authorised overdraft	Rate (variable) on full balance
Amount overdrawn by is up to and including €1,000	0%
Amount overdrawn by is above €1,000	9.99%

**Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**

## Student Account

The student overdraft is available to customers who are in receipt of a grant and existing Ulster Bank current account customers for 12 months.

If you are an existing customer with a current account with Ulster Bank for 12 months you can apply for a student overdraft of up to €750 or if you are in receipt of a grant you could receive up to €1,500 dependent on your grant level.

If you ask for an arranged overdraft with a limit which is more than the limits set out below you will need to give us extra information to support your application.

Interest-free limits	Rate (variable)
Existing Customers up to €750*	0%
Customers in receipt of a grant up to €1,500*	0%

The Ulster Bank Student Overdraft is only available if you are a full-time (your course lasts for at least two years) third-level student living in the Republic of Ireland. You must be over 18. Only one overdraft per student. Overdrafts are repayable on demand. Security may be required. Whether you have an overdraft will depend on your circumstances. We may also carry out credit scoring, this is where we assess whether credit is affordable for you based on the information you provide. Please see the Youth Brochure for more details. You can get a copy from any Ulster Bank branch.

\* You can apply for higher interest free limits if you are a professional student. Please see our Youth Brochure for more information. (Professional Students refers to medicine, dentistry, law, accountancy, pharmacy, optometry, physiotherapy, veterinary science.)

## Graduate Account

An interest-free overdraft up to €1,500 is available (subject to approval) for up to one year after you graduate.

Authorised overdraft	Rate (variable)
Up to €1,500	0%

The Ulster Bank Graduate Account is only available if you have graduated within the past 12 months (your course lasts for at least two years). We may ask to see evidence of your graduation. Only one overdraft per graduate. Interest-free overdraft is repayable on demand, security may be required. Whether you have an overdraft will depend on your circumstances. We may also carry out credit scoring, this is where we assess whether credit is affordable for you based on the information you provide. Please see the Youth Brochure for more details. You can get a copy from any Ulster Bank branch.

## b. Unarranged borrowing – interest and charges you will pay

We encourage you to agree an overdraft limit before you actually borrow any money as this will help avoid unnecessary charges. (You cannot arrange an overdraft on a Dual or Step Account.)

If you have not contacted us to arrange an overdraft limit and there is not enough money in your account, we may not allow you to withdraw any money. We may not be able to pay your cheques, standing orders, direct debits or future-dated payments, including those to an Ulster Bank loan and we will charge a fixed amount for each item we do not pay. (See the table on following page.)

### Interest

You will have to pay surcharge interest at 9% (variable) each year if your account becomes overdrawn or goes over your agreed limit without arranging this with us. Or, it will apply if the limit has come to an end and we have not agreed to renew it. Surcharge interest is in addition to overdraft interest.

**Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**

## Charges

You may also have to pay the following charges.

	Why is it charged	When is it charged	Charge
Irregular Account Charge	This is a charge we make whenever your account goes into an unauthorised overdraft or we have to extend an overdraft due to transactions you have carried out where you do not have enough available in your account.	It is charged each time you make a transaction and we add it the following business day.	€4.44
Unpaid Outwards Charge*	This is charged when we return an item such as a cheque, direct debit, standing order or future-dated payment because you do not have enough available in your account.	This is charged for each item and taken from your account as and when a payment is returned.	€12.70

\*Unpaid outwards charge is also referred to as “unpaid item fee”

### c. When we take interest from your account

If you have to pay interest on your ufirst, ufirstgold, ufirst PRIVATE, Current Account or PRIVATE Current Account, we will take the amount on the days shown in the table below.

Calculation period	Date we take the interest
21 November 2011 – 18 December 2011	06 January 2012
19 December 2011 – 22 January 2012	10 February 2012
23 January 2012 – 19 February 2012	09 March 2012
20 February 2012 – 19 March 2012	05 April 2012
20 March 2012 – 22 April 2012	11 May 2012
23 April 2012 – 20 May 2012	08 June 2012
21 May 2012 – 17 June 2012	06 July 2012
18 June 2012 – 22 July 2012	10 August 2012
23 July 2012 – 19 August 2012	07 September 2012
20 August 2012 – 23 September 2012	12 October 2012
24 September 2012 – 21 October 2012	09 November 2012
22 October 2012 – 18 November 2012	07 December 2012
19 November 2012 – 23 December 2012	11 January 2013

## 7. How to avoid paying fees and charges

If there are payments such as direct debits, standing orders, cheques, future-dated payments and so on due from your account, please make sure you have enough in your account to meet these payments by close of business on the working weekday before the amounts are due. If you do not, it will result in unauthorised borrowing and we will charge surcharge interest and fees.

