

ufirstgold

User Guide



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Welcome to ufirstgold

The ufirstgold account is no longer available to new customers.

You've worked hard to get where you are, now there's a current account that works hard to give you a range of benefits and privileges designed to help you get the most from life.

Inside this user guide you'll find all the information you need to help you take maximum advantage of your ufirstgold Current Account, together with details on how to access its many impressive banking, lifestyle and protection benefits.

Take a few moments now to look through each of the sections on the benefits that come with the ufirstgold account. They are divided into three sections:

- Banking Benefits
- Lifestyle Benefits
- Protection Benefits

Also, please visit ufirstaccount.ie to see the full range of benefits available.

What do I need to do next?

In the majority of cases, simply opening a ufirstgold Current Account is all you need to do to reap the rewards of your membership. For others, you may need to contact your branch, log on to our Members' Website at www.ufirstaccount.ie or call ufirstgold Membership Services on **1800 946 486** who will introduce you to the relevant company who will register you for these benefits.

The most important information you'll require when you call us is your ufirstgold membership number. This is made up of your branch sort code and your ufirstgold Current Account number.

Write them down in the space below so you'll always have them to hand.

Sort code

--	--	--	--	--	--

Account number

--	--	--	--	--	--	--	--

By logging on to the Members Website at **www.ufirstaccount.ie**, you will be able to view the benefits that are available to you. You can see how you can access these benefits and you can monitor your benefit usage to ensure you get the best value from your account.

When you log-on to the Members website for the first time, you will be asked to provide your first name, last name, date of birth, sort code and account number. You can then insert your email address and create a password that you can use to log in to the Members website in future.

You can register for the Members Website at **www.ufirstaccount.ie** 24 hours after account opening.

If you are experiencing issues with viewing the Members Website **www.ufirstaccount.ie**, please ensure that you are using the latest version of internet explorer or download Google Chrome or Firefox. Please also ensure that pop-ups aren't blocked and that Java is not disabled. Javascript can be reactivated by clicking on the right top bar of your window.

Anything else?

As with all exclusive clubs there is a monthly account fee. The ufirstgold account fee is currently €14 per month.

This fee covers all the Banking and Lifestyle benefits available with your ufirstgold account including an interest free (**0% variable**) overdraft of up to €1,000, access to tailored rates for mortgages and loans, 25% cash-back on up to four tickets for any event, discounts on holidays and much more.

The ufirstgold account also includes Annual Worldwide Family Travel Insurance at no extra cost.

More information on all these benefits are included within this guide.

Don't forget!

The terms and conditions for the ufirstgold banking and lifestyle benefits are at the back of this User Guide.

To ensure you receive any items you order through ufirstgold Membership Services remember to let your branch know if you change your address. Terms and Conditions apply. For details please see our Personal Banking – Terms and Conditions brochure in our branches or on our website **www.ulsterbank.ie**

Please note that if you close your account, you may no longer be entitled to the benefits outlined in this user guide.

If you are living abroad or plan on living abroad, it is important to note that some of the benefits attached to your account are only available when you are visiting the Republic of Ireland or when you are resident in the Republic of Ireland. For further information please log on to the Members' Website at **www.ufirstaccount.ie** or call ufirstgold Membership Services on 1800 946 486 or from outside the Republic of Ireland call 00 44 2392 676 738.

If you've any questions on your account

- ask any member of staff in your local Ulster Bank branch
- call the ufirstgold membership services team

ufirstgold Membership Services



1800 946 486

or from outside the Republic of Ireland call



00 44 2392 676 738

(National call rate applies)

Lines are open 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday, to speak to an agent. Outside of these hours, you may still be able to access your benefits through an automated service and in accordance with the opening hours outlined under each individual benefit. Calls may be recorded.

1. Banking Benefits

- 1.1 Interest-free overdraft up to €1,000 (0% variable)
- 1.2 Preferential overdraft rates
- 1.3 Interest when your account is in credit
- 1.4 Tailored Rates on Personal Loans
- 1.5 Tailored Rates on Mortgages
- 1.6 Commission-free Travel Money
- 1.7 Annual Customer Review
- 1.8 Anytime Internet and Telephone Banking
- 1.9 Mobile Banking



1.1 Interest-free overdraft up to €1,000 (0% variable)

As a ufirstgold member, if you have an existing arranged overdraft on your ufirstgold account, the overdraft is interest-free (0% variable) up to €1,000 and as long as your account balance is within the agreed interest-free overdraft limit, debit interest will not be charged.

The ufirstgold account monthly fee is €14.

Important Notice about Closure to New Business

Ulster Bank Ireland DAC is no longer accepting any new application requests from personal customers for unsecured borrowing. There are some exceptions to this for existing customers, please visit our website www.ulsterbank.ie for full details and further assistance.

Important Information

Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to status. Lending criteria, terms and conditions apply. The overdraft is repayable on demand. The overdraft facility may not be exceeded without the prior permission of Ulster Bank. If you exceed your overdraft limit, surcharge interest in addition to debit interest will be applied on any amount exceeding your limit, other charges may also apply. Please note: if for any reason your ufirstgold Account is closed, standard overdraft rates will apply. Please read our booklet **A Guide to Personal Account Fees and Interest** for details.

