

Personal Current and Savings Account Closure Booklet

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This guide will provide you with important information for when you are moving and closing your Ulster Bank Personal Current and Savings accounts and should be read in conjunction with your closure letter. We will be contacting you separately if you have other Ulster Bank products.

We are here to support you through this change. For additional support visit the Customer Support Hub ulsterbank.ie/supporthub; call us on **0818 210 260 (00353 1804 7475** if calling from abroad).

Action Required:

You need to close your Current and/or Savings Account(s) with Ulster Bank before the date on your letter

What happens if I don't close my account before the date on my letter?

You will no longer be able to use your account. Any Direct Debits, Standing Orders or future dated payments will not be made. Any payments into your account such as your salary, pension, child benefit, social welfare will not be paid into the account. They will be returned. You will be able to withdraw your remaining balance by contacting us on **0818 210 260 (00353 1804 7475** if calling from abroad).

1. Current Accounts

a) Choose and Move your Current Account(s)

Option 1: Move the account yourself - Checklist to close your Current Account(s)

- Choose which financial provider you want to open an account with. The new account will be subject to the terms and conditions of the new provider. The Competition and Consumer Protection Commission (CCPC) provides independent product comparison tools to help you find another provider, visit www.ccpc.ie/consumers/money-tools *. For information on switching your current account, visit www.ccpc.ie/consumers/money/banking/switching-accounts *. When closing your account, you will need to provide us with your new account details (**BIC and IBAN**) as we will transfer your closing balance to this account.
- Contact anyone making regular payments to your account (e.g. your employer, pension provider, child benefit or Dept. of Social Welfare) and anyone who is authorised to debit your account (Direct Debits or regular payments e.g. Subscriptions, Memberships such as Netflix, Google Play, Apple etc.) and give them your new account details. Be sure to give enough notice to them to make the changes. (For more information, please see Section 5 General Questions).
- You will need to set up any existing Standing Orders on your new account as those set up on your Ulster Bank account will be cancelled once the account is closed.
- You will need to repay any overdrawn balance before closing the account.
- We will deduct any outstanding fees/ charges before the account is closed.
- Download (via Anytime Banking/Mobile App) or order any documents you require before you close your account e.g. bank statements, certificates of interest, information on fees & charges. You will not have access to your Anytime or Mobile Banking service relating to these accounts once your accounts are closed.
- If you are transferring a credit balance yourself, note that payment limits apply, and you may require a Card Reader. (See Section 5 for details on ordering a Card Reader).

*The links are included for guidance purposes. Ulster Bank is not responsible for the content of third-party websites.

Option 2: Switch your Current Account(s) through your new provider

The switching service allows you to switch your current account to another financial provider.

- Choose which financial provider you want to open an account with. The new account will be subject to the terms and conditions of the new provider. The Competition and Consumer Protection Commission (CCPC) provides independent product comparison tools to help you find another provider, visit www.ccpc.ie/consumers/money-tools *. For information on switching your current account, visit www.ccpc.ie/consumers/money/banking/switching-accounts *.
- Complete a request to switch with your new provider when opening your account with them. Choose a time of the month to switch when there is little activity on your account in terms of Direct Debits, Standing Orders and salary payments and avoid using your Ulster Bank cards or cheque book once the switching process has started.
- Your new provider will contact us to start the switch and we will provide them with a list of your Standing Orders and Direct Debits (a copy will be sent to you). You won't need to contact us separately to close your account(s), this will all be done through the switching service.
- Contact anyone making regular payments to your account (e.g. your employer, pension provider, child benefit or Dept. of Social Welfare) and anyone who is authorised to debit your account (Direct Debits or regular payments e.g. Subscriptions, Memberships such as Netflix, Google Play, Apple etc) and give them your new account details. (For more information, please see Section 5 General Questions).
- Any existing Standing Orders will be set-up on your new account.
- You will need to repay any overdrawn balance before closing the account.
- We will deduct any outstanding fees/ charges before the account is closed.
- Download (via Anytime Banking/Mobile App) or order any documents you require before you close your account e.g. bank statements, certificates of interest, information on fees & charges. You will not have access to your Anytime or Mobile Banking service relating to these accounts once your accounts are closed.

For a more detailed Switcher Checklist and further information on the switching process, visit the Switching your Account section of our Customer Support Hub at ulsterbank.ie/supporthub.

*The links are included for guidance purposes. Ulster Bank is not responsible for the content of third-party websites.

b) Closing your Current Account(s) - How do I close my account(s)?