If you have an overdraft, always make sure that you keep within your agreed overdraft limit. This will mean you avoid unnecessary charges on your account.

You can check your balance at any time online or by phone on Anytime Banking.

Please contact your branch if you would like to discuss your financial needs further, and for more information on managing your account.

**Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.**

## 8. Interest we pay you on your Savings and Deposit Accounts

### Instant-access accounts

#### Loyalty Saver

An account that pays an annual bonus on the first business day in January each year, if you make no more than four withdrawals in an annual period. Annual periods commence on the first business day of January and end on the last business day in December. Withdrawals on a non-business day (weekend or bank holiday) are recorded as withdrawals on the subsequent business day.

Anyone aged 18 or over can open a Loyalty Saver Account in branch. You must be aged 18 or over and living in the Republic of Ireland for tax purposes to open the account online or over the phone. You are required to register for Anytime Banking to be able to access your funds and manage your account online or over the phone. If you do not register for Anytime Banking you can manage your account through the branch network.

There is a minimum balance requirement of €2,000 and the maximum balance is €1,000,000. If your account balance falls below €2,000, we will pay interest at a rate of 0.01% gross/AER variable. Interest (including bonus interest) is calculated daily and paid annually on the first business day in January.

#### Excluding conditional bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€25,000 to €1,000,000	1.85	1.85
€2,000 to €24,999	1.25	1.25
€0 to €1,999	0.01	0.01

#### Including conditional bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€25,000 to €1,000,000	2.85	2.85
€2,000 to €24,999	2.25	2.25
€0 to €1,999	0.01	0.01

If you make no more than 4 withdrawals in an annual period we will reward you with an extra 1% gross/AER. If you open your account during an annual period, the bonus interest, if applicable, will be paid on a pro-rata basis. If you close your account during an annual period, the bonus interest will not be paid. If you make more than 4 withdrawals in an annual period you will earn the interest excluding bonus (quoted above) only.

#### Easy Access Savings

This account is available if you are 18 years or over. We will pay interest into the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 or over	0.01	0.01

## Online and telephone accounts

You must register for Anytime Banking to be able to access your funds and manage your account online or over the telephone.

Transfers to an account at other Republic of Ireland banks or building societies, either online or over the phone, are subject to a daily limit of €13,000. If you wish to transfer more than this amount, please contact Anytime Banking on 1850 424 365<sup>^</sup> to discuss the options available to you. Charges may apply to these options, please see section 9 of this booklet for details. These accounts are not available in branch.

### Direct Saver

An internet and telephone-based account that pays an introductory bonus for 12 months from the date the account is first opened. Anyone aged 18 or over and living in the Republic of Ireland for tax purposes can open a Direct Saver account.

There is a minimum balance requirement of €15,000 and the maximum balance is €1,000,000. If your account balance falls below €15,000, we will pay interest at a rate of 0.01% gross/AER variable.

Interest is calculated daily, paid monthly and includes a 12 month introductory bonus of 1% Gross/AER. Interest (excluding bonus 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. Withdrawals on a non-business day (weekend or bank holiday) are recorded as withdrawals on the subsequent business day.

### Excluding conditional introductory bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €1,000,000	2.00	2.02
€0 to €14,999	0.01	0.01

### Including conditional introductory bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €1,000,000	3.00	3.04
€0 to €14,999	0.01	0.01

We pay interest every month on the first business day of the month.

We will reward you with an extra 1% gross/AER for 12 months from the date the account is first opened. This will not be paid for any day in which the account balance falls below €15,000. Please note that the twelve month period begins when the account is first opened which may be earlier than when funds are first lodged to the account. If you make a withdrawal in the twelve months after the date the account is first opened, you will earn the bonus interest of 1% gross/AER only.

<sup>^</sup>Mon to Sun 8am – 10pm Automated service available 24 hours a day. Calls may be recorded.

## eSavings

This is an internet and telephone-based account only, with instant access. Available if you are 18 years or over and living in the Republic of Ireland.

We will pay interest every month.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 to €1,000,000	1.25	1.25

## Regular savings accounts

### Special Interest Deposit account

This account is available if you are 18 years or over. You are required to set up a standing order to the account from €1 per month to a maximum of €1,000 every month. We will pay interest every year in October.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 to €15,000	4.00	4.00
€15,001 to €100,000	1.50	1.50

## Youth savings

### urfirst and urmoney

To open a urfirst account you must be aged between 0-11 years of age. To open a urmoney account you must be aged between 12-18 years of age.