1.2 Preferential overdraft rates

Sometimes we all need a little extra money, so why not take advantage of our preferential overdraft rates for ufirstgold customers?

How it works

As a ufirstgold customer, if you have an overdraft limit above your interest-free overdraft, you will receive a preferential rate. However, every time your balance goes over the interest-free overdraft, we will charge debit interest on the full amount of the overdrawn balance including your interest-free overdraft limit.

If you go over your overdraft limit, we will charge you debit interest at our arranged interest rate up to the total limit and we will charge you interest at our unauthorised overdraft rate on the balance above the total limit. Please note, that if for any reason your ufirstgold Account is closed, standard overdraft rates will apply.

Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. You must repay the overdraft when we demand. You cannot go over the overdraft facility, without getting our permission first. If you go over your overdraft limit, we will charge interest at the rate shown in our **A Guide to Personal Account Fees and Interest** brochure. Please ask in branch for details.

Important Notice about Closure to New Business

Ulster Bank Ireland DAC is no longer accepting any new application requests from personal customers for unsecured borrowing. There are some exceptions to this for existing customers, please visit our website **www.ulsterbank.ie** for full details and further assistance.

1.3 Interest when your account is in credit

Credit interest is payable on this account. We work this out on the amount actually in your account at the close of business everyday (this does not include any cheques or other items not yet cleared). We add this interest to your account every month. Interest will be paid after the deduction of Deposit Interest Retention Tax (DIRT). Details of current interest rates are available from any branch of Ulster Bank or from our website **www.ulsterbank.ie**

1.4 Tailored Rates on Personal Loans

As a ufirstgold member, you are entitled to a discount off the bank's standard fixed interest rate for personal loans.

Representative example: €15,000 over 5 years at 6.68% fixed, 6.9% representative APR* (fixed), with 60 monthly repayments of €294.83. Total amount repayable €17,689.80.

For the latest rates please check our website www.ulsterbank.ie

How it works

If you have an existing personal loan, the discount will have been taken off your personal loan at the time when the loan was drawn down and you will benefit from the reduced rate for the life of the loan.

A discount will be applied to the interest rate for fixed rate loan borrowings for ufirstgold customers. Typical discount equates to approximately 1% off the APR* of the prevailing rate. This discount is subject to change.

Important Information

Lending criteria, terms and conditions apply. Personal Loans are not available for business or mortgage purposes – other lending restrictions may apply. Loans are paid monthly and terms must be set in increments of one month. The loan must be drawn down in one sum within one month from date of offer and will not be valid after this period. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland. Security may be required. The amount you can borrow will be based upon your ability to repay and the purpose of the loan.

We will only accept loan applications from €1,500 to €2,499, if the application is to refinance existing Ulster Bank debt.

*APR: Annual Percentage Rate

1.5 Tailored Rates on Mortgages

All ufirstgold members are entitled to apply for a discount on Ulster Bank Variable Rate mortgages. These offer all the features and benefits of our Variable Rate mortgages with the added benefit of a special discount. A free valuation is available on our Variable Rate Mortgage for ufirstgold customers. In each case a valuer will be nominated for you from Ulster Bank's valuation panel to carry out your valuation. Only one free valuation per customer applies. The details of this offer may change to reflect the mortgage market conditions and changes in lending rates. Up to date details are available from any Ulster Bank branch or from our website at www.ulsterbank.ie

How it works

If you wish to take a Variable Rate Mortgage with ufirstgold discount, full details of this will be given to you before and upon application.

Once your application is agreed, an Offer of Advance will be forwarded to you. From the moment you drawdown the mortgage funds, you'll start receiving the benefit of your Variable Rate Mortgage with ufirstgold discount.

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

If you choose a variable rate loan:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

Example

Assuming a total amount of credit of €100,000 repayable over 20 years at a borrowing rate of 3.55% (variable), the cost per month is €582.53 excluding insurance. The total amount to be repaid is €139,845.20 which includes a release of security fee of €38. The Annual Percentage Rate of Charge is 3.6% (variable). The additional cost per month of a 1% rise in the rate of interest of such a mortgage is €52.82 and would be payable monthly.

This quotation is for illustrative purposes only and the actual repayment may vary. For the latest rates please check our website www.ulsterbank.ie

How to apply

Simply contact your branch and identify yourself as a ufirstgold member.

Important information

Lending criteria, terms and conditions apply. Mortgage loans are granted subject to status. Mortgaged property must be in the Republic of Ireland. Credit is only available to persons aged 18 and over. Security and insurance are required.

The loan amount approved is not based on one fixed formula. Factors reflecting the individual repayment capacity of each application are individually assessed based on a number of factors including qualifying income, net disposable income and existing commitments. Maximum Loan to Value is 80%.

1.6 Commission-free Travel Money

ufirstgold members can buy or change foreign currency for personal use at any Ulster Bank branch and have the usual commission fee waived.

Important Information

Commission-free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use – not ATM* machines. Offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services.

1.7 Annual Customer Review

All Ulster Bank customers are entitled to an annual financial consultation with an Ulster Bank Customer Advisor.

How it works

A consultation with our Customer Advisors could help you ensure your money is working as hard as you do. This service is also designed to provide real peace of mind.