Online

The most convenient way to close your sole or joint current account(s) is through our **Anytime Banking service**. You can use this service through the Anytime Banking website or our secure Mobile App. If your account has limited access, please see 'Other ways you can choose to close your account' on page 6.

Please note, where there is limited access to your joint account(s), consent is needed from all named account holders to close the account. Otherwise consent is only required by one named account holder to close the account.

You can be registered on Anytime Banking in minutes by visiting www.ulsterbank.ie and under the 'Ways to Bank' section at the top of the page select "Anytime Banking" and then "Getting Started on Anytime Banking".

Before you register

Have your Sort Code, Account Number and Ulster Bank Debit card (if you have one) to hand.

After you register

We will send your activation details by text message (once we have your most up-to-date mobile number) or by post.

Previously registered

Locked out of Anytime Banking or forgotten your PIN or password? You can quickly reset these details on the Anytime Banking website. To re-register, go to www.ulsterbank.ie/anytime

How to close your account online

If you wish to close your account through the **Anytime Banking Service/Mobile App**, you can follow these steps once you have logged in:

1. Select the account you wish to close. **Close Account** option will be available on this screen.
2. Select '**Need to close your Current / Savings Account**' (Anytime Banking Service) or '**Close Account**' (Mobile App).
3. You will be brought to an online form where you will input your account details and the details of the account you wish to transfer the balance to.
4. **Submit** the online form and you will receive email confirmation that it's been submitted to us.

Other ways you can choose to close your account(s)

If you're closing an account that has limited access; you wish to use another channel or need further support, you can contact us:

- **By Telephone** - Call our dedicated closure team on **0818 210 260** 8am – 8pm 7 days a week (or if calling from abroad **00353 1 804 7475**).

- **Write to us:** Fill in and sign the Account Closure Request Form which can be found on ulsterbank.ie/closemyaccount. You can return the form by free post to: Ulster Bank - Freepost, Customer Service Centre, PO Box 5706, Dublin 2. If posting the form from outside of the Republic of Ireland please return this form to Ulster Bank Ireland DAC, Block B, Central Park, Leopardstown, Dublin 18.
- **Visit the Customer Hub** section on ulsterbank.ie/supporthub.

c) What else do I need to know about my Ulster Bank current account(s) closing?

1	ufirst	<p>Your ufirst account comes with a range of additional benefits. Once your ufirst account is closed or from the date your account is made non-operational (whichever is the earliest), you will <u>no longer</u> have access to the following benefits:</p> <ul style="list-style-type: none"> • Interest free overdraft • Interest when your account is in credit • Car Insurance discount*** • European Travel Insurance*** • Travel Service • Ticket Booking Service <p>Discounted mortgage rates are also available with your ufirst account. If you currently avail of these rates, any requirement to maintain a ufirst account is no longer applicable therefore there will be no impact on your existing mortgage rate discount by closing your ufirst account. Please note, however, if you decide to switch to a different rate at any stage over the remaining term of your loan, you will not have an option to avail of the ufirst mortgage rate again.</p> <p>You will lose access to ufirstaccount.ie after your account is closed.</p> <p>***You may wish to consider arranging alternative insurance cover if you are registered for any of the insurance benefits available with this account.</p>
2	ufirstgold	<p>Your ufirstgold account comes with a range of additional benefits. Once your ufirstgold account is closed or from the date your account is made non-operational (whichever is the earliest), you will <u>no longer</u> have access to the following benefits:</p> <ul style="list-style-type: none"> • Interest free overdraft • Preferential overdraft rates • Interest when your account is in credit • Car Insurance discount*** • Worldwide Travel Insurance *** • Commission Free Travel Money • Airport Lounge Membership • Travel Service • Ticket Booking Service

