

Welcome to your Business Debit Card



 **Ulster Bank**

Business Banking

Welcome to your Ulster Bank Business Debit Card with contactless

Your Ulster Bank Business Debit Card is accepted in 30 million retailer outlets around the world wherever you see the Visa logo.



Your Business Debit Card enables you to

- Pay for goods and services at home, abroad and on-line.
- Pay with contactless where you see the contactless symbol.
- Withdraw cash at ATMs and banks worldwide.

Paying with your Business Debit Card is quicker, easier and less hassle than juggling with cash or writing a cheque.

The information contained in this guide will help you get the most from your card and protect you from fraud. Please make a note of the important telephone numbers listed on the back of this guide.

✓ Contactless – The quick and easy way to pay

Contactless is the new way to pay for everyday essentials like a coffee, lunch or newspaper in less than a second. With your Ulster Bank Business Debit Card, wherever you see the contactless symbol, you can now simply touch the reader with your card to pay for anything that's €50 or less – there's no need to insert your card into a Chip and PIN device.



You can pay with contactless wherever you see this symbol



For small everyday items that are €50 or less



Just touch the reader with your card to pay



Once your payment is confirmed you'll be offered a receipt

✓ Pay quicker, pay easier

- There's no need for cash
- Just tap your card against the reader to pay
- No need to enter your PIN, or insert your card into a Chip & PIN device

It's safe and secure

- ✓ Contactless is very safe. Your card comes with the same secure technology used in all our cards and is issued with the latest, most advanced chip from Visa. You will need to make a successful Chip & PIN transaction to activate your card before you can make contactless transactions.
- ✓ When using contactless, from time to time you will be asked to enter your PIN as a security check. We take security very seriously and provided you've looked after your card and PIN, we'll protect you should you experience any loss.

Added protection

Your Business Debit card offers purchase protection against loss, damage and fraud.

Fraud checking

We operate a fraud checking system. If we think someone is trying to use your card fraudulently, we may ask the retailer to contact us by phone. Once we have confirmed that you are making the purchase yourself, we'll complete the transaction.

Secure online shopping

The Ulster Bank Secure system protects you when you shop on websites that use Verified by Visa. It's an extra level of security that helps prevent fraudulent use of your card.

If you have already registered for Ulster Bank Secure with a previous Business Debit Card, the same password will work for your replacement card. If not, it's a good idea to sign up. The first time you use an online retailer participating in Verified by Visa, you'll be prompted to register. Simply create your secure password, and you'll be asked for it every time you shop on sites that use Verified by Visa. If you prefer, you can register your card now at www.ulsterbanksecure.com

Damaged or undelivered goods

If you pay for goods with your Business Debit card and they don't arrive or they are damaged, we could help recover your payment. We may also cover your payment if the company goes into administration before you receive the goods. In the first instance, however, we would request you contact the supplier directly to resolve the issue. If you are unsuccessful, contact your branch as soon as possible for help.

Making payments and withdrawing cash

Paying for goods and services

You can use your Business Debit card to pay for goods and services on the high street, online or over the phone.

Regular payments

You can set up regular payments for bills and services from your Business Debit card. If you already make regular payments from your previous card, please give your replacement card details to the retailer or service provider.

Cashback

Many shops and supermarkets offer Cashback. This allows you access to up to €100 in cash without using a cash machine (ATM).

Access to your cash

You can make free cash withdrawals (up to your daily limit) with your Business Debit card from any cash machine in the Eurozone. You can also use any Ulster Bank cash machine to get a balance or mini statement or change and unlock your card PIN.

Worldwide acceptance

You can use your Business Debit card overseas so you don't need to carry large amounts of cash or travellers' cheques. You can use it for purchases and to withdraw money in the local currency from cash machines (ATMs) or over the counter from banks in most countries. Please note that you may be charged for using your card abroad. See overleaf for details.