How to apply

Simply telephone or call into your local branch and make an appointment with either the Customer Advisor or Branch Manager.

*ATM: Automated Teller Machine

1.8 Anytime Internet and Telephone Banking

You can register your ufirstgold Current Account for Internet and Telephone Banking. These services provide you with access to your accounts 24 hours a day, 7 days a week, 365 days a year.

How it works

Once registered, you can access your accounts and the following services*:

- Balance enquiries
- Pay bills
- Switch to eStatements with online banking
- Manage standing orders and Direct Debits
- Transfer funds from one account to another
- Order a chequebook or paying-in book

Internet and Telephone banking is designed so you can do your banking when it suits you.

Important information

Ulster Bank Anytime Internet and Telephone Banking is subject to terms and conditions, available on request from any Ulster Bank branch.

Ulster Bank Anytime is available to registered account holders only. Calls are charged at single unit local rates. All calls made to Ulster Bank Anytime from outside the Republic of Ireland and from mobile phones are charged at normal rates. Calls may be recorded.

How to register for Anytime Internet and Telephone Banking



You can register for Anytime Internet Banking at ulsterbank.ie/anytime



To register for Anytime Internet Banking Call **0818 211 461**



To register for Anytime Telephone Banking Simply call into your local branch or telephone Ulster Bank Anytime on **0818 211 461** to complete an application.

*Other Anytime Banking services are available, this is not an exhaustive list.

1.9 Mobile Banking

We offer you a range of free mobile banking services that will help you manage your money – wherever you are:

Free text alerts

Helps you keep track of your money on the move and is easy to use.

We'll let you know by text when your account goes above or below a certain limit set by you.

Once you've registered we can send you a balance or mini-statement text any time you like. Just text BAL or MINI to the Ulster Bank Shortcode 53627.

If we hold a valid mobile number for you we will also automatically send you a text when a certain activity has taken place on your account such as:

- Create or amend a payee
- Create or amend a standing order
- Update your address or telephone details
- You are issued with a new debit/cash card or PIN

What may help you when registering for our Alerts Service

You can register for our free text alerts service:

In your local branch

By logging onto our website www.ulsterbank.ie/alerts

In the mobile app in settings/alerts

Or telephone us on **0818 211 813**

Please make sure we hold an up-to-date mobile phone number for you.

You can update your information at any time and set your alerts on Anytime Internet and Telephone Banking or at your branch.



You can register at
ulsterbank.ie/alerts
or in the mobile app in settings/alerts.

Free Mobile Banking apps

With our apps you can:

- Login using your fingerprint (on compatible devices and operating systems)
- Use the same app on compatible devices across different mobile platforms
- Check your balance and your statement, filter to see transaction types
- Hide your balance, reorder your accounts or edit the names of your accounts to personalise your banking experience
- Share your account details so people can pay you directly into your account
- Set up and amend your SMS alerts
- Transfer money between your Ulster Bank Republic of Ireland Accounts
- Manage Standing orders
- Make one off payments to any ROI account using a BIC/IBAN (Payment limits apply). PDFs are now available as confirmation of payments made in the app
- Send international payments to payees you have previously set up on Anytime Internet banking
- Get Cash from your account at any Ulster Bank Republic of Ireland or EasyCash cash machine without your debit card
- Apply for a credit card, loan, overdraft or savings account by visiting Our Products
- Find your nearest cash machine or local branch with Near Me

To use the Ulster Bank RI Mobile Banking app, you need to be registered for Anytime Internet Banking and have a RI mobile number or International Mobile number. Once you've downloaded the app, registering is simple.

All you need to hand is your Anytime Internet Banking customer number, PIN and password to access the app straight away.

Important information

Terms and conditions apply. Standard charges for downloading data may apply. Contact your operator for details. Payments must be within daily withdrawal limit. App available for selected smart phones.

Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.

2.1 Ticket Booking Service

Enjoy 25% cash-back on tickets for the theatre, dance, opera, sporting events, concert performances and more throughout the Republic of Ireland and the UK.

ufirstgold gives you access to live entertainment at reduced prices.

- **Cash-back on up to four tickets** – for each event booked
- **No limit** – take advantage of this cash-back as often as you like
- **25% cash-back** – based on the normal face value price of the ticket

Main exclusions

You can't resell your tickets, and must be attending the event. You may be able to order more than four, but you will pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we will be unable to provide you with the 25% cash-back. Terms and Conditions apply – please refer to pages 34–37 of this brochure.

How it works

Get 25% cash-back for as many events as you like within the Republic of Ireland and the UK. The cash-back will appear in your online cash-back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. To ensure receipt of your cash-back, following the completion of your online booking you need to confirm your booking reference number provided to you by Ticketmaster when prompted when returning to the ufirstgold Tickets Services page on **www.ufirstaccount.ie**. If you do not complete an online booking in this way we will be unable to provide you with the 25% cash-back. Tickets may also be booked over the phone through the Ticket Concierge Service.



Book online

Log on to the Members Website at
www.ufirstaccount.ie



Book by phone

Call the Ticket Concierge Service through ufirstgold membership services on
1800 946 486

Lines are open Monday to Friday, 8am-8pm, excluding Bank Holidays and 9am-5pm Saturday.

