

Terms and Conditions

Personal Banking Historic Products - No longer available for new customers

Please use this document in conjunction with the current [Personal Banking Terms and Conditions Booklet](#)

Additional Terms and Conditions for ufirst Account

This section contains additional terms and conditions relating to the ufirst Account. See also the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Account Terms, Payment Services Terms and Conditions in Section B and Conditions in Section A and the Additional Terms and Conditions 1 to 7, the additional terms and Conditions will override the General Conditions. **“Account”** in this Section means your eligible current account, namely the ufirst Account.

1 Operations on the Account

- 1.1 You must always ensure that there are sufficient cleared funds in your Account (plus, where applicable, any unused overdraft facility) to complete a transaction, for example:
- when a cheque is presented for payment on your account;
 - if a standing order, direct debit or SEPA Direct Debit is due to be paid;
 - if you make a cash withdrawal from an ATM;
 - Using a debit card for purchases in euro;
 - Using a debit card for purchases in foreign currency;
 - if you request us to make a payment by any electronic means or by telephone; or
 - if any other transaction on the Account is due to take place, including the application of interest and charges.
- 1.2 If a sufficient cleared balance (plus, where applicable, any unused overdraft facility) to cover payment is not available on your Account on the Business Day on which any such transactions are due to take place, We cannot guarantee that the payment will be made.
- 1.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the overdraft limit being exceeded, We may exercise our sole discretion and without contacting You, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the new or excess overdraft is an unauthorised overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed any overdraft limit on the Account.
- 1.4 In some circumstances You may be able to stop a cheque that has been issued. If You wish to do so and these circumstances apply, You should advise your branch in writing, or by telephone (followed by written confirmation). This advice must be accompanied by the following details: the cheque number, Account number, amount, name of Payee and date. For additional details on stopping such payments, please see **“A Guide to our Personal Accounts”** or ask for details at your local branch.
- 1.5 You must not post-date cheques in any circumstances. However if You do so You authorise us to pay the cheque regardless of its date.

2 Cheques and Vouchers

- 2.1 Unless We have agreed otherwise with You, paid cheques and vouchers will be retained by us. Vouchers are the forms You complete for debit or credit transactions on your Account.
- 2.2 We reserve the right to take copies of the cheques and vouchers that We receive and pay by any means that We reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time and copies taken of paid cheques or vouchers will be retained by us for up to seven years.

3 Fees and Charges

The fees and charges payable for operating the Account are detailed in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions. If any changes are made, details of the revised fees and charges will be sent to You at least sixty days before the implementation date for the changes.

4 Overdrafts

Warning: If You go overdrawn without authorisation, exceed your agreed overdraft limit or your Account does not fluctuate to credit for a minimum of 30 days in any one year period, this may affect your credit rating with this bank.

- 4.1 Overdrafts may be available on some Current Accounts – if You are aged 18 or over; see the Additional Terms and Conditions for your Account and/or other literature relating to the Account. Where there is an option to apply for an overdraft, You may overdraw your Account only if We have agreed the overdraft with You. Your Account must operate in credit or within any overdraft limit agreed.

- 4.2 Our payment of items which would have the effect of increasing an unauthorised debit balance or of increasing an overdraft to an amount in excess of the express permission is discretionary and does not mean that the overdraft limit has changed or that We will pay any other cheque (or allow any other payment or withdrawal) which would have the same effect. Cards and cheques must not be used to create unauthorised overdraft facilities or to exceed any overdraft limit.
- 4.3 If We agree an overdraft with You, or agree to vary an existing overdraft limit, We will write to You confirming the amount of the limit or the new limit and other key terms of the overdraft which will apply together with the Terms and Conditions for your Account. If there is any conflict between the terms of the overdraft confirmation letter and the Terms and Conditions for your Account, the confirmation letter provisions will override the Account Terms and Conditions.
- 4.4 We may, at our discretion, amend the overdraft limit on the Account, subject to giving You prior written notice in accordance with applicable law. Additionally, some overdrafts agreed by us will be subject to review at a specified "review date". Subject to our overriding right to call for repayment on demand or to amend the terms of the overdraft (see Condition 4.7 in this section), any overdraft limit agreed will be available until further notice or until any specified review date.
- 4.5 An overdraft may be continued without formal arrangements after any specified review date and there may be an increase in the amount of the overdraft, arising through exercise of our discretion to pay items presented for payment. Any such overdraft on your Account will be subject to the applicable Terms and Conditions for the Account.
- 4.6 You may terminate any overdraft facility at any time. Where You do this your Account must revert to credit and operate in credit.
- 4.7 Subject to applicable law, We may at any time demand full repayment of your overdraft or terminate, restrict or defer any right conferred on You by these Terms and Conditions in relation to your overdraft in any way We consider appropriate. On receipt of a demand for repayment of the overdraft, You must stop using cheques and making withdrawals on the Account.
- 4.8 Subject to us providing You with notice under applicable law, if You breach any of these terms We may immediately terminate the overdraft, demand immediate repayment, reduce the overdraft limit and/or otherwise treat any of your rights as terminated, restricted or deferred in any way We consider appropriate.
- 4.9 Subject to applicable law, We will give You ten days prior notice of any demand for payment of overdraft facilities if You have defaulted in payment of any other sums owing on any other Account with us.
- 4.10 Where overdraft interest is payable, it will be detailed in the applicable overdraft confirmation letter or as detailed in our booklet **"A Guide to Personal Accounts Fees and Interest"**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions. Overdraft interest is calculated on the daily cleared overdrawn balance on the Account after adjustment for cheques and other items in the course of collection.
- 4.11 If your Account becomes overdrawn without our agreement or You exceed any overdraft limit, even if due to a Referral item (irregular account charge) or surcharge or debit interest, then fees will be payable as detailed in our booklet. **"A Guide to Personal Accounts Fees and Interest"**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.
- 4.12 Overdraft rates may be changed from time to time in accordance with Condition 7 of Section A of the Personal Banking Terms and Conditions.