We will pay interest to the accounts every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 or over	2.30	2.31

## PRIVATE Reserve

The PRIVATE Reserve Account may be held by customers who hold a PRIVATE Current Account or a urfirst PRIVATE Current Account. A minimum balance of €15,000 is required to open the account and interest is calculated daily and paid monthly.

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €249,999	2.95	2.99
€0 to €14,999	0.01	0.01

## Accounts no longer available to new customers

### Pathway

This account is no longer available to new customers. We will pay interest to the account annually on the last business day of October.

#### Excluding bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €1,000,000	2.10	2.10
€0 to €14,999	0.01	0.01

#### Including bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €1,000,000	3.10	2.60
€0 to €14,999	0.01	0.01

### eSavings Plus

This account is no longer available to new customers. We will pay interest to the account monthly on the last business day of the month.

#### Excluding bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €1,000,000	2.00	2.01
€0 to €14,999	0.01	0.01

#### Including bonus

From 29 April 2011	Gross % (variable)	AER % (variable)
€15,000 to €1,000,000	2.25	2.14
€0 to €14,999	0.01	0.01

### Regular Savings

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 to €100,000	2.97	3.00

### Access Plus

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

#### Excluding all bonuses

From 29 April 2011	Gross % (variable)	AER % (variable)
€25,000 to €1,000,000	1.72	1.73
€10,000 to €24,999	1.23	1.23
€3,000 to €9,999	0.74	0.74
€0 to €2,999	0.01	0.01

#### Including all bonuses

From 29 April 2011	Gross % (variable)	AER % (variable)
€25,000 to €1,000,000	2.97	3.00
€10,000 to €24,999	2.48	2.50
€3,000 to €9,999	1.99	2.00
€0 to €2,999	0.01	0.01

### Bonus Saver

This is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

#### Excluding all bonuses

From 29 April 2011	Gross % (variable)	AER % (variable)
€25,000 to €1,000,000	1.72	1.73
€10,000 to €24,999	1.23	1.23
€0 to €9,999	0.01	0.01

#### Including all bonuses

From 29 April 2011	Gross % (variable)	AER % (variable)
€25,000 to €1,000,000	2.97	3.00
€10,000 to €24,999	2.48	2.50
€0 to €9,999	0.01	0.01

### Reward Reserve

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

#### Excluding all bonuses

From 29 April 2011	Gross % (variable)	AER % (variable)
€10,000 to €250,000	0.25	0.25
€0 to €9,999	0.01	0.01

#### Including all bonuses

From 29 April 2011	Gross % (variable)	AER % (variable)
€10,000 to €250,000	1.00	1.00
€0 to €9,999	0.01	0.01

### Personal Savings

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 or over	0.01	0.01

### RSVP Anytime

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€250,000 and over	0.35	0.35
€95,000 to €249,999	0.25	0.25
€0 to €94,999	0.01	0.01

### 55 Plus Savings

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 or over	0.01	0.01

### Reserve 90

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€1,000,000 or over	0.35	0.35
€0 to €999,999	0.01	0.01

### Reserve 30

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€125,000 or over	0.05	0.05
€0 to €124,999	0.01	0.01

### Deposit Receipts

From 29 April 2011	Gross % (variable)	AER % (variable)
€125,000 or over	0.25	0.25
€0 to €124,999	0.05	0.05

### Instant Access Plus

This account is no longer available to new customers. We will pay interest to the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 or over	0.01	0.01

### ECB Rate Linked Deposit account

This account is no longer available to new customers. We pay interest to the account every three months on the first business day of January, April, July and October each year.

### Excluding all bonuses

From 14 December 2011	Gross % (variable)	AER % (variable)
€15,000 to €100,000	0.50	0.50
€0 to €14,999	0.01	0.01

### Including all bonuses

From 14 December 2011	Gross % (variable)	AER % (variable)
€15,000 to €100,000	0.60	0.60
€0 to €14,999	0.01	0.01

The rates listed apply to all customers and apply from the dates shown.

If your account falls below any minimum allowed but stays in credit, we will pay interest on the balance at the 'nominal rate' of interest for as long as this applies. The nominal rate of interest is the same as the lowest rate band on the Easy Access Savings Account currently 0.01% Gross/AER Variable.

### ufirst Savings

This account is no longer available to new customers. We will pay interest into the account every three months on the first business day of January, April, July and October each year.