		<p>Discounted mortgage rates are also available with your ufirstgold account. If you currently avail of these rates, any requirement to maintain a ufirstgold account is no longer applicable therefore there will be no impact on your existing mortgage rate discount by closing your ufirstgold account. Please note, however, if you decide to switch to a different rate at any stage over the remaining term of your loan, you will not have an option to avail of the ufirstgold mortgage rate again.</p> <p>You will lose access to ufirstaccount.ie after your account is closed.</p> <p>***You may wish to consider arranging alternative insurance cover if you are registered for any of the insurance benefits available with this account.</p>
3	ufirst Private	<p>Your ufirst Private account comes with a range of additional benefits. Once your ufirst Private account is closed, you will <u>no longer</u> have access to the following benefits:</p> <ul style="list-style-type: none"> • Interest free overdraft • Preferential overdraft rates • Interest when your account is in credit • Car Insurance discount*** • Worldwide Travel Insurance*** • Commission Free Travel Money • Airport Lounge Membership • Travel Service • Ticket Booking Service <p>Discounted mortgage rates are also available with your ufirst Private account. If you currently avail of these rates, any requirement to maintain a ufirst Private account is no longer applicable therefore there will be no impact on your existing mortgage rate discount by closing your ufirst Private account. Please note, however, if you decide to switch to a different rate at any stage over the remaining term of your loan, you will not have an option to avail of the ufirst Private mortgage rate again.</p> <p>You will lose access to ufirstaccount.ie after your account is closed.</p> <p>***You may wish to consider arranging alternative insurance cover if you are registered for any of the insurance benefits available with this account.</p>
4	Current Account with linked mortgage rate	<p>A Loyalty mortgage rate is also available with your current account if you have your salary mandated to the account. If you currently avail of this rate, any requirement to maintain a current account is no longer applicable therefore there will be no impact on your existing mortgage rate discount by closing your current account. Please note, however, if you decide to switch to a different rate at any stage over the remaining term of your loan, you will not have an option to avail of the Loyalty mortgage rate again.</p>

5	Foundation Account	Under the Payment Accounts Directive, you are entitled to apply for a Basic Banking account with another provider where you have received notice from your bank that your existing account is to be closed. It is important that you retain your letter from Ulster Bank and bring it with you when opening your new bank account with your new provider.
6	Adapt	This account can be closed by the person named on the account online; by calling us on 0818 210 260 (where account holder is aged 16+) or by writing to us. Fill in and sign the Account Closure Request Form which can be found on ulsterbank.ie/closemyaccount . You can return the form by free post to: Ulster Bank - Freepost, Customer Service Centre, Po Box 5706, Dublin 2.
7	Current Account has an overdraft facility or is overdrawn.	<p>If there is an outstanding overdrawn balance on your account(s) you must repay it. We retain the right to pursue outstanding amounts through our collections and recoveries process.</p> <p>If the overdrawn balance is not repaid in full prior to your account(s) being closed, your credit rating may be affected, and you may find it difficult to borrow money in the future. If you need support in repaying your overdrawn balance, are in financial difficulty, or are in a vulnerable situation we continue to be here to help you, please contact us on 0818 210 260 (00353 1804 7475 if calling from abroad) to discuss your options.</p> <p>If you rely on an overdraft facility you will no longer have access to this on your account(s) from the date of your letter. You may need to consider this when opening an account with your new provider. The new account and any application for an overdraft facility will be subject to the new provider's terms and conditions and may take more time compared to opening an account without an overdraft facility.</p>

2. Savings Accounts

a) Choose and Move your Savings Account(s)

- Choose which financial provider you want to open an account with. The new account will be subject to the terms and conditions of the new provider. The Competition and Consumer Protection Commission (CCPC) provides independent information including product comparison tools to help you find another provider, visit www.ccpc.ie/consumers/money-tools*. When closing your account, you will need to provide us with your new account details (**BIC and IBAN**) as we will transfer your closing balance to this account.
- Contact anyone making regular payments to your account and give them your new account details.
- Download (via Anytime Banking/Mobile Banking) or order any documents you require before you close your account e.g. bank statements, certificates of interest. You will not have access to your Anytime or Mobile Banking service relating to these accounts once your accounts are closed.

- If you are transferring a credit balance yourself, note that payment limits apply, and you may require a Card Reader (See Section 5 for details on ordering a Card Reader).
- When closing your account, any credit interest & DIRT** will automatically be applied to your account and the net balance will be transferred to your new account.

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**DIRT stands for Deposit Interest Retention Tax. Under current legislation, the effective DIRT rate is 33%.

b) Closing your Savings Account(s) - How do I close my account(s)?

Online

The most convenient way to close your sole or joint savings account(s) is through our **Anytime Banking service**. You can use this service through the Anytime Banking website or our secure Mobile App. If your account has limited access, please see 'Other ways you can choose to close your savings account' on page 10.

Please note, where there is limited access to your joint account(s), consent is needed from all named account holders to close the account. Otherwise consent is only required by one named account holder to close the account.

You can be registered on Anytime Banking in minutes by visiting www.ulsterbank.ie and under the 'Ways to Bank' section at the top of the page select "Anytime Banking" and then "Getting Started on Anytime Banking".