5 Fees, charges and other costs

- 5.1 You will be responsible for paying any reasonable costs incurred by us in connection with the overdraft whether as a result of You breaking the terms of the arrangement or not. These costs will include (but not be limited to) costs of taking and discharging any security, taking steps, including court action, to obtain payment, enforcing and/or preserving our rights under any security held for the overdraft facility, tracing You if You change address without notice and communicating with You if You break the terms of the overdraft arrangement. If such costs remain unpaid then We may debit them to the Account on which We have made the overdraft available.
- 5.2 If You exceed the overdraft limit, charges will be payable as detailed in the overdraft confirmation letter and/or in our booklet **"A Guide to Personal Accounts Fees and Interest"**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.

6 Security

- 6.1 When We agree an overdraft limit, We will provide You with details of any existing security We hold for the overdraft and/or any new security required to secure the overdraft in the confirmation of overdraft letter. We will not be obliged to make the overdraft available until any security required has been completed to our satisfaction. Overdrafts will also be secured by any available security which We may in future obtain. All security will be required to be granted in our preferred form.
- 6.2 Unless We otherwise agree in writing, any security required by us as a condition of agreeing an overdraft must be provided to our satisfaction before You may use the overdraft facility. If the security includes a first legal charge, standard security or mortgage over a dwelling house, We may be required to issue separate documentation. If We are required to do so, You may not draw down any part of the overdraft until such separate documentation has been issued to You. We will advise You if such separate documentation is required when You request an overdraft in these circumstances.

7 Miscellaneous

- 7.1 We may debit the Account on which We have made the overdraft available with interest, fees, costs or charges as detailed above even if it means that the overdraft limit is exceeded.
- 7.2 The overdraft Terms and Conditions will not be affected in any way by the Account, on which We have made the overdraft available, being allocated another account number by us or being transferred to another of our branches, offices or departments.
- 7.3 We may change any of these Terms and Conditions in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.
- 7.4 Unless stated otherwise in the Additional Account Terms and Conditions, your Account has no minimum term and will remain open until it is closed by either You or us in accordance with these Terms and Conditions.

8 Account Fee

A monthly account fee is payable on ufirst.

9 Additional Benefits

- 9.1 You are entitled to apply for the additional benefits specified in the ufirst **User Guide** for the Account. We may alter any of these benefits by giving You at least thirty days prior notice.

- 9.2 We reserve the right to reclaim all or part of the value given on any benefits so denoted in the **ufirst User Guide** for the Account issued to You when opening the Account, should the Account be closed within six months of these benefits being claimed.

10 Closure of the Account

Upon closure of a **ufirst** account, if you have a mortgage with a **ufirst** discount, your mortgage will revert to the non packaged mortgage rate for the product type you have taken, the details of which are stipulated in your Letter of Offer. All other **ufirst** benefits will cease.

Additional Terms and Conditions for **ufirstgold** Account

This section contains additional terms and conditions relating to the **ufirstgold** Account. See also the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Account Terms, Payment Services Terms and Conditions in Section B and Conditions in Section A and the Additional Terms and Conditions **1** to **7**, the additional terms and Conditions will override the General Conditions.

“**Account**” in this Section means your eligible current account, namely the **ufirstgold** Account.

1 Operations on the Account

- 1.1 You must always ensure that there are sufficient cleared funds in your Account (plus, where applicable, any unused overdraft facility) to complete a transaction, for example:
- when a cheque is presented for payment on your account;
 - if a standing order, direct debit or SEPA Direct Debit is due to be paid;
 - if you make a cash withdrawal from an ATM;
 - Using a debit card for purchases in euro;
 - Using a debit card for purchases in foreign currency;
 - if you request us to make a payment by any electronic means or by telephone; or
 - if any other transaction on the Account is due to take place, including the application of interest and charges.
- 1.2 If a sufficient cleared balance (plus, where applicable, any unused overdraft facility) to cover payment is not available on your Account on the Business Day on which any such transactions are due to take place, We cannot guarantee that the payment will be made.
- 1.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the overdraft limit being exceeded, We may exercise our sole discretion and without contacting You, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the new or excess overdraft is an unauthorised overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed any overdraft limit on the Account.
- 1.4 In some circumstances You may be able to stop a cheque that has been issued. If You wish to do so and these circumstances apply, You should advise your branch in writing, or by telephone (followed by written confirmation). This advice must be accompanied by the following details: the cheque number, Account number, amount, name of Payee and date. For additional details on stopping such payments, please see “**A Guide to our Personal Accounts**” or ask for details at your local branch.
- 1.5 You must not post-date cheques in any circumstances. However if You do so You authorise us to pay the cheque regardless of its date.

2 Cheques and Vouchers

- 2.1 Unless We have agreed otherwise with You, paid cheques and vouchers will be retained by us. Vouchers are the forms You complete for debit or credit transactions on your Account.
- 2.2 We reserve the right to take copies of the cheques and vouchers that We receive and pay by any means that We reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time and copies taken of paid cheques or vouchers will be retained by us for up to seven years.

3 Fees and Charges

The fees and charges payable for operating the Account are detailed in our booklet “**A Guide to Personal Accounts Fees and Interest**”, which is available from our branches and may be varied from time to time in accordance with Condition **7** in Section A of the Personal Banking Terms and Conditions. If any changes are made, details of the revised fees and charges will be sent to You at least sixty days before the implementation date for the changes.

4 Overdrafts

Warning: If You go overdrawn without authorisation, exceed your agreed overdraft limit or your Account does not fluctuate to credit for a minimum of 30 days in any one year period, this may affect your credit rating with this bank.

- 4.1 Overdrafts may be available on some Current Accounts – if You are aged **18** or over; see the Additional Terms and Conditions for your Account and/or other literature relating to the Account. Where there is an option to apply for an overdraft, You may overdraw your Account only if We have agreed the overdraft with You. Your Account must operate in credit or within any overdraft limit.
- 4.2 Our payment of items which would have the effect of increasing an unauthorised debit balance or of increasing an overdraft to an amount in excess of the express permission is discretionary and does not mean that the overdraft limit has changed or that We will pay any other cheque (or allow any other payment or withdrawal) which would have the same effect. Cards and cheques must not be used to create unauthorised overdraft facilities or to exceed any overdraft limit.
- 4.3 If We agree an overdraft with You, or agree to vary an existing overdraft limit, We will write to You confirming the amount of the limit or the new limit and other key terms of the overdraft which will apply together with the Terms and Conditions for your Account. If there is any conflict between the terms of the overdraft confirmation letter and the Terms and Conditions for your Account, the confirmation letter provisions will override the Account Terms and Conditions.
- 4.4 We may, at our discretion, amend the overdraft limit on the Account, subject to giving You prior written notice in accordance with applicable law. Additionally, some overdrafts agreed by us will be subject to review at a specified “review date”. Subject to our overriding right to call for repayment on demand or to amend the terms of the overdraft (see Condition **4.7** in this section), any overdraft limit agreed will be available until further notice or until any specified review date.