2.2 Travel Service

Make savings for you and your family on package holidays, hotels, tours and cruises, weekends away, car hire, flights and much more.

Planning a weekend getaway, family holiday or a romantic trip away? Your money goes further when you're a ufirstgold member. With a 10% discount off weekend breaks, hotels, holidays, car hire and overseas travel, you could travel further, more often.

ufirstgold travel booking service offers you:

- Holiday packages, tours and cruises
- Tickets for scheduled airline flights
- Tickets for any chartered airline flights offered to the public
- Tickets for UK based low cost airline flights (excluding Ryanair)*
- Holiday cottages and villas
- Ferry tickets
- Hotel accommodation
- Car hire



You can book your holiday or travel by phone.

Call ufirstgold membership services on **1800 946 486**.

Lines are open Monday to Friday, 8am–8.30pm and 8am–6pm on weekends and Bank Holidays, closed Christmas Day.

More information on Travel Services

Terms and Conditions apply – please refer to pages 28–32 of this brochure, or call ufirstgold membership services for more details and common questions.

*You can book low cost airline flights through the Travel Service but the 10% discount will not apply.

2.3 Executive Airport Lounge Membership

Avoid the hustle and bustle of airports – start your holiday in style. As a ufirstgold member you can apply for a Priority Pass giving you access to over 600 airport lounges around the world for a small fee.

- Access to over 600 VIP lounges in more than 100 countries and 300 cities worldwide
- Available to use regardless of the class of travel or airline you're flying
- Privileged access to over 70 US Airport VIP Lounges
- Relaxing ambience – for you and your guests
- Complimentary refreshments and snacks

How it works

Priority Pass gives you access to more than 600 executive lounges all over the world. As a ufirstgold account holder the annual fee – normally €99 – will be waived. For a fee of €28 per person per visit, you, your family, or friends travelling with you can enjoy the comfort of an executive lounge – even when you're flying economy.



Register online

through our Members Website at www.ufirstaccount.ie



Register by phone

call ufirstgold Membership Services on **1800 946 486** to request an application form for your Priority Pass.

Please note: The Priority Pass per visit fee must be paid for using a nominated credit card (debit cards are not accepted).

3.1 Annual Worldwide Family Travel Insurance

This benefit gives you and your family multi-trip worldwide travel insurance up to 31 days, that covers you all year round. This also includes up to 17 days' winter sports cover.

Worldwide Travel Insurance is introduced by Ulster Bank Ireland DAC to the insurance underwriter and provider U K Insurance Limited trading as U K Insurance (Irish Branch) ("UKI").

U K Insurance Limited, trading as U K Insurance (Irish Branch), is regulated by the Central Bank of Ireland. Registered in Ireland No 908956. Registered office: 5th Floor, Beaux Lane House, Mercer Street Lower, Dublin 2, Ireland D02 DH60.

Worldwide travel cover for you and your family

- **Worldwide cover for you** – also covers your partner and dependant children if applicable
- Provides cover for trips up to 31 days
- **Winter sports cover** – up to 17 days' cover

How it works

You will need to register for this benefit to activate the cover on this policy. The insurance is only in force for as long as you have your ufirstgold Current Account.



Call ufirstgold Membership Services on **1800 946 486** who will introduce you to UKI. They will provide you with terms and conditions, additional information and register you for cover.

Do you have an existing medical condition?

You will not be covered for claims relating to any pre-existing medical conditions. Call ufirstgold Membership Services on **1800 946 486** who will introduce you to UKI for more information.

For more information in relation to this benefit or how to make a claim, log on to **www.ufirstaccount.ie** or call **1800 946 486**

Lines are open Monday to Friday 9am–6pm and Saturday 10am–4pm.

3.2 Ulster Bank Car Insurance discount

Car Insurance is something every driver needs – and getting the best value cover is something every driver wants.

What benefit do I receive?

As a ufirstgold member, if you have taken out car insurance with Aviva through Ulster Bank, you will have received a 10% discount off your premium - this is in addition to other discount which you may have been eligible for.

Important Notice about Closure to New Business

Ulster Bank Ireland DAC is no longer accepting any new application requests from personal customers. There are some exceptions to this for existing customers, please visit our website www.ulsterbank.ie for full details and further assistance.

Important Information

Discounts are applied consecutively to your individual premium. Subject to a minimum premium of €280. Underwriting and acceptance criteria apply.

Ulster Bank Car Insurance is introduced by Ulster Bank Ireland DAC and underwritten and administered by Aviva Insurance Ireland DAC. Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

04. Terms and Conditions

Please read the following Terms and Conditions. They tell you important information about your Ulster Bank ufirstgold Current Account.



Terms and Conditions

Please read the following Terms and Conditions. They tell you important information about the benefits that your account offers. We will tell you about any changes we make to these Terms and Conditions by putting a notice in at least one national daily paper and in our branches or by writing or emailing you. We will also update the information on our information services including telephone helplines and websites as soon as the changes come into effect. If you are not happy with the changes, you can close your Account without charge in accordance with these Conditions. If you do not contact us about closing your Account by the end of any notice period set out above, we will assume You agree to such changes.