Before you register

Have your Sort Code, Account Number and Ulster Bank Debit card (if you have one) to hand.

After you register

We will send your activation details by text message (once we have your most up to date mobile number) or by post.

Previously registered

Locked out of Anytime Banking or forgotten your PIN or password? You can quickly reset these details on the Anytime Banking website. To re-register, go to www.ulsterbank.ie/anytime

How to close your account online

If you wish to close your account through the **Anytime Banking Service/Mobile App**, you can follow these steps once you have logged in:

1. Select the account you wish to close.
2. Select '**Need to close your Current / Savings Account**' (Anytime Banking Service) or '**Close Account**' (Mobile App).
3. You will be brought to an online form where you will input your account details and the details of the account you wish to transfer the balance to.
4. **Submit** the online form and you will receive email confirmation that it's been submitted to us.

Other ways you can choose to close your savings account

If you're closing an account with limited access; you wish to use another channel or need further support, you can contact us:

- **By Telephone** - Call our dedicated closure team on **0818 210 260** 8am – 8pm 7 days a week (or if calling from abroad **00353 1 804 7475**).
- **Write to us:** Fill in and sign the Account Closure Request Form which can be found on ulsterbank.ie/closemyaccount. You can return the form by free post to: Ulster Bank - Freepost, Customer Service Centre, PO Box 5706, Dublin 2. If posting the form from outside of the Republic of Ireland please return this form to Ulster Bank Ireland DAC, Block B, Central Park, Leopardstown, Dublin 18.
- **Visit the Customer Hub** section on ulsterbank.ie/supporthub.

c) What else do I need to know about my Ulster Bank savings account(s) closing?

1	Foreign Currency Current Account and Foreign Currency Call Deposit	<p>Your servicing account for the Foreign Currency Current Account and Foreign Currency Call Deposit must remain open until the Foreign Currency account(s) is closed. Any remaining balance will be transferred into your servicing account. You can close these accounts by writing to request closing the account. Fill in and sign the Account Closure Request Form which can be found on ulsterbank.ie/closemyaccount. You can return the form by free post to: Ulster Bank - Freepost, Customer Service Centre, Po Box 5706, Dublin 2.</p> <p>If you don't close your Foreign Currency Current or Call Deposit Account(s) before the date on your letter, your account(s) will be closed by us. Your remaining balance, plus any credit interest due, will be converted to Euro at the market exchange rate on the day and transferred to your servicing account. You will be able to withdraw the remaining balance if you have a servicing account, by contacting us on 0818 210 260 (00353 1804 7475 if calling from abroad). If your servicing account is already closed your remaining credit balance will be sent to you by cheque in Euro.</p> <p>Please see ulsterbank.ie for further information.</p>
2	urFirst / urMoney	<ul style="list-style-type: none">• If the minor named on the account is under 7, the parent/guardian(s) named on the account must provide their signature(s) to close the account.• If you are under 18 and the account is in your sole name, you will need your parent/guardian to provide their signature(s) to close the account along with your signature.• If you are under 18 and your parent/guardian is named on the account with you, they must also provide their signature(s) to close the account along with your signature.

		These accounts can be closed by writing into us. Fill in and sign the Account Closure Request Form which can be found on ulsterbank.ie/closemyaccount . You can return the form by free post to: Ulster Bank - Freepost, Customer Service Centre, Po Box 5706, Dublin 2.
3	Savings accounts with quarterly or annual bonus interest	If you have a Loyalty Saver; Access Plus; Reward Reserve; Bonus Saver or ECB Rate Linked Deposit Account, any bonus interest accrued will be paid at account closure. DIRT** will be deducted where applicable. The existing withdrawal restrictions will also be removed.
4	Money Desk Deposits	<ul style="list-style-type: none"> • If your Money Desk Deposit is due to mature before the closure date referred to in the letter you will have received with this booklet, you have the option to let your Money Desk Deposit continue to its maturity date. You do not need to close your Money Desk Deposit account. This will mean your deposit plus any interest due will be automatically transferred to your servicing account once it matures and we will close your Money Desk Deposit account. • If you wish to close your Money Desk Deposit early/before its maturity date, you will earn interest up to the date you close your Money Desk Deposit. Your deposit plus any interest due will be transferred to your servicing account. To request that your Money Desk Deposit is terminated early, you will need to call us on 0818 210 260 (00353 1804 7475 if calling from abroad). • If you don't close your account before the closure date on your letter, your Money Desk Deposit account will be closed by us before we close your servicing account. Your balance plus interest due to the date of closure will be transferred to your servicing account and you will be able to withdraw the remaining balance by contacting us on 0818 210 260 (00353 1804 7475 if calling from abroad). <p>It is important that you close your Money Desk Deposit before closing the servicing account linked to it.</p> <p>A termination letter and closing statement will be issued to you once the Money Desk Deposit has been closed.</p> <p>All returns are subject to Deposit Interest Retention Tax (DIRT)**.</p>