- 4.5 An overdraft may be continued without formal arrangements after any specified review date and there may be an increase in the amount of the overdraft, arising through exercise of our discretion to pay items presented for payment. Any such overdraft on your Account will be subject to the applicable Terms and Conditions for the Account.
- 4.6 You may terminate any overdraft facility at any time. Where You do this your Account must revert to credit and operate in credit.
- 4.7 Subject to applicable law, We may at any time demand full repayment of your overdraft or terminate, restrict or defer any right conferred on You by these Terms and Conditions in relation to your overdraft in any way We consider appropriate. On receipt of a demand for repayment of the overdraft, You must stop using cheques and making withdrawals on the Account.
- 4.8 Subject to us providing You with notice under applicable law, if You breach any of these terms We may immediately terminate the overdraft, demand immediate repayment, reduce the overdraft limit and/or otherwise treat any of your rights as terminated, restricted or deferred in any way We consider appropriate.
- 4.9 Subject to applicable law, We will give You ten days prior notice of any demand for payment of overdraft facilities if You have defaulted in payment of any other sums owing on any other Account with us.
- 4.10 Where overdraft interest is payable, it will be detailed in the applicable overdraft confirmation letter or as detailed in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions. Overdraft interest is calculated on the daily cleared overdrawn balance on the Account after adjustment for cheques and other items in the course of collection.
- 4.11 If your Account becomes overdrawn without our agreement or You exceed any overdraft limit, even if due to an Referral item (irregular account charge) or surcharge or debit interest, then fees will be payable as detailed in our booklet. **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.
- 4.12 Overdraft rates may be changed from time to time in accordance with Condition 7 of Section A of the Personal Banking Terms and Conditions.

5 Fees, charges and other costs

- 5.1 You will be responsible for paying any reasonable costs incurred by us in connection with the overdraft whether as a result of You breaking the terms of the arrangement or not. These costs will include (but not be limited to) costs of taking and discharging any security, taking steps, including court action, to obtain payment, enforcing and/or preserving our rights under any security held for the overdraft facility, tracing You if You change address without notice and communicating with You if You break the terms of the overdraft arrangement. If such costs remain unpaid then We may debit them to the Account on which We have made the overdraft available.
- 5.2 If You exceed the overdraft limit, charges will be payable as detailed in the overdraft confirmation letter and/or in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.

6 Security

- 6.1 When We agree an overdraft limit, We will provide You with details of any existing security We hold for the overdraft and/or any new security required to secure the overdraft in the confirmation of overdraft letter. We will not be obliged to make the overdraft available until any security required has been completed to our satisfaction. Overdrafts will also be secured by any available security which We may in future obtain. All security will be required to be granted in our preferred form.
- 6.2 Unless We otherwise agree in writing, any security required by us as a condition of agreeing an overdraft must be provided to our satisfaction before You may use the overdraft facility. If the security includes a first legal charge, standard security or mortgage over a dwelling house, We may be required to issue separate documentation. If We are required to do so, You may not draw down any part of the overdraft until such separate documentation has been issued to You. We will advise You if such separate documentation is required when You request an overdraft in these circumstances.

7 Miscellaneous

- 7.1 We may debit the Account on which We have made the overdraft available with interest, fees, costs or charges as detailed above even if it means that the overdraft limit is exceeded.
- 7.2 The overdraft Terms and Conditions will not be affected in any way by the Account, on which We have made the overdraft available, being allocated another account number by us or being transferred to another of our branches, offices or departments.
- 7.3 We may change any of these Terms and Conditions in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.
- 7.4 Unless stated otherwise in the Additional Account Terms and Conditions, your Account has no minimum term and will remain open until it is closed by either You or us in accordance with these Terms and Conditions.

8 Account Fee

A monthly account fee is payable on ufirstgold.

9 Additional Benefits

- 9.1 You are entitled to apply for the additional benefits specified in the ufirstgold **User Guide** for the Account. We may alter any of these benefits by giving You at least thirty days prior notice.
- 9.2 We reserve the right to reclaim all or part of the value given on any benefits so denoted in the ufirstgold **User Guide** for the Account issued to You when opening the Account, should the Account be closed within six months of these benefits being claimed.

10 Closure of the Account

Upon closure of a ufirstgold account, if you have a mortgage with a ufirstgold discount, your mortgage will revert to the non packaged mortgage rate for the product type you have taken, the details of which are stipulated in your Letter of Offer. All other ufirstgold benefits will cease.

Additional Terms and Conditions for Dual Account

This section contains additional terms and conditions relating to the Dual Account. See also the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Account Terms, Payment Services Terms and Conditions in Section B and Conditions in Section A and the Additional Terms and Conditions 1 to 7, the additional terms and Conditions will override the General Conditions. **“Account”** in this Section means your eligible current account, namely the Dual Account.

1 Availability

- 1.1 Only individuals aged 18 years or over may open a Dual Account for personal (non-business) use.
- 1.2 Existing Dual customers as at 1 January 2005 who were aged under 16 at that date can continue to use their Dual Account.

2 Operations on the Account

- 2.1 You must always ensure that there are sufficient cleared funds in your Account (plus, where applicable, any unused overdraft facility) to complete a transaction, for example:
 - when a cheque is presented for payment on your account;
 - if a standing order, direct debit or SEPA Direct Debit is due to be paid;
 - if you make a cash withdrawal from an ATM;
 - Using a debit card for purchases in euro;
 - Using a debit card for purchases in foreign currency;
 - if you request us to make a payment by any electronic means or by telephone; or
 - if any other transaction on the Account is due to take place, including the application of interest and charges.
- 2.2 If a sufficient cleared balance (plus, where applicable, any unused overdraft facility) to cover payment is not available on your Account on the Business Day on which any such transactions are due to take place, We cannot guarantee that the payment will be made.
- 2.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the overdraft limit being exceeded, We may exercise our sole discretion and without contacting You, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the new or excess overdraft is an unauthorised overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed any or automatic overdraft limit on the Account.
- 2.4 In some circumstances You may be able to stop a cheque that has been issued. If You wish to do so and these circumstances apply, You should advise your branch in writing, or by telephone (followed by written confirmation). This advice must be accompanied by the following details: the cheque number, Account number, amount, name of Payee and date. For additional details on stopping such payments, please see **“A Guide to our Personal Accounts”** or ask for details at your local branch.
- 2.5 You must not post-date cheques in any circumstances. However if You do so You authorise us to pay the cheque regardless of its date.

