

✓ Limits, rates and charges

The information below will allow you to familiarise yourself with your cash withdrawal limits and the charges for use of your card abroad. Please read this section carefully.

Daily withdrawal limits

The ATM current withdrawal limit for Savings accounts is €750:

- ✓ Although you have a daily withdrawal limit, a transaction will only be authorised if you have sufficient cleared funds available on your account or, if you have made separate arrangements with us.
- ✓ Some ATMs will limit the amount you may withdraw in a single transaction.

Charges for using your card abroad

Cash withdrawals (Non Euro Transactions)

- ✓ There is an Exchange Rate Transaction Fee (ERTF) of 1.5% of the transaction value (except at ATMs belonging to NatWest Group located in the following regions – Ulster Bank in Northern Ireland, NatWest in England and Wales and RBS in Scotland).
- ✓ You will also be charged 2% of the transaction value with a minimum of €3 and a maximum of €12 (except at ATMs belonging to NatWest Group located in the following regions – Ulster Bank in Northern Ireland, NatWest in England and Wales and RBS in Scotland).

Exchange rates

- ✓ We apply the exchange rates prevailing on the day we process your transactions, not the rates prevailing the day you use your card. Details of commission charges will appear on your account statement with each transaction. This does not include any additional fees that a cash machine owner may impose on you for using this service.
- ✓ You can withdraw up to the equivalent of your daily withdrawal limit in local currency per day provided you have sufficient funds cleared in your account and provided that the foreign bank does not impose a local limit.

✓ How to Contact Us

You have access to your account including enquiries at an ATM 24 hours a day, 7 days a week from anywhere in the world, but there are times when you may need to contact us.

✓ Lost/Stolen Emergency Number

If you lose any Ulster Bank Card, or have it stolen please call our Card Loss Centre immediately on

1800 245 399

If you are abroad please call

0044 131 549 8186

✓ International Fraud Number

Please call this number if your card is stopped while abroad

0044 131 339 7609

✓ Emergency Cash Number

If your card is lost or stolen in the Republic of Ireland and you need emergency funds please call

1800 245 399

Lines are open 24 hours.

Identification verification will be requested.

To find out more:



Call into your local branch



www.ulsterbank.com

Your guide to getting the most from your card



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 **Ulster Bank**
help for what matters

Welcome to your Ulster Bank cashCARD

Your cashCARD is accepted at over 1 million ATMs* around the world, giving you access to your bank account wherever you are. You can use your card at ATMs where you see the Visa logo or the Visa Plus logo.

✓ Global Acceptance

You can use your new Visa cashCARD abroad the same way you do at home, just look for the Visa logo or the Visa Plus logo. It's a safe and convenient way to withdraw cash when you travel, reducing the need to carry foreign currency.

Withdrawing Foreign Currency at an ATM

If you use your card to withdraw foreign currency at an ATM in the Republic of Ireland you may be charged at the same rate as you would withdrawing foreign currency abroad.

Using your card abroad

Using your new card abroad couldn't be more convenient and safe. All we do is simply convert the amount you are withdrawing into Euro and apply the relevant charges (see limits, rates and charges section). Then the total amount is automatically debited from your account, details of all transactions will appear on your statement.

If you are planning to travel abroad, make sure you advise us before you leave, so we can update your account with your travel plans. This will reduce the likelihood of your card being declined whilst you're away. Simply call us on 1850 424 365 or pop into your nearest branch, at least 24 hours before you travel with your travel destination and dates. Anytime Banking customers can register their travel plans via Anytime Banking.

Stamp Duty

A Government Stamp Duty charge of €0.12 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.

*ATMs: Automated Teller Machines

✓ 24 hour emergency cash in the Republic of Ireland

If your card is lost or stolen and you need emergency funds, you can take advantage of our 24 hour Emergency Cash service by calling us on 1800 245 399. After answering a few quick security questions, you will be given a code enabling you to withdraw cash without a card from any Ulster Bank ATM in the Republic of Ireland.

You can withdraw up to €300 if you are an Anytime Banking customer, or up to €60 if you're not (provided the money is available in your account). We will also cancel your card at the same time.

✓ Protecting you and your card

The care of your cards, PIN** and other security information is essential to help prevent fraud and protect your accounts. It is important that you always take reasonable steps to keep your card, PIN, passwords and security information safe.

- ✓ Do not allow anyone else to use your card and do not disclose your PIN, passwords or security information to anyone.
- ✓ We will never ask you to disclose your PIN, passwords or security information. If you are in any doubt about the authenticity of a caller or an email you have received, take their details and call us.
- ✓ Remember your PIN and destroy the notice securely as soon as you have memorised it.
- ✓ Never write down or give your account details, PIN, passwords or other security information to anyone.
- ✓ Keep your card receipts and other information about your account containing personal details (for example Statements) safe and dispose of them carefully by taking simple steps such as shredding printed material.
- ✓ Be aware that your post is valuable information in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, contact us.
- ✓ To help protect you from fraud, we may occasionally block ATM and card transactions temporarily if we identify any unusual transactions on your account. If this happens to you please call 0044 131 339 7609, we will ask you to verify your transactions by asking you some security questions.

**PIN: Personal Identification Number

✓ Safety tips for using your card abroad

Before you travel. . .

- ✓ Check the expiry date on your card.
- ✓ Take a note of the telephone numbers on the back of this leaflet.
- ✓ Contact us with your travel details and mobile number, at least 24 hours before you leave by calling us on 1850 424 365 or popping into your nearest branch. Anytime Banking customers can register their travel plans via Anytime Banking.

When you are away. . .

- ✓ Keep your card safe; use safety deposit boxes or the safes in hotel rooms.

To find out where you can use your card abroad please visit www.visaeurope.com

PIN Lock/Unlock

- ✓ If you enter your PIN three times incorrectly at any ATM, you will need to ask your branch to send you a re-advice of PIN. Should you subsequently remember your PIN you can 'unlock' it at any Ulster Bank, RBS or NatWest ATM.
- ✓ If you want to change your PIN you can also do this by selecting 'Account Services' then 'Change PIN' and follow the instructions. If you change your PIN you must choose it carefully.
- ✓ If you forget your PIN and want us to send you a reminder or if you cannot use your PIN because of a disability or medical condition please contact your branch.

✓ Anytime Banking

Our Anytime Banking service gives you 24/7 access to your accounts online, just visit www.ulsterbank.ie/anytime