**DIRT stands for Deposit Interest Retention Tax. Under current legislation, the effective DIRT rate is 33%.

3. Be fraud aware

These circumstances may prompt fraudsters to attempt to take advantage of the situation. We will ensure our security measures continue to keep you protected. Please stay alert and watch out for scams and visit [ulsterbank.ie/security](https://www.ulsterbank.ie/security) for more information and support.

We will never:

- X** ask you for FULL details of your PIN and password or security credentials
- X** ask you to use your card reader over the phone or when you log into Anytime Banking
- X** send you a text directing you to a link which requires you to log into Anytime Banking
- X** send you message on WhatsApp or Facebook Messenger directing you to a link which requires you log into Anytime Banking
- X** ask you to reveal information like your card reader code or one-time passcode (OTP) to anybody
- X** ask you to move your money to a safe account

And remember, never approve a payment in your mobile app that you don't recognise. If somebody is asking you to do any of these things, it's a scam.

4. Other Products with Ulster Bank

Credit Cards	<p>If you have an Ulster Bank Credit Card, you will have been contacted separately. Ulster Bank Credit Cards will no longer work from 22nd March 2023, or shortly thereafter. You need to take action to find a new provider if you wish to continue to have access to a Credit Card product.</p> <p>We have a straightforward process through which you can close your Credit Card account by logging on to our secure Mobile App or Anytime Banking Service. Alternatively you can close your account by:</p> <ul style="list-style-type: none">• Phoning our Credit Card Centre on 0818 210 261 (or 0044 1702 275 524 if calling from abroad). Lines open 24 hours a day including Bank Holidays.• Writing to us at Ulster Bank Cards, PO Box 4015, Dublin 2. <p>Our Customer Support Hub has more information including five steps to help you choose, move and close your Credit Card and frequently asked questions. Please visit ulsterbank.ie/support hub.</p> <p>In the meantime, you will need to ensure that you continue to make repayments in accordance with your Credit Card Terms and Conditions. Failure to do so could have consequences for you, for example negative impact on your credit rating.</p>
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	<p>How to make payments to your Ulster Bank Credit Card: Your new current account provider may have the facility to pay using their mobile app or online banking facility. Alternatively:</p> <ul style="list-style-type: none"> • Pay via Direct Debit. <p>To update your Direct Debit details, call the Ulster Bank Credit Card Centre on 0818 210 261 and provide the details of the new IBAN and BIC. You can also create or amend your Direct Debit on our Mobile App or Anytime Banking Service. Details should be updated at least 7 days before the payment is due. The Direct Debit must be set up for the minimum or full monthly payment.</p>
<p>Personal Loans</p>	<p>If you hold a personal loan with Ulster Bank Ireland DAC, you will be contacted separately about this product. In the meantime, you will need to ensure that you continue to make repayments in accordance with the terms of your relevant lending agreement. Failure to do so could result in arrears arising on your loan and could have consequences for you, for example negative impact on your credit rating.</p> <p>When you are closing the Ulster Bank current account that is being used to repay your personal loan, it is important that you set up a new Direct Debit to ensure that you continue to make the repayments on your Personal Loan.</p> <p>If you choose to close your account yourself, you will need to contact us to provide the details of your account with your new provider and sign a Direct Debit mandate to allow your loan repayments to continue to be made. You can do this by:</p> <ul style="list-style-type: none"> • Calling us on 0818 210 260 (or if calling from abroad 00353 1 804 7475) and provide us with the new BIC and IBAN for your new account. • Log in to Anytime Banking or the Mobile App and complete the ‘Manage your Personal Loan Direct Debit’ form. <p>If you choose to switch your current account through your new provider, your Personal Loan Direct Debit will be transferred to your account with your new provider as part of this process.</p>
<p>Mortgages</p>	<p>If you have a mortgage with Ulster Bank Ireland DAC, you will be contacted separately. In the meantime, you will need to ensure that you continue to make repayments in accordance with the terms of your lending agreement. Failure to do so could result in arrears arising on your mortgage and could have consequences for you, for example negative impact on your credit rating. To help you update your Ulster Bank mortgage payment instruction, we’ve provided some guidance on how to do this.</p>