3 Cheques and Vouchers

- 3.1 Unless We have agreed otherwise with You, paid cheques and vouchers will be retained by us. Vouchers are the forms You complete for debit or credit transactions on your Account.
- 3.2 We reserve the right to take copies of the cheques and vouchers that We receive and pay by any means that We reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time and copies taken of paid cheques or vouchers will be retained by us for up to seven years.

4 Fees and Charges

The fees and charges payable for operating the Account are detailed in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions. If any changes are made, details of the revised fees and charges will be sent to You at least sixty days before the implementation date for the changes.

5 Overdrafts

Warning: If You go overdrawn without authorisation, exceed your agreed overdraft limit or your Account does not fluctuate to credit for a minimum of 30 days in any one year period, this may affect your credit rating with this bank.

- 5.1 You are not permitted to overdraw the Account, but if for any reason a debt arises on the Account You are responsible for payment.
- 5.2 The Bank may refuse any transaction if there are insufficient cleared funds available on the Account for the transaction.
- 5.3 A referral item (irregular account charge) will be applied in any circumstances where a Dual Account goes overdrawn. This fee is set out in our booklet **“A Guide to Personal Accounts Fees and Interest”**

6 Miscellaneous

- 6.1 We may change any of these Terms and Conditions in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.
- 6.2 Unless stated otherwise in the Additional Account Terms and Conditions, your Account has no minimum term and will remain open until it is closed by either You or us in accordance with these Terms and Conditions.

Additional Terms and Conditions for Current Plus Account

This section contains additional terms and conditions relating to the Current Plus Account. See also the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Account Terms, Payment Services Terms and Conditions in Section B and Conditions in Section A and the Additional Terms and Conditions 1 to 7, the additional terms and Conditions will override the General Conditions.

“Account” in this Section means your eligible current account, namely the Current Plus Account.

1 Operations on the Account

- 1.1 You must always ensure that there are sufficient cleared funds in your Account (plus, where applicable, any unused overdraft facility) to complete a transaction, for example:
- when a cheque is presented for payment on your Account;
 - if a standing order or direct debit is due to be paid;
 - if you make a cash withdrawal from an ATM;
 - Using a debit card for purchases in euro;
 - Using a debit card for purchases in foreign currency;
 - if you request us to make a payment by electronic means or by telephone; or
 - if any other transaction on the Account is due to take place, including the application of interest and charges.
- 1.2 If a sufficient cleared balance (plus, where applicable, any unused overdraft facility) to cover payment is not available on your Account on the Business Day on which any such transactions are due to take place, We cannot guarantee that the payment will be made.
- 1.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the overdraft limit being exceeded, We may exercise our sole discretion and, without contacting You, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the new or excess overdraft is an unauthorised overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed any overdraft limit on the Account.
- 1.4 In some circumstances You may be able to stop a cheque that has been issued. If You wish to do so and these circumstances apply You should advise your branch in writing, or by telephone (followed by written confirmation). This advice must be accompanied by the following details: the cheque number, Account number, amount, name of Payee and date. For additional details on stopping payments, please see our booklet **“A Guide to our Personal Accounts”**, or ask for details at your local branch.
- 1.5 You must not post-date cheques in any circumstances. However, if you do so you authorise us to pay the cheque regardless of its date.

2 Cheques and Vouchers

- 2.1 Unless We have agreed otherwise with You, paid cheques and vouchers for transactions on the Account will be retained by us. Vouchers are the forms You complete for debit or credit transactions on your Account.
- 2.2 We reserve the right to take copies of the cheques and vouchers that We receive and pay by any means that We reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time. Copies taken of paid cheques or vouchers will be retained by us for up to seven years.

3 Service Charges

Service charges for operating the Account are charged as detailed in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Section A Condition 7 of the Personal Banking Terms and Conditions. If any changes are made, details of the revised charges will be sent to you at least sixty days before the implementation date for the changes.

4 Overdrafts

Warning: If you go overdrawn without authorisation, exceed your agreed overdraft limit or your Account does not fluctuate to credit for a minimum of 30 days in any one year period, this may affect your credit rating with this bank.

- 4.1 Overdrafts may be available on some Current Accounts – if You are aged **18** or over; see the Additional Terms and Conditions for your Account and/or other literature relating to the Account. Where there is an option to apply for an overdraft, You may overdraw your Account only if We have agreed the overdraft with You. Your Account must operate in credit or within your overdraft limit.
- 4.2 Our payment of items which would have the effect of increasing an unauthorised debit balance or of increasing an overdraft to an amount in excess of the express permission is discretionary and does not mean that the overdraft limit has changed or that We will pay any other cheque (or allow any other payment or withdrawal) which would have the same effect. Cards and cheques must not be used to create unauthorised overdraft facilities or to exceed any overdraft limit.
- 4.3 If We agree an overdraft with You, or agree to vary an existing overdraft limit, We will write to You confirming the amount of the limit or the new limit and other key terms of the overdraft which will apply together with the Terms and Conditions for your Account. If there is any conflict between the terms of the overdraft confirmation letter and the Terms and Conditions for your Account, the confirmation letter provisions will override the Account Terms and Conditions.
- 4.4 We may, at our discretion, amend the overdraft limit on the Account, subject to giving You prior written notice in accordance with the Consumer Credit Act **1995** (where applicable). Additionally, some overdrafts agreed by us will be subject to review at a specified “review date”. Subject to our overriding right to call for repayment on demand or to amend the terms of the overdraft (see Condition 4.7 in this Section C), any overdraft limit agreed will be available until further notice or until any specified review date.
- 4.5 An overdraft may be continued without formal arrangements after any specified review date and there may be an increase in the amount of the overdraft, arising through exercise of our discretion to pay items presented for payment. Any such overdraft on your Account will be subject to the applicable Terms and Conditions for the Account.
- 4.6 You may terminate any overdraft facility at any time. Where You do this your Account must revert to credit and operate in credit.
- 4.7 Subject to the Consumer Credit Act **1995** (where applicable), We may at any time demand full repayment of your overdraft or terminate, restrict or defer any right conferred on You by these Terms and Conditions in relation to your overdraft in any way We consider appropriate. On receipt of a demand for repayment of the overdraft, You must stop using cheques and making withdrawals on the Account.
- 4.8 Subject to us providing You with notice under the Consumer Credit Act **1995** (where applicable), if You breach any of these terms We may immediately terminate the overdraft, demand immediate repayment, reduce the overdraft limit and/or otherwise treat any of your rights as terminated, restricted or deferred in any way We consider appropriate.