1 Definitions

“ufirstgold Membership Services” means services provided by TENERITY Limited acting as agents for Ulster Bank.

2 ufirstgold Benefits

- 2.1 The customer is entitled to apply for any additional benefits specified in any promotional literature for the Account. The Bank may alter any of these benefits on giving at least one month’s prior notice.
- 2.2 The Bank reserves the right to reclaim all or part of the value given on any benefits so denoted in the ufirstgold user guides issued to customers when opening the Account, should the ufirstgold Current Account be closed within six months of the Account being opened.
- 2.3 If you cease to reside in the Republic of Ireland, you may not be able to access some of the ufirstgold Benefits attached to the Account. For further information contact your branch or call ufirstgold Membership Services on 1800 946 486. From outside the Republic of Ireland call 0044 2392 676 738.

Banking Benefits

3 Interest-free overdraft

- 3.1 Each ufirstgold Current Account holder can apply for an interest-free overdraft limit marked. Whilst the balance of your ufirstgold Current Account remains either in credit or within the interest-free overdraft limit, debit interest will not be charged. Details of the level of the interest-free overdraft are given in our booklet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.
- 3.2 If the balance of your account exceeds the interest-free overdraft limit without prior arrangement, debit interest at the Bank’s overdraft interest rate will apply to the whole overdrawn balance and surcharge interest will apply to the balance over the interest-free overdraft limit.

4 Transaction Fees Covered

- 4.1 ufirstgold Current Account is free from all transaction fees and account maintenance fees, whether the account is credit or debit. These charges include Cheques, ATM withdrawals, Visa Debit transactions, Direct Debits, standing orders, automated lodgements or withdrawals and non-automated lodgements and withdrawals. Charges for additional services will continue to apply.

5 Discounts on Personal Loans

- 5.1 Personal Loan applications are subject to our normal credit scoring criteria, Terms and Conditions.
- 5.2 A discount will be applied to the interest rate for fixed rate personal loans for ufirstgold members.
- 5.3 Written quotations are available on request from any Ulster Bank branch.
- 5.4 Liabilities on overdrafts or loans may be set-off against any other Account in your name.

6 ufirstgold Mortgage Offer

- 6.1 Periodic Mortgage Offers will be available to ufirstgold Current Account holders. Details of the terms and conditions which will apply to the ufirstgold Mortgage Offer are available from any Ulster Bank branch or by telephoning Ulster Bank Anytime Banking on 0818 210 260 or on our website at www.ulsterbank.ie

7 Annual Financial Consultation

7.1 An annual financial consultation from one of Ulster Bank's Customer Advisers is available to all ufirstgold members, once a year.

8 Account Fee

8.1 The fee for the ufirstgold Current Account is €14 per month.

9 Commission Free Travel Money

9.1 Applies to Branch transactions only – not ATM machines.

9.2 Transactions on foreign currency accounts are not eligible for the discount.

9.3 Commission free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use. Offer does not apply to transactions on foreign currency accounts, bank drafts or credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services. Foreign exchange is subject to terms and conditions.

Lifestyle Benefits

10 Travel Discount Terms and Conditions

10.1 General

- 10.1.1 All travel services are provided by Tenerity Travel Limited, a company registered in Ireland company no. 369768, registered office: 25/28 North Wall Quay, Dublin 1, Ireland ("TTL"). TTL has taken out a total payment protection (topp) policy provided by Travel & General Insurance Services Limited, with policy number AFFIN\topp\21\03, to provide financial protection for you.
- 10.1.2 TTL is a wholly owned subsidiary of Tenerity Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent TTL from arranging travel into Cuba, North Korea, Sudan, Syria and Iran. This list may change and TTL will let you know if that is the case before making a booking.
- 10.1.3 The ufirstgold Travel Service is operated for Ulster Bank by TTL and these terms and conditions govern Tenerity's relationship with you. Depending on the travel product(s) you book, your contract will either be with TTL, or with the tour operator, airline or travel company which supplies the service ("the supplier"). When you book a package holiday (as defined in the European Union (Package Travel and Linked Travel Arrangements) Regulations 2019 ("the Regulations")), your contract will be with TTL and the section of these Terms headed 'WHERE TTL ACTS AS ORGANISER' will apply. When you make a booking with a supplier, TTL acts only as retailer and your contract will be with the supplier. The section of these Terms headed 'WHERE TTL ACTS AS RETAILER' will apply. Where your contract is with a supplier, your booking will also be subject to the supplier's terms and conditions and/or conditions of carriage which can be obtained from TTL and will be provided to you with your booking confirmation. You should make sure you read these Terms and keep a copy for future reference.
- 10.1.4 As a ufirstgold account holder you will receive a 10% discount on all travel products booked through the ufirstgold Travel Service, subject to the eligibility criteria listed in clause 10.2, and the exclusions listed in clauses 10.5 and 10.6.

10.2 Eligibility

10.2.1 Subject to the exclusions in clause 10.5 overleaf, you may book package holidays, tours, cruises, tickets for scheduled, charter and low cost airline flights, city breaks, selected ferry tickets, hotel accommodation, holiday cottages and villas, holiday apartments, car hire, airport lounges, airport parking, attraction tickets, camping holidays, coach tours, holiday parks, resort transfers and boats and motor homes through the service.