	<p><u>How to update your Ulster Bank mortgage payment details:</u></p> <ul style="list-style-type: none"> • If you pay by Direct Debit, you will need to update the payment account details on your Direct Debit. You can do this in a few simple steps by visiting ulsterbank.ie/managemymortgage and selecting the “change payment account” option. You’ll need your mortgage account number and the BIC and IBAN of the account you wish to pay your mortgage from. • If you choose to switch your current account through your new provider, your mortgage Direct Debit will be transferred to your account with your new provider as part of the switching process. • Alternatively, you can call us on 0818 210 275 (or 00353 818 210 275 if calling from abroad) and provide us with the new payment account BIC and IBAN and the change to your mortgage payment instruction will be applied. • If you pay by Standing Order, you will need to complete a new Standing Order mandate with your new current account provider.
<p>Lombard Car Finance (Consumer Hire Purchase)</p>	<p>If you hold car finance (consumer hire purchase) with Lombard, you will be contacted separately. In the meantime, you will need to ensure that you continue to make repayments in accordance with the terms of your agreement. Failure to do so could result in arrears arising on your car finance agreement and could have consequences for you, for example negative impact on your credit rating.</p> <p>When you are closing your Ulster Bank current account that is being used to repay your car finance, it is important that you set up a new Direct Debit to ensure that you continue to make the repayments on your car finance.</p> <p>If you choose to move your account yourself, you will need to contact us to provide the details of your account with your new provider and sign a Direct Debit mandate to allow your loan repayments to continue to be made. You can do this by:</p> <ul style="list-style-type: none"> • Calling us on 0818 210 263 (or 00353 818 210 263 if calling from abroad) and provide us with the new BIC and IBAN for your new account. <p>If you choose to switch your current account through your new provider, your car finance Direct Debit will be transferred to your account with your new provider as part of the switching process.</p> <p>If you need to speak to someone about your car finance agreement, please contact our customer services team on 0818 210 263 (or 00353 818 210 263 if calling from abroad).</p>

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

Home Insurance / Car Insurance	If you have an Ulster Bank home or car insurance policy, you will be contacted separately. There is no requirement for you to seek an alternative home or car insurance provider at this time.
Financial Planning	If you hold any Irish Life product (e.g. Protection, Pension, Investment) through advice provided by or on behalf of Ulster Bank Ireland DAC, you will be contacted separately. As you are also an Irish Life policy holder and customer, you do not need to take any action as the terms and conditions of your Irish life policy will not be affected.
Business Accounts	<p>If you have any business accounts, you will be contacted separately. Important: Closing your personal accounts before closing your business accounts may interrupt your Anytime Banking (online/Mobile App) access.</p> <p>If you use the same Anytime Banking log in details to access both your personal and business accounts and you close your personal account(s) first, your Anytime Banking access may be lost across all your accounts. This means you will be prevented from making payments and transacting online or viewing your statements until you re-register. For personal bank accounts, Anytime Banking re-registration can usually be completed within a day by phoning our Telephony team. For business accounts, this process may take up to 10-12 working days.</p>

5. General Questions

1. What does “switching” mean?

Switching means moving your current account from your existing provider to a new provider which involves opening a new account with the new provider and closing your old account with Ulster Bank. All payments in and out of your account will need to be moved to your new account. You can contact your new provider to complete the switch for you under the switching service. Choose a time of the month to switch when there is little activity on your account in terms of Direct Debits, Standing Orders and salary payments and avoid using your Ulster Bank cards or cheque book once the switching process has started.

2. How do I know which Direct Debits and Standing Orders I have on my account?

For Direct Debits, you will find the company / organisation contact information and your service account details on your most recent bill or correspondence from them. It is recommended that you use the information from this source in the first instance. You can find a list of your Direct Debits and Standing Orders on your Ulster Bank mobile app or in Anytime Banking. If you do not bank online the Direct Debit details will be listed within the transaction sections of your bank statements. If you need further support finding this information please contact our dedicated service team on **0818 210 260**.

We recommend you give the Direct Debit originator at least 14 days’ notice in advance of the monthly Direct Debit date. This notice period timeline may vary across companies / organisations.