- 4.9 Subject to the Consumer Credit Act 1995 (where applicable), We will give You ten days prior notice of any demand for payment of overdraft facilities if You have defaulted in payment of any other sums owing on any other Account with us.
- 4.10 Where overdraft interest is payable, it will be charged as detailed in the applicable overdraft confirmation letter or as detailed in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions. Overdraft interest is calculated on the daily cleared overdrawn balance on the Account after adjustment for cheques and other items in the course of collection.
- 4.11 If your Account becomes overdrawn without our agreement or You exceed your overdraft limit, even if due to a referral item (irregular account charge) or surcharge or debit interest, then fees will be payable as detailed in our booklet. **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A overleaf.
- 4.12 Overdraft rates may be changed from time to time in accordance with Condition 7 of Section A overleaf.

5 Fees, charges and other costs

- 5.1 You will be responsible for paying any reasonable costs incurred by us in connection with the overdraft whether as a result of You breaking the terms of the arrangement or not. These costs will include (but not be limited to) costs of taking and discharging any security, taking steps, including court action, to obtain payment, enforcing and/or preserving our rights under any security held for the overdraft facility, tracing You if You change address without notice and communicating with You if You break the terms of the overdraft arrangement. If such costs remain unpaid then We may debit them to the Account on which We have made the overdraft available.
- 5.2 If You exceed the overdraft limit, charges will be payable as detailed in the overdraft confirmation letter and/or in our booklet **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.

6 Security

- 6.1 When We agree an overdraft limit, We will provide You with details of any existing security We hold for the overdraft and/or any new security required to secure the overdraft in the confirmation of overdraft letter. We will not be obliged to make the overdraft available until any security required has been completed to our satisfaction. Overdrafts will also be secured by any available security which We may in future obtain. All security will be required to be granted in our preferred form.
- 6.2 Unless We otherwise agree in writing, any security required by us as a condition of agreeing an overdraft must be provided to our satisfaction before You may use the overdraft facility. If the security includes a first legal charge, standard security or mortgage over a dwelling house, We may be required to issue separate documentation. If We are required to do so, You may not draw down any part of the overdraft until such separate documentation has been issued to You. We will advise You if such separate documentation is required when You request an overdraft in these circumstances.

7 Miscellaneous

- 7.1 We may debit the Account on which We have made the overdraft available with interest, fees, costs or charges as detailed above even if it means that the overdraft limit is exceeded.
- 7.2 The overdraft Terms and Conditions will not be affected in any way by the Account, on which We have made the overdraft available, being allocated another account number by us or being transferred to another of our branches, offices or departments.
- 7.3 We may change any of these Terms and Conditions in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.
- 7.4 Unless stated otherwise in the Additional Account Terms and Conditions, your Account has no minimum term and will remain open until it is closed by either You or us in accordance with these Terms and Conditions.

Additional Terms and Conditions for Facility Account

This section contains additional terms and conditions relating to the Facility Account. See also the General Conditions in Section A and the Payment Services conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Conditions in Section A, Payment Services conditions in Section B and the Additional Terms and Conditions 1 – 3, the additional Terms and Conditions will override the General Conditions.

“Account” in this Section means your eligible current account, namely the Facility Account.

1 Operations on the Account

- 1.1 You must always ensure that there are sufficient cleared funds in your Account (plus, where applicable, any unused overdraft facility) to complete a transaction, for example:
- when a cheque is presented for payment on your Account;
 - if a standing order or direct debit is due to be paid;
 - if you make a cash withdrawal from an ATM;
 - Using a debit card for purchases in euro;
 - Using a debit card for purchases in foreign currency;
 - if you request us to make a payment by electronic means or by telephone; or
 - if any other transaction on the Account is due to take place, including the application of interest and charges.
- 1.2 If a sufficient cleared balance (plus, where applicable, any unused overdraft facility) to cover payment is not available on your Account on the Business Day on which any such transactions are due to take place, We cannot guarantee that the payment will be made.
- 1.3 However, if at any time such transactions would result, without prior arrangement, in the Account being overdrawn or the overdraft limit being exceeded, We may exercise our sole discretion and, without contacting You, allow an overdraft to be created or allow the borrowing limit to be exceeded. In these circumstances, the new or excess overdraft is an unauthorised overdraft. We may also at our discretion refuse to pay a cheque, or allow any other payment or withdrawal, which would create an unauthorised overdraft or exceed your overdraft limit on the Account.

2 Vouchers

- 2.1 Unless We have agreed otherwise with You, vouchers for transactions on the Account will be retained by us. Vouchers are the forms You complete for debit or credit transactions on your Account.

- 2.2 We reserve the right to take copies of vouchers by any means that We reasonably consider to be appropriate, including amongst other means image processing, and to rely on such copies. We are entitled to destroy originals at any time. Copies taken of vouchers will be retained by us for up to seven years.

3 Account not to be overdrawn

- 3.1 You are not permitted to overdraw the Account, but if for any reason a debt arises on the Account you are responsible for payment.
3.2 We may refuse any transaction if there are insufficient cleared funds available on the Account for the transaction.

Additional Terms and Conditions for Pathway

This section contains additional terms and conditions relating to the Pathway Account. See also the General Account Terms and Conditions in Section A, the Payment Services Terms and Conditions in Section B and conditions 1–5 of the Additional Terms and Conditions for Savings Accounts in Section D of the Ulster Bank Personal Banking Terms and Conditions.