10.2.2 There is no limit to the number of times you may use the service, provided you have an active ufirstgold account.

10.3 Travel Reservations

10.3.1 Reservations can only be made via telephone through the ufirstgold Membership Services 1800 946 486.

10.3.2 If you phone the ufirstgold Travel Service to make a reservation, your Membership details will be verified and you will be put through to a Travel Service Agent.

10.3.3 Your details will not be used for any purpose other than to fulfil the obligations under the ufirstgold Travel Service.

10.3.4 The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your booking with the ufirstgold Travel Service.

10.3.5 For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will usually be confirmed immediately or within one business day.

10.3.6 Car-hire and hotel accommodation-only reservations can be arranged through the service, for your convenience. For car hire bookings, you should provide your preference of car size, model etc. to the Travel Service Agent. When requesting car or room availability, you will be advised of the lowest rate available at the time of booking.

10.3.7 If you do make a booking through the ufirstgold Travel Service it will be subject to further terms and conditions (some of which may limit or exclude liability), including (where TTL is acting as Retailer) the cancellation charges of the individual tour/airline operator with whom your booking is made. These terms and conditions can be accessed online by visiting the website of the relevant supplier and, where applicable, they will be forwarded to you with your booking confirmation and invoice. Alternatively, you may call TTL to request a copy at any time by telephoning ufirstgold Membership Services on 1800 946 486 Monday to Friday, 8am–8.30pm and 8am–6pm on weekends and Bank Holidays, closed Christmas Day. Calls may be recorded for staff training and quality control purposes.

10.4 Travel Booking Exclusions

10.4.1 Certain reservations must be booked privately, i.e. not through a Travel Agency (and therefore not through the ufirstgold Travel Service). This includes:

- a) 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers, Center Parcs etc – holidays which cannot be booked through a travel agency)
- b) Non-UK based Low Cost Airlines and Ryanair
- c) Hotel stays and car-hire bookings of 31 days or longer
- d) Tickets for domestic ferry journeys or journeys not originating in Republic of Ireland or the UK
- e) Such accommodation as
 - Bed and breakfasts
 - Caravans and selected camp-sites
 - Chalets
 - Rental properties (such as privately owned apartments, flats, etc) unless booked with a tour operator
 - Time-shares
 - Non-sleeping rooms (such as conference or meeting rooms)
 - Health spas and health farms which do not accept bookings through Travel Agencies
 - Hotels which do not accept bookings through Travel Agencies

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- Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
 - Rooms held by companies on a semi-permanent basis for use by their employees.

10.5 Travel Discount Exclusions

- 10.5.1 Bookings for ufirstgold Members' relatives, friends, associates or others, unless the ufirstgold Member is one of the travelling party.
- 10.5.2 'Accommodation-only' bookings (i.e. bookings which are not made in combination with a holiday package or airline/ferry ticket) unless paid for in full at the time of booking.
- 10.5.3 Flight bookings with Low Cost Airlines. Prices offered through the ufirstgold Travel Service may differ from prices offered by the Airline directly.
- 10.5.4 Tour Operator funded loyalty discounts (e.g. P&O's Portunus Club).
- 10.5.5 Tour Operator direct promotions (e.g. Sandals 2 for 1), which cannot be booked through a Travel Agency.
- 10.5.6 Prices which are only available if the booking is made via a tour operator's direct selling channels e.g. call centre, high street travel agent and websites such as **www.thomascook.com**
- 10.5.7 Any amount in excess of the published base price of the eligible travel, including:
- a) Surcharges – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance, flight/room/board upgrades, in flight meals, transfers, excursions, extra leg room, children's club.
 - b) Optional Products or Services – e.g. upgrades, food or beverage services, services charged to a hotel room, petrol for hire-cars, optional tours or excursions, baby equipment and facilities, 'optional extras' for hire-cars such as mobile phones.

10.6 Insurance

Adequate travel insurance is highly recommended. You must ensure that the insurance cover you purchase is adequate for your needs. Please read your policy details carefully and take it with you on your holiday.

10.7 Special requests and medical problems

If you have any special requests, you must advise TTL at the time of booking. Although TTL will endeavour to pass any reasonable requests on to the relevant supplier, TTL cannot guarantee any request will be met. TTL cannot accept any conditional bookings, i.e. any booking which is specified to be conditional on the fulfilment of a particular request. If you or any member of your party has any medical problem or disability which may affect your arrangements, please tell TTL before you confirm your booking. If a supplier reasonably feels unable to properly accommodate the particular needs of the person concerned, it may reserve the right to decline their reservation. TTL will not be liable to you in the event that you fail to disclose any relevant medical problem or disability and you subsequently suffer loss as a result where TTL or its suppliers are unable to accommodate your particular needs or requirements.

10.8 Passports, visas and health requirements

You are responsible for ensuring that you hold a valid passport, visa and any other requirements for your proposed destination and for ensuring that you are fit to travel and have taken the appropriate steps to ensure you have had all the necessary vaccinations and inoculations prior to departure. Requirements may change and you must check the up to date position in good time before departure. TTL cannot accept any liability if you are refused entry onto any transport or into any country due to failure on your part to carry correct documentation. You must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel.