For more information, please visit

www.ulsterbank.ie/businessdebit

Ulster Bank Business Debit Card

Fees and Charges

Euro transactions

This table outlines debit card charges for transactions made in Euro currency on the Corporate Account & Business Account:

Using a debit card for purchases in Euro*		
Within SEPA**	Commission Charge	Exchange Rate Transaction Fee
Visa debit (Point of Sale)***	No charge	No charge
Visa debit contactless (Point of Sale)	No charge	No charge
Outside SEPA**	Commission Charge	Exchange Rate Transaction Fee
Visa debit (Point of Sale)***	1% of transaction amount (min €0.25, max €6)	No charge
Visa debit contactless (Point of Sale)	1% of transaction amount (min €0.25, max €6)	No charge

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Fees and Charges Continued

Using a debit card for cash withdrawals in Euro*		
Within SEPA**	Commission Charge	Exchange Rate Transaction Fee
Visa debit (ATM)	No charge	No charge
Outside SEPA**	Commission Charge	Exchange Rate Transaction Fee
Visa debit (ATM)	2% of transaction amount (min €3, max €12)	No charge

*You may be charged an automated transaction fee. Please see page 5 of our brochure "A Guide to Business Current Account Fees" for a detailed breakdown of transaction charges and how much they may cost. Other companies or ATM providers may charge an additional fee. You will be advised on screen about any charges before you withdraw cash.

**The Single Euro Payments Area (SEPA) covers the whole of the European Union (EU). It also applies to payments in Euros in other European countries: Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino and Vatican City State.

***Purchases made in Euro if completed online, by phone or mail order irrespective of whether the retailer is based inside or outside SEPA will be charged the €0.10 Automated Transaction Fee.

Foreign currency (Non-Euro) transactions

This table outlines debit card charges for transactions made in foreign currency (Non-Euro) on the Corporate Account & Business Account:

Using a debit card for purchases in foreign currency (Non-Euro)*		
Within SEPA**	Commission Charge	Exchange Rate Transaction Fee***
Visa debit (Point of Sale)	1% of transaction amount (min €0.25, max €6)	1% of transaction amount (min €0.25, max €6)
Visa debit contactless (Point of Sale)	1% of transaction amount (min €0.25, max €6)	1% of transaction amount (min €0.25, max €6)
Outside SEPA**	Commission Charge	Exchange Rate Transaction Fee***
Visa debit (Point of Sale)	1% of transaction amount (min €0.25, max €6)	1% of transaction amount (min €0.25, max €6)
Visa debit contactless (Point of Sale)	1% of transaction amount (min €0.25, max €6)	1% of transaction amount (min €0.25, max €6)

Foreign currency (Non-Euro) transactions Continued

Using a debit card for cash withdrawals in foreign currency (Non-Euro)*

Within SEPA**	Commission Charge	Exchange Rate Transaction Fee***
Visa debit (ATM)	2% of transaction amount (min €3, max €12)	1.5% of transaction amount
Outside SEPA**	Commission Charge	Exchange Rate Transaction Fee***
Visa debit (ATM)****	2% of transaction amount (min €3, max €12)	1.5% of transaction amount

*You may be charged an automated transaction fee. Please see page 5 of our brochure "A Guide to Business Current Account Fees" for a detailed breakdown of transaction charges and how much they may cost. Other companies or ATM providers may charge an additional fee. You will be advised on screen about any charges before you withdraw cash.

**The Single Euro Payments Area (SEPA) covers the whole of the European Union (EU). It also applies to payments in Euros in other European countries: Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino and Vatican City State.

***Exchange Rate Transaction Fee (ERTF) is a fee we charge when you undertake a transaction in a foreign currency which is converted by us into Euro using the Visa Payment Scheme Exchange Rate, also known as a Currency Conversion Charge. To view up-to-date rates please visit visaurope.com and search "Exchange Rate Calculator" or download the Visa Travel Tools app from the App Store or Google Play Store.

****Sterling cash withdrawals made from Ulster Bank (Northern Ireland), RBS (Scotland) and NatWest (England and Wales) ATMs are exempt from Commission Charges, Exchange Rate Transaction Fees.

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

The figures displayed on that page change daily and are simply to help you compare our fees with other banks across Europe.

A Government Stamp Duty charge of 12 cent is applied to each domestic cash withdrawal made at an ATM. The total fee paid per annum per card is capped at €2.50 on ATM only cards and €5 on combined ATM and debit cards, and is applied annually in January.


If your Business Debit card is lost or stolen...

Call us straight away on **1800 245 399**

(or **+44 131 549 8186** from abroad).

Lines are open 24 hours a day, 7 days a week.

For more information visit:

 Drop into your local branch

 [ulsterbank.com](https://www.ulsterbank.com)



Use your new Business Debit card
wherever you see the Visa logo

 **Ulster Bank**

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