1 Operations on the Account

- 1.1 This account requires a minimum balance of **€1**. This amount is subject to change.
1.2 Additional lodgements of any amount are allowed at any time subject to a maximum balance of **€1,000,000**. In the event that the Account balance exceeds **€1,000,000**, we may request You to transfer the excess funds into another Ulster Bank Account.

Additional Terms and Conditions for the Instant Access Plus Account

This section contains additional terms and conditions relating to the Instant Access Plus Account. See also the General Conditions in Section A and the Payment Services conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Conditions in Section A, Payment Services conditions in Section B and the Additional Terms and Conditions 1 – 3, the additional Terms and Conditions will override the General Conditions.

“Account” in this Section means your eligible current account, namely the Instant Access Plus Account.

1 Operations on the Account

- 1.1 Lodgements for any amount can be made to the Account by Bank Giro Credit at any of our branches or at any other bank at which this service is available. A direct charge for this service may be made by the other bank.
1.2 ATM cards are available for the Account.
1.3 Credit Interest is payable on the credit balance in your Account.
1.4 DIRT will apply to interest payable on the Account unless Account Holders are exempt from payment of DIRT. The criteria for non-liability for DIRT will be determined from time to time by Government legislation.

2 Interest

- 2.1 Interest is calculated daily in accordance with balance thresholds and is credited to the Account Quarterly or can be credited to another Account at the same branch. Details of our rates are displayed in our branches and on www.ulsterbank.ie and may be varied from time to time in accordance with Condition 7, Section A of the Personal Banking Terms and Conditions.

3 Withdrawals

- 3.1 Withdrawals from the Account may be made in cash or by transfer to another Ulster Bank Account. Unless You have specific arrangements with us relating to a sum to be withdrawn in cash, We may limit the amount You can withdraw in cash at any one time.

4 Overdrafts

- 4.1 You are not permitted to overdraw the Account, but if for any reason a debt arises on the Account You are responsible for payment.
4.2 The Bank may refuse any transaction if there are insufficient cleared funds available on the Account for the transaction.

Additional Terms and Conditions for Reward Reserve

See also Conditions 1 – 5 in Section D and the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B in the current Personal Banking Terms and Conditions Booklet.

1 Balance Threshold for Interest

There is a minimum balance of **€10,000** on Reward Reserve. If You fall below this minimum You will receive a nominal rate of interest. For details of our nominal rate please refer to our booklet “**A Guide to Personal Accounts Fees and Interest**”, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A in the current Personal Banking Terms and Conditions Booklet. There is a maximum balance of **€250,000** on Reward Reserve.

2 Withdrawals

The Reward Reserve Account allows one withdrawal per calendar quarter. A withdrawal means any withdrawal from the Account. More than one withdrawal per calendar quarter from the Account will result in the bonus not being applied for that quarter.

3 Bonuses

- 3.1 Interest known as the ‘Quarterly Bonus’ will be paid in addition to credit interest in respect of each full quarter during which no more than one withdrawal is made and provided that the minimum balance does not fall below **€10,000** for more than four calendar days in total during that quarter.
3.2 If more than one withdrawal is made during any quarterly period or if the minimum balance falls below **€10,000** for more than four calendar days in total during that quarterly period then no quarterly bonus will be earned for that quarterly period. A quarterly period shall commence on 1 January, April, July and October. A quarterly period will end the day before the first Business Day of the next quarterly period i.e. a) 31 March if 1 April is a Business Day or b) 2 April if 3 April is the first Business Day. A quarterly bonus shall be calculated by reference to a quarterly period taking into account the minimum balance in the Account and the number of withdrawals made during that period. A quarterly bonus will be paid to the Account on the first Business Day of the next quarterly period.

- 3.3 Interest known as the 'Annual Bonus' will be paid in addition to credit interest and quarterly bonuses in respect of each full annual period during which no more than four withdrawals are made. If during any annual period more than four withdrawals are made then no annual bonus will be earned for that annual period. An annual period shall commence on the first Business Day of January. An annual period will end on the day before the first Business Day of January i.e. 1 January where 2 January is the first Business Day. The annual bonus shall be calculated by reference to an annual period taking into account the number of withdrawals made during that period. The annual bonus will be paid to the Account on the first Business Day of the next annual period.
- 3.4 Should You open an Account during a quarterly period or an annual period, any quarterly or annual bonus earned during the remainder of that period will be paid on a pro rata basis in accordance with the number of complete days during the period when the Account has been opened. Should You close an Account during a quarterly or an annual period, You will not receive any quarterly or annual bonus interest for that period. Quarterly and annual interest is calculated on a daily basis on the amount You have in your Account at the close of business. Both quarterly and annual interest rates are subject to change by us from time to time.

Additional Terms and Conditions for ECB Rate Linked Deposit Account

This section contains additional terms and conditions relating to the ECB Rate Linked Deposit Account. See also the General Conditions in Section A and the Payment Services Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Conditions in Section A, Payment Services Conditions in Section B and the Additional Terms and Conditions, the Additional Terms and Conditions will override the General Conditions and the Payment Services Conditions.

"Account" in this Section means the ECB Rate Linked Deposit Account.

1 Operations on the Account

- 1.1 A Customer receipt shall be issued in respect of each Account opened. The ECB Rate Linked Deposit is an Account in which funds are available on demand subject to Conditions 1.8 and 1.9 below.
- 1.2 Ulster Bank will send an Account Statement to the Account holder annually.
- 1.3 This Account is available for personal customers only. It is not available, for example, to corporate entities.
- 1.4 This Account requires a minimum opening balance of **€15,000**. This, however, is subject to change.
- 1.5 Additional lodgements are allowed at any time subject to a maximum account balance of **€100,000**.
- 1.6 When You pay a cheque into your Account, the money will be added to the Account balance. Normally You will not be able to take the money out of the Account until the cheque has 'cleared' or You may have to repay the money if it does not clear. If the cheque does not clear, this means it has not been paid by the bank on which it has been drawn. It is possible that news of its non-payment may not reach us for six Business Days or more.
- 1.7 The ECB Rate Linked Deposit Account allows up to three withdrawals per calendar quarter. A withdrawal means any withdrawal from the Account. If credit interest on your Account is paid into an Ulster Bank account in the same branch, then both quarterly and annual bonuses will also be paid into the same account and such payments will not be regarded as withdrawals but only insofar as they will not be taken into account in determining your entitlement to receive quarterly or annual bonuses. More than three withdrawals per calendar quarter from the Account will result in the bonus not being applied for that quarter.
- 1.8 The minimum withdrawal is **€1,000**.
- 1.9 In the case of withdrawals, the Account Holder(s) should produce to Ulster Bank photographic identification with signature and date of birth attached, and a withdrawal form duly signed in accordance with instructions currently held on Ulster Bank's records.
- 1.10 There is no maximum limit placed on withdrawals; however, funds must be cleared.
- 1.11 There are no charges for any withdrawals from the Account.