10.9 Data Protection

TTL is the data controller for the personal data it collects directly from you for the purposes of the Travel Discount. TTL will only use your personal data as set out in its Privacy and Cookies Policy when you use the Travel Discount Service. To request a copy, please contact TTL on 1800 946 486.

10.10 Complaints

- 10.10.1 Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, TTL will liaise with the supplier on your behalf to resolve the situation. If the supplier cannot resolve the problem to your satisfaction, you should contact TTL by telephoning 1800 946 486 so that TTL can liaise with the supplier on your behalf.

Where TTL Acts as Organiser

11 Payment

- 11.1 Bookings cannot be confirmed until TTL receives payment of either a deposit or the full balance. You will be advised at the time of booking if payment of a deposit or the full balance is required. If a deposit is taken, payment of the balance will be due 14 weeks prior to your departure date, unless stated otherwise at the time of booking. If the balance is not paid in time, TTL reserves the right to cancel your travel arrangements and retain any deposit paid by way of cancellation charge.
- 11.2 Payments may be made by debit card, credit card or cheque. TTL is unable to accept any form of payment using tour operator/travel agency/airline or promotion vouchers.
- 11.3 TTL reserves the right to increase, decrease or change any information contained on its website, before your booking is confirmed. You will be advised of the price of the holiday that you wish to book, and any special conditions, before your booking is confirmed.
- 11.4 A booking is made and a contract comes into existence with you and TTL when the required payment has been secured and a travel summary has been issued to you. Please let TTL know of any incorrect or incomplete information immediately, as it may not be possible to make changes later. Please note that TTL reserves the right to refuse a booking at its discretion without giving any reason for such refusal. In such circumstances, any payment received by TTL will be returned to you.
- 11.5 Should the price of the holiday increase after your booking TTL will tell you at least 20 days prior to the start of your holiday. Any price increase will be a result of (a) fuel or other power source price changes; (b) the level of taxes or fees charged by third parties not involved in the provision of the package; and/or (c) exchange rates relevant to the package
- 11.6 Where the price increase exceeds 8% of the total price of your holiday you will have the right to cancel the holiday booking if you wish and receive a refund less TTL's reasonable administration costs
- 11.7 Where the cost of any of the items specified in clause 10.5 above reduces, TTL will reduce the price of your holiday accordingly and an appropriate refund will be made (again, less TTL's reasonable administrative costs).

12 TTL's responsibility for your booking

- 12.1 If the contract TTL has with you is not performed with reasonable skill and care by TTL or its suppliers (provided that TTL employees were acting within the course of their employment, or its agents and/or suppliers were carrying out work they had been asked to do), TTL will pay you appropriate compensation if this has affected the enjoyment of your travel arrangements. However TTL will not be liable where any failure in the performance of the contract is due to:

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- any act or omission on your part, or any other member of your party;
 - any act or omission of a third party unconnected with the provision of the travel arrangements and where the failure is unforeseeable or unavoidable;
 - any unforeseen circumstances beyond TTL or its suppliers' control, the consequences of which could not have been avoided.
- 12.2 TTL's liability, except in cases involving death, injury or illness resulting directly from the services provided as part of your holiday, shall be limited to a maximum of three times the cost the person affected paid for their holiday (not including insurance premiums and amendment charges). Except in the case of a package holiday, TTL's liability will also be limited in accordance with and/or in an identical manner to:
- the contractual terms of any company that provides the transportation for your travel arrangements or supplies other services such as accommodation. These terms are incorporated into this contract and may limit or exclude liability; and
 - any relevant international convention relating to carriage by aircraft, ship, train, coach or other such transportation service. International conventions include: in respect of carriage by air, the Montreal Convention 1999 or the Warsaw Convention 1929 (including as amended by the Hague Protocol of 1955 and by any of the Montreal Additional Protocol of 1975); in respect of carriage by sea, the Athens Convention 1974; in respect of rail carriage, the Berne Convention 1961; in respect of carriage by road the Geneva Convention 1973; and in respect of provision of accommodation the Paris Convention. The terms of these conventions may limit or exclude the amount of compensation that you can claim for death, injury, delay to passengers and loss, damage and delay to luggage. TTL is to be regarded as having all of the benefits of any limitation of compensation contained in these or any other applicable conventions without prejudice to the application of the Regulations.
- 12.3 Once TTL has made any payment due to you as set out above, you agree that you will transfer to TTL any legal rights that you may have against any supplier or third party, and that you will cooperate fully with TTL if it or its insurers wish to enforce those rights. In the event that TTL recovers more than TTL has paid you (together with its costs) then TTL will pay the excess to you.
- 13 Your conduct**
- 13.1 When you make a booking through TTL, you accept responsibility for the proper conduct of all members of your party during your stay. TTL reserves the right at any time to terminate the travel arrangements and/or cease to deal with any party member(s) whose behaviour is such as to cause or to be likely to cause danger, upset, offence, disruption or distress to anyone else or damage to property. Full cancellation charges will then apply and no refund will be given. Furthermore, TTL shall be under no obligation whatsoever to pay compensation or meet any costs or expenses you may incur as a result of your travel arrangements being terminated, including your return home. You must also pay TTL for the full amount of any claim (including legal costs) made against TTL by the supplier or any third party as a result, including but not limited to damage to property. Criminal proceedings may be instigated.
- 13.2 You have the right (up to seven days prior to the holiday commencing) to transfer the contract to another person by giving us notice in writing of the transfer, TTL may charge a reasonable administrative fee for such transfer.
- 14 If you cancel your booking**
- 14.1 You may cancel your travel arrangements at any time. As the lead passenger on the booking, you must telephone Membership Services as soon as possible to cancel. Cancellation will

take effect from the day TTL is notified. Please also return any travel documents, including airline tickets, as soon as possible, as TTL may not be able to provide you with any refund until TTL has received these from you.

