



Fee Information Document

Name of the account provider: Ulster Bank Ireland DAC

Account name: Current 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	Monthly: €2.00 Total annual fee: €24.00
Payments (excluding cards)	
Standing Order	Transaction Fee €0.20
Direct Debit	Transaction Fee €0.20
Credit Transfer	Bank Giro Credit* Service Fee €0.51 Transaction Fee (debit from your Account) €0.80 Within EU/EEA: Euro Urgent Payment same day value Online Service Fee €18.38 Transaction Fee €0.20 Branch Service Fee €24.50 Transaction Fee €0.20 Next day value payment (Standard Transfer) Online Service Fee Fee not charged Transaction Fee €0.20 Branch (Chip & Pin) under €13,000 Service Fee Fee not charged Transaction Fee €0.20 Branch (Chip & Pin) over €13,000 Service Fee €0.51 Transaction Fee €0.20 Branch (Paper) any value Service Fee €0.51 Transaction Fee €0.20

	<p>Outside EU/EEA: Euro</p> <p>Urgent Payment</p> <p>Online under €5,001</p> <p>Service Fee €19.05</p> <p>Transaction Fee €0.20</p> <p>Online over €5,001</p> <p>Service Fee €24.50</p> <p>Transaction Fee €0.20</p> <p>Branch under €5,001</p> <p>Service Fee €19.05</p> <p>Transaction Fee €0.20</p> <p>Branch over €5,001</p> <p>Service Fee €24.50</p> <p>Transaction Fee €0.20</p> <p>Non-Urgent Payment (Standard Transfer) –</p> <p>Online</p> <p>Service Fee €0.51</p> <p>Transaction Fee €0.20</p> <p>Branch</p> <p>Service Fee €0.51</p> <p>Transaction Fee €0.20</p> <p>Non Euro Payments:</p> <p>Urgent Payment</p> <p>Online</p> <p>Service Fee €12.70</p> <p>Transaction Fee €0.20</p> <p>Branch</p> <p>Service Fee €12.70</p> <p>Transaction Fee €0.20</p> <p>Non-Urgent Payment (Standard Transfer)</p> <p>Online</p> <p>Service Fee Fee not charged</p> <p>Transaction Fee €0.20</p> <p>Branch</p> <p>Service Fee Fee not charged</p> <p>Transaction Fee €0.20</p>
Cards and cash	
Using a debit card for purchases in Euro	<p>Inside the Single Euro Payments Area**:</p> <p>Contactless €0.01</p> <p>Point of Sale Transaction €0.20</p> <p>Outside the Single Euro Payments Area**:</p> <p>Contactless and Point of Sale Transaction 1% of transaction amount. (min €0.25, max €6)</p> <p>Transactions completed online, over the phone or via mail order (inside or outside the Single Euro Payment Area) €0.20</p>

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	In Branch/Counter	€0.80
	Cash Machine (ATM) withdrawals inside the Single Euro Payments Area**:	
	Euro withdrawal from a non-Ulster Bank ATM & Euro/Non-Euro currency withdrawal from a NatWest Group ATM	€0.35
	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	In Branch/Counter (including An Post*** and Cash Lodgement machines)	€0.80

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	€25.00
	Renewal	€25.00
	Increase	€25.00
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	In Branch/Counter (including An Post*** and Cheque Lodgement machines)	€0.80
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.

***Cash and Cheque lodgements must be lodged separately at An Post outlets and separate transaction fees will apply. Cash withdrawals cannot be undertaken at An Post outlets.

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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