2 Interest

- 2.1 Interest is calculated and accrued daily on a **365-day** year basis based on the cleared balance in the Account (being the balance in the Account after excluding any uncleared items). Interest will continue to accrue up to but not including the date of withdrawal. Value dating will apply to all cheque lodgements drawn on the Irish Clearing System and will receive value after three Business Days.
- 2.2 Interest is credited to the Account quarterly on the first working day of January, April, July and October each year. Alternatively your interest can be credited to another account at your Branch.
- 2.3 The Account pays a variable rate of interest which is **0.50%** below the ECB base rate provided the minimum balance is maintained at all times. A nominal interest rate will apply if the Account falls below **€15,000**.
- 2.4 The interest rate on the Account will be adjusted no later than **30** days following an announcement by the European Central Bank of a change in the ECB base rate. The ECB base rate is currently announced once per month.

3 Bonuses

- 3.1 Quarterly Bonus
Interest known as the "Quarterly Bonus" will be paid in addition to credit interest in respect of each full quarter during which no more than three withdrawals are made and provided that the minimum balance does not fall below **€15,000** for more than four calendar days in total during the quarter. If more than three withdrawals are made during any quarterly period or if the minimum balance falls below **€15,000** for more than four calendar days in total during that quarterly period then no quarterly bonus will be earned for that quarterly period. A quarterly period shall commence on the 1st of January, April, July and October. A quarterly period will end the day before the first Business Day of the next quarterly period i.e. a) **31** March if **1** April is a Business Day or b) **2** April if the **3** April is the first Business Day. A quarterly bonus shall be calculated by reference to a quarterly period taking into account the minimum balance in the account and the number of withdrawals made during that period. A quarterly bonus will be paid to the account on the first Business Day of the next quarterly period.
- 3.2 Annual Bonus
Interest known as the "Annual Bonus" will be paid in addition to credit interest and quarterly bonuses in respect of each full annual period during which no more than twelve withdrawals are made. If during any annual period more than twelve withdrawals are made then no annual bonus will be earned for that annual period. An annual period shall commence on the first Business Day of January. An annual period will end on the day before the first Business Day of January i.e. **1** January where **2** January is the first Business Day. The annual bonus shall be calculated by reference to an annual period taking into account the number of withdrawals made during that period. The annual bonus will be paid to the account on the first Business Day of the next annual period.

3.3 Additional Information

Should you open an Account during a quarterly or an annual period, any quarterly or annual bonus earned during the remainder of that period will be paid on a pro rata basis in accordance with the number of complete days during the period when the Account has been opened. Should you close an Account during a quarterly or an annual period, you will not receive any quarterly or annual bonus interest for that period. Quarterly and annual interest is calculated on a daily basis on the amount you have in your account at the close of business. Both quarterly and annual bonus interest rates are subject to change by us from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions.

4 DIRT

Under current Irish law all gross interest returns for Irish residents are subject to DIRT, where applicable, at the rate on the date when interest is paid or otherwise as regulated by legislation. DIRT will apply to interest and bonuses payable on the ECB Rate Linked Deposit Account unless Account Holders are exempt from payment of DIRT. The criteria for non liability for DIRT will be determined from time to time by Government legislation.

Additional Terms and Conditions for Bonus Saver

This section contains additional terms and conditions relating to the Bonus Saver Account. See also the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Account Terms and Conditions in Section A, the Payment Services Terms and Conditions in Section B and the Additional Terms and Conditions 1 to 4, the Additional Terms and Conditions will take precedence. “Account” in this Section means your eligible savings account, namely the Bonus Saver Account.

1 Lodgements

- 1.1 This Account requires a minimum balance of **€10,000**. This however is subject to change.
- 1.2 Additional lodgements of any amount are allowed at any time subject to a maximum Account balance of **€1,000,000**.
- 1.3 The proceeds of any cheque lodged to this Account may not be withdrawn until the cheque has cleared. It takes longer to clear cheques drawn on non-Irish bank accounts than it does to clear cheques drawn on Irish accounts.

2 Withdrawals

- 2.1 The Ulster Bank Bonus Saver Account allows one withdrawal per calendar quarter. A withdrawal means any withdrawal from the Account. More than one withdrawal per calendar quarter from the Account will result in the bonus not being applied for that quarter.
- 2.2 If the balance on the Account falls below the minimum balance of **€10,000** for four calendar days or more the rate applicable will fall to a nominal rate of interest paid at our lowest tier. For details of our nominal rate please refer to our booklet, “**A Guide to Personal Accounts Fees and Interest**”, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions booklet. If the balance reverts to the minimum balance within the same quarter, the rate applicable to the minimum balance will apply again from the date of reversion to the minimum balance.
- 2.3 There is no maximum limit placed on withdrawals, however funds must be cleared. In the case of withdrawals, the accountholder(s) should produce photographic identification for example passport or driving licence with signature and date of birth attached, and a withdrawal form duly signed in accordance with instructions currently held on Ulster Bank’s records.
- 2.4 There is no charge for any withdrawals from this Account.

3 Interest

- 3.1 Variable interest is calculated and accrued daily on a **365**-day year basis based on the cleared balance in the Account. Interest will continue to accrue up to but not including the date of withdrawal. Value dating will apply to all cheque lodgements drawn on the Irish Clearing System and will receive value after three bank Business Days.
- 3.2 Interest is credited to the Account quarterly on the first Business Day of January, April, July and October each year.