From 29 April 2011	Gross % (variable)	AER % (variable)
€0 or over	0.25	0.25

## 9. Charges for extra services

Bank drafts – domestic euro	€2.25
Bank Giro credits	€0.51
Bank report for audit purposes	€25.00
Certificate of interest or a balance	€3.81
Chequebook (However, you will have to pay a Government duty of €0.50 for each cheque.)	No charge
Credit Established	€6.35
Duplicate statements (on each account)	
• First sheet	€3.81
• Second sheet	€2.54
• For every sheet after that	No charge
Cashing a cheque for someone who is not a customer	€1.27
Charge for an extra statement	€1.27
Indemnities	
• Bonds, guarantees	1% each year
• Lost share certificates	0.5% of their value, Up to €31.74
Interbank domestic transfer (see note 1 below)	
Same-day value	
• Via paper	€24.50
Night-safe wallet (every six months)	€20.00
Safe-keeping*	
• Envelope (every year)	€40.00 + VAT
• Box (every year)	€80.00 + VAT
• Access Fee	€10
Standing order – manual payment – Lack of funds	€6.35
Confidential enquiries	€5.24 + VAT
Stopping a cheque (unless it has been lost or stolen)	€5.08

Note 1 – For full details on fees and charges for our international services, please see the Schedule of Services – Payment and International Banking Charges available in any branch.

\*This service is for existing customers only. No new items of Safe-keeping will be accepted after 1 March 2011.

**The table below outlines Debit Card charges within the Eurozone**

<b>Transaction Type (Inside the Eurozone)</b>	<b>Charge</b>	<b>*ERTF Fee</b>
Cash withdrawal: ✓ At an ATM ✓ In any Ulster Bank, Royal Bank of Scotland Group, NatWest Branch ✓ Using your card in any other banks, travel agents, bureau de change or other outlets displaying the Visa Logo ✓ Foreign currency withdrawal from a cash machine which is not a Royal Bank of Scotland, NatWest or Ulster Bank cash machine ✓ Point of Sale Transactions	No charge** No charge  No charge  2% of transaction amount (min €3, max €12)  No charge	No charge No charge  No charge  1.5% of transaction amount  No charge
Purchasing foreign currency or travellers cheques using your debit card: ✓ In any Royal Bank of Scotland or NatWest Branch ✓ Using your card in any other banks, travel agents, bureau de change or other outlets displaying the Visa Logo	Standard Bank charges may apply	Standard Bank commission rates may apply

\* Exchange Rate Transaction Fee

\*\* We will not charge you for using your card at an ATM in the ROI but other companies may charge a fee.

**The below table outlines Debit Card charges abroad**

<b>Transaction Type (Outside the Eurozone)</b>	<b>Charge</b>	<b>*ERTF Fee</b>
Cash withdrawal at a Royal Bank of Scotland, NatWest or Ulster Bank cash machine	No Charge	No charge***
Cash withdrawal which is not at a Royal Bank of Scotland, NatWest or Ulster Bank cash machine**	2% of transaction amount (min €3, max €12)	1.5% of transaction amount
Purchasing foreign currency or travellers cheques using your debit card**	1% of transaction amount (min €0.25, max €6)	1% of transaction amount (min €0.25, max €6)
Purchases (point of sale transaction)	1% of transaction amount (min €0.25, max €6)	1% of transaction amount (min €0.25, max €6)

\* Exchange Rate Transaction Fee

\*\* Local banks may charge a fee

\*\*\* Transaction is converted into Euro at a rate determined by Ulster Bank

**Transaction Withdrawal Limit**

In most cases, you can withdraw funds up to your daily withdrawal limit, provided there are sufficient funds in your account. Within Europe, some cash dispenser networks have imposed a maximum value of around €200 per transaction. To withdraw more than this you will have to carry out more than one transaction.

There is a daily limit for cash withdrawals using a Visa Debit card in any other bank, travel agent, bureau de change or other outlets displaying the Visa logo. Details of the limit are available on request from your branch.

**Government card duty**

- You pay Government Stamp Duty of €2.50 a year on debitCARDS/ServiceCARDS used at Point of Sale only.
- You pay Government Stamp Duty of €2.50 a year on debitCARDS/ServiceCARDS or Cashcards used at cash machines only.
- You pay Government Stamp Duty of €5 a year on debitCARDS/ServiceCARDS used at cash machines and used to pay for goods and services.
- You pay Government Stamp Duty of €30 a year on credit cards.







For more information call into  
any Ulster Bank branch

**[www.ulsterbank.ie](http://www.ulsterbank.ie)**

This brochure is also available in Braille, large print,  
audio or on disk. Please contact your local branch.

Information correct as at 1 January 2012

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