If you think you might miss your repayment or you have missed your repayment (Direct Debit or regular payments e.g. Subscriptions, Memberships or other payments made regularly through your bank card), immediately contact the companies directly and see how the payment can be made.

3. What happens with my Ulster Bank borrowings?

If you hold any other product(s) (e.g. loan, mortgage or credit card) with Ulster Bank Ireland DAC, we will write to you about these products separately. You will still need to ensure that you continue to make repayments on any outstanding borrowing that you have in place in accordance with the terms of your relevant lending agreement.

4. What if you have an overdrawn balance on your account(s)?

If there is an outstanding overdrawn balance on your account(s) you must repay it. We retain the right to pursue outstanding amounts through our collections and recoveries process.

If the overdrawn balance is not repaid in full prior to your account(s) being closed, your credit rating may be affected, and you may find it difficult to borrow money in the future. If you need support in repaying your overdrawn balance, are in financial difficulty, or are in a vulnerable situation we continue to be here to help you, please contact us on **0818 210 260 (00353 1804 7475** if calling from abroad) to discuss your options.

If you rely on an overdraft facility you will no longer have access to this on your account(s) from the date in your letter. You may need to consider this when opening an account with your new provider. The new account and any application for an overdraft facility will be subject to the new provider's terms and conditions and may take more time compared to opening an account without an overdraft facility.

5. What happens to credit interest that may be due if you don't move your account(s) before the date specified in your letter?

Any credit interest earned up to and including the date specified in your letter will be applied to your account. However, credit interest will no longer be earned on any balance remaining in your account(s) after this date and your account will be closed 30 days later.

6. I have a ufirst / ufirstgold / ufirst Private or Loyalty mortgage rate that requires me to have an Ulster Bank Current / ufirst / ufirstgold / ufirst Private account. Will my mortgage rate discount be impacted by closing my Ulster Bank Current / ufirst / ufirstgold / ufirst Private account?

No, any requirement to maintain an Ulster Bank Current / ufirst / ufirstgold / ufirst Private account is no longer applicable therefore there will be no impact on your existing mortgage rate discount by closing your Ulster Bank account. Please note, however, once your account is closed you will no longer have access to the ufirst / ufirstgold / ufirst Private or Loyalty mortgage rates for new mortgage needs in the future. Your legal and regulatory protections are not affected by this change. Some of our ufirst / ufirstgold / ufirst Private and Loyalty mortgage rates track our Standard Variable Rate (SVR), and may be increased or decreased at any time if the SVR is increased or decreased. If you decide to switch to a different rate at any stage over the remaining term of your loan, you will not have an option to avail of the ufirst / ufirstgold / ufirst Private / Loyalty mortgage rate again.

7. Previously I wasn't able to access my Money Desk Deposit prior to its maturity date without incurring a loss of interest – will this still happen?

No, we are now waiving this loss of interest where you choose to close your Money Desk Deposit prior to its maturity date. If you wish to close your Money Desk Deposit early/before its maturity date, you will earn interest up to the date you close your Money Desk Deposit.

8. I have a current and/or savings accounts linked to an Offset Mortgage, should I be preparing to close down these accounts?

As these accounts are linked to an Offset Mortgage, closure of these accounts would result in the loss of the offset benefits. If the Offset Mortgage continues to meet your needs, please ensure any current and/or savings accounts linked to an Offset Mortgage remain open for now. You do not need to take any action now in relation to your Offset Mortgage or any accounts linked to it. We will communicate with you directly in the coming months in relation to your Offset Mortgage outlining any actions you may need to take.

9. I have a cheque book on my current account and/or Foreign Currency current account. Can I use it?

You should avoid using your Ulster Bank cheque book once you start to move and close/switch your account(s). If you write a cheque before your account is due to close/switch, and this has yet to be presented, the cheque will be returned unpaid to the payee. You may want to consider using the Anytime Banking Service /Mobile App to transfer money and pay bills.

10. What should I do with my DebitCARD / ServiceCARD /CashCARD once the account is closed?

When closing your account, please destroy your card by cutting it up (through the signature box and magnetic strip, and if you have a chip card ensure the chip is cut in half).

11. What if you have not been using the account?

Even accounts with small residual balances will have to close. If your account falls into this category – don't worry we will take all of the necessary steps and close the account for you and send you the remaining balance.

12. I need to let Ulster Bank know that I need additional support or adjustments to make banking easier. How do I do this?