4 Bonuses

- 4.1 Interest known as the ‘Quarterly Bonus’ will be paid in addition to credit interest in respect of each full quarter during which no more than one withdrawal is made and provided that the minimum balance does not fall below **€10,000** for more than four calendar days in total during that quarter.
- 4.2 If more than one withdrawal is made during any quarterly period or if the minimum balance falls below **€10,000** for more than four calendar days in total during that quarterly period then no quarterly bonus will be earned for that quarterly period.
- 4.3 A quarterly period shall commence on **1** January, April, July and October. A quarterly period will end the day before the first Business Day of the next quarterly period, i.e.
 - (a) **31** March if **1** April is a Business Day or
 - (b) **2** April if the **3** April is the first Business Day.
- 4.4 A quarterly bonus shall be calculated by reference to a quarterly period taking into account the minimum balance in the Account and the number of withdrawals made during that period. A quarterly bonus will be paid to the Account on the first Business Day of the next quarterly period.
- 4.5 Interest known as ‘Annual Bonus’ will be paid in addition to credit interest and quarterly bonuses in respect of each full annual period during which no more than four withdrawals are made. If during any annual period more than four withdrawals are made then no annual bonus will be earned for that annual period. An annual period shall commence on the first Business Day of January. An annual period will end on the day before the first Business Day of January i.e. **1** January where **2** January is the first Business Day. The annual bonus shall be calculated by reference to an annual period taking into account the number of withdrawals made during that period. The annual bonus will be paid to the Account on the first Business Day of the next annual period.
- 4.6 Should You open an Account during a quarterly period or an annual period, any quarterly or annual bonus earned during the remainder of that period will be paid on a pro rata basis in accordance with the number of complete days during the period when the Account has been opened. Should You close an Account during a quarterly or an annual period, You will not receive any quarterly or annual bonus interest for that period. Quarterly and annual interest is calculated on a daily basis on the amount You have in your Account at the close of business. Both quarterly and annual interest rates are subject to change by us from time to time.

Additional Terms and Conditions for Access Plus

This section contains additional terms and conditions relating to the Access Plus Account. See also the General Account Terms and Conditions in Section A and the Payment Services Terms and Conditions in Section B of the Ulster Bank Personal Banking Terms and Conditions. If there is any inconsistency between the General Account Terms and Conditions in Section A, the Payment Services Terms and Conditions in Section B and the Additional Terms and Conditions 1 to 4, the Additional Terms and Conditions will take precedence. **“Account”** in this Section means your eligible savings account, namely the Access Plus Account.

1 Lodgements

- 1.1 This Account requires a minimum balance of **€3,000**. This however is subject to change.
- 1.2 Additional lodgements of any amount are allowed at any time subject to a maximum Account balance of **€1,000,000**.
- 1.3 The proceeds of any cheque lodged to this Account may not be withdrawn until the cheque has cleared. It takes longer to clear cheques drawn on non-Irish bank accounts than it does to clear cheques drawn on Irish accounts.

2 Withdrawals

- 2.1 The Ulster Bank Access Plus Account allows one withdrawal per calendar quarter. A withdrawal means any withdrawal from the Account. More than one withdrawal per calendar quarter from the Account will result in the bonus not being applied for that quarter.
- 2.2 If the balance on the Account falls below **€3,000** for four calendar days or more the rate applicable will fall to a nominal rate of interest paid at our lowest tier. For details of our nominal rate please refer to our booklet, **“A Guide to Personal Accounts Fees and Interest”**, which is available from our branches and may be varied from time to time in accordance with Condition 7 in Section A of the Personal Banking Terms and Conditions booklet. If the balance reverts to the minimum balance within the same quarter, the rate applicable to the minimum balance will apply again from the date of reversion to the minimum balance.
- 2.3 There is no maximum limit placed on withdrawals; however funds must be cleared. In the case of withdrawals, the accountholder(s) should produce photographic identification for example passport or driving licence with signature and date of birth attached, and a withdrawal form duly signed in accordance with instructions currently held on Ulster Bank’s records.
- 2.4 There is no charge for any withdrawals from this Account.

3 Interest

- 3.1 Variable interest is calculated and accrued daily on a **365**-day year basis based on the cleared balance in the Account. Interest will continue to accrue up to but not including the date of withdrawal. Value dating will apply to all cheque lodgements drawn on the Irish Clearing System and will receive value after three Business Days.
- 3.2 Interest is credited to the Account quarterly on the first Business Day of January, April, July and October each year.

4 Bonuses

- 4.1 Interest known as the ‘Quarterly Bonus’ will be paid in addition to credit interest in respect of each full quarter during which no more than one withdrawal is made and provided that the minimum balance does not fall below **€3,000** for more than four calendar days in total during that quarter.
- 4.2 If more than one withdrawal is made during any quarterly period or if the minimum balance falls below **€3,000** for more than four calendar days in total during that quarterly period then no quarterly bonus will be earned for that quarterly period.
- 4.3 A quarterly period shall commence on **1** January, April, July and October. A quarterly period will end the day before the first Business Day of the next quarterly period i.e. a) **31** March if **1** April is a Business Day or b) **2** April if the **3** April is the first Business Day. A quarterly bonus shall be calculated by reference to a quarterly period taking into account the minimum balance in the Account and the number of withdrawals during that period. A quarterly bonus will be paid to the Account on the first Business Day of the next quarterly period.
- 4.4 Interest known as ‘Annual Bonus’ will be paid in addition to credit interest and quarterly bonuses in respect of each full annual period during which no more than four withdrawals are made. If during any annual period more than four withdrawals are made then no annual bonus will be earned for that annual period. An annual period shall commence on the first Business Day of January. An annual period will end on the day before the first Business Day of January i.e. **1** January where **2** January is the first Business Day. The annual bonus shall be calculated by reference to an annual period taking into account the number of withdrawals made during that period. The annual bonus will be paid to the Account on the first Business Day of the next annual period.
- 4.5 Should You open an Account during a quarterly period or an annual period, any quarterly or annual bonus earned during the remainder of that period will be paid on a pro rata basis in accordance with the number of complete days during the period when the Account has been opened. Should You close an Account during a quarterly or an annual period, You will not receive any quarterly or annual bonus interest for that period. Quarterly and annual interest is calculated on a daily basis on the amount You have in your Account at the close of business. Both quarterly and annual interest rates are subject to change by us from time to time.