We offer a free service called Banking My Way that allows you to record information about the support or adjustments you need to make banking easier. You can also let us know any additional support you may need to ensure all of our colleagues are aware of this. The information will be shared on our internal systems and therefore you will not need to repeat these requirements every time you interact with us.

We continue to be here to help you please call us on **1800 656 001** (this dedicated Freephone line will be open from 8am to 8pm, 7 days a week. Call costs may vary and calls from mobiles may not be free).

If you have already registered for Anytime Banking, follow these simple steps. If you have not registered for Anytime Banking, you can contact our telephony team.

- Log into Anytime Banking and select ‘Your Details’ and you will see a section for Banking My Way.
- There will be an option to ‘Find out more about Banking My Way’ and this will take you to a list of FAQs.
- If you wish to create a new Banking My Way record you can select ‘Manage my personal settings’ which will allow you to access the self-service toolkit.

13. How do I know my contact details are correct? How do I update my email address; home address; phone number?

You can check your contact details via the Mobile App by tapping the profile icon (top right) and selecting “Manage your personal details” or by selecting Help icon and selecting ‘Message us’ then entering a message requesting to check your contact details, you can also request your contact details to be updated here.

On Anytime Banking, you can view your contact details under ‘Your details’ tab on the left and you can also request them to be updated here.

If you do not have Anytime Banking or the Mobile App, you can call us on **0818 210 260** to update your contact details.

14. All closure correspondence (closing statement etc.) will be sent to my statement address, how do I find out if it is correct? How do I update it?

You can check your correspondence details on your last statement as follows:

- Log in to Anytime Banking at www.ulsterbank.ie/anytime
- Select ‘Statements’ from the main menu and then ‘View, save and print PDF statements and certificates of interest (up to 7 years)’ from the ‘Your accounts’ section.
- Select the account you want the statement for, and then ‘Next’.
- From the list of available statements select the one you need to print, and then ‘View Statement’.
- Select ‘Download Statement (PDF)’ at the start of the page.
- On Anytime Banking, you can view your contact details under ‘Your details’ tab on the left and you can also request them to be updated here.
- If you do not have Anytime Banking or the Mobile App, you can call us on **0818 210 260** to update your contact details.

15. How can I order a paper statement?

If you find you can’t print a PDF statement by following the above instructions, or don’t have access to a printer, you can call us on **0818 210 260**.

16. How do I order a new, replacement or additional card reader?

If you have not yet ordered a card reader or your card reader is lost, damaged or out of battery power, you can order a new one. Your replacement will arrive in 3-5 working days.

To order a card reader for Anytime Banking:

- Log in to your Anytime Banking service at www.ulsterbank.ie/anytime
- Select ‘Security’ from the left hand menu.
- In the ‘Using a card reader’ section select ‘Order a card reader’.

- Select a reason from the drop down menu.
- Click 'Confirm'.

17. What happens if I don't move or switch my account(s) before the date on my letter?

You will no longer be able to use your account. Any Direct Debits, Standing Orders or future dated payments will not be made. Any payments into your account such as your salary, pension, child benefit, social welfare will not be paid into the account. They will be returned.

Where a zero or credit balance, payments in will be returned to the payer.

All Direct Debits and standing orders will be returned unpaid including those that you may use to repay a mortgage or loan. This may affect your credit rating, which may limit your ability to access credit in the future.

Your cards will not work, and you will not be able to access your account on the Mobile app or on Anytime Banking. You will be able to withdraw your remaining balance by contacting us on **0818 210 260 (00353 1804 7475** if calling from abroad).

18. How do I know if I have limited access on my account?

There are a number of reasons why you might have limited access to your account, e.g. you requested that all named account holders must consent to access any money in the account or payments in/out have been blocked on your account by the bank. We may need additional information from you to allow the account to be closed or to access any remaining balance in your account. Please call us on **0818 210 260** if you need further information.

19. How do I make a complaint?

If you are not satisfied with any aspect of our service, you can tell us about your concerns in any of the following ways:

- **Online**
If you would like you can let us know what has gone wrong by completing our Online Complaint Submission Form at **www.ulsterbank.ie**
- **By phone**
To help us understand what has gone wrong and how we can help, some customers find it easier to talk through their issues. To talk to a member of staff, you can call us on **1800 200 162** or if calling from abroad **00353 1 709 2042**.
- **In writing**
Send a letter with details of your complaint, your account number and sort code to: Ulster Bank - Freepost, Customer Care, 1st Floor, Block B Central Park, Leopardstown, Dublin 18



Ulster Bank

Help for what matters

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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