14.2 Since costs are incurred in cancelling your travel arrangements, you will have to pay any reasonable and justifiable termination fee based on the price of the package minus any cost savings and income from alternative deployment of the travel service. Any travel service discount you may be entitled to for bookings will not apply to cancellation charges. TTL will inform you of applicable cancellation charges at the time of booking.

14.3 Only if you cancel as a result of unavoidable and extraordinary circumstances will TTL refund the price of the holiday in full. In such circumstances no compensation shall be paid to you.

14.4 TTL recommends that your travel insurance includes cover for cancellations and any associated costs.

15 If you change your booking

15.1 If you want to change any part of your holiday arrangements in any way after the confirmation invoice has been issued, for example your chosen departure date or accommodation, TTL will do its utmost to make these changes but it may not always be possible. Any request for changes to be made must be made by the person who made the booking by telephoning Membership Services. You will be asked to pay any costs that TTL's suppliers incur in making this alteration.

15.2 Please note that certain travel arrangements, including scheduled flights and scheduled flight tickets, may not be changeable after a reservation has been made, and therefore any alteration request (including a name change) may be regarded as a cancellation and re-booking, incurring a 100% cancellation charge in respect of that part of the arrangement.

16 If TTL wants to change or cancel your booking

16.1 On occasions changes do have to be made, and TTL reserves the right to make these. Most of these changes are minor and TTL will advise you of them wherever possible. Examples of minor changes include alteration of any outward or return flight by less than 12 hours, changes to aircraft type, change of your accommodation to another of the same standard or temporary withdrawal of facilities.

16.2 If TTL is required to change your travel service(s) in what TTL considers to be a significant way TTL will endeavour to advise you as soon as reasonably possible. Significant changes include (but are not limited to) a significant change of destination; a change in accommodation to that of a lower category; a change in the time of your departure or return flight by more than 12 hours; a change of ROI departure airport. In the case of such a change departure TTL will provide you with three alternatives:

- alternative travel services of comparable standard and price, if available;
- alternative travel services of a lower standard together with a refund of the difference in price; or
- you may cancel your holiday with a full refund of all monies paid within 14 days.

In the event that you choose an alternative arrangement, these Terms will still apply to that alternative booking.

16.3 Where a holiday that TTL has packaged has been booked with us, you will also be entitled to minimum compensation per person as detailed below unless the change occurs as a result of circumstances beyond TTL's control:

More than 98 prior to your travel date: NIL
98 – 43 days prior to your travel date: €15
42 – 29 days prior to your travel date: €25

28 – 8 days prior to your travel date: €35

7 – 0 days prior to your travel date: €50

Any children not paying the full adult fare will receive 50% of these amounts.

Changes due to circumstances beyond TTL's control

- 16.4 TTL will refund you but will not be liable to pay any compensation if TTL is forced to cancel or in any way change your travel arrangements as a result of unusual or unforeseeable situations beyond TTL's control, the consequences of which could not have been avoided even with all due care. These can include, for example, war or threat of war, riots, industrial disputes, terrorist activity and its consequences, natural or nuclear disaster, fire, adverse weather conditions, epidemics and pandemics, unavoidable technical problems with transport, changes imposed by rescheduling or cancellation of flights by an airline or main charterer, and the alteration of the airline or aircraft type. If TTL cancels your booking
- 16.5 TTL reserves the right in any circumstances to cancel your booking for any reason. However, TTL will not cancel your booking within 98 days of departure unless it is for a reason outside TTL's control (see changes due to circumstances beyond TTL's control above) or failure by you to pay the final balance on time. If TTL has to cancel your booking in circumstances other than your failure to pay TTL will offer you:
- alternative travel service(s) of comparable standard and price, if available;
 - travel service(s) of a lower standard and a refund of the difference in price; or
 - a full refund of all monies paid within 14 days of cancellation.

In the event that you choose an alternative arrangement, these Terms will still apply to that alternative booking.

- 16.6 Compensation as offered for 'significant changes' will also be paid unless the holiday is cancelled because you have failed to pay on time or as a result of circumstances beyond TTL's control.

17 Flights

- 17.1 Flight times are given for guidance only. Where these changes are due to unavoidable and extraordinary circumstances no compensation will be provided. Otherwise appropriate compensation may be offered. If you purchase a return flight with a scheduled carrier then you must travel on the outbound leg of your flight. Failure to do so will result in the return leg (or any other remaining legs) being cancelled by the airline.
- 17.2 TTL has no control over the airlines' allocation of seats and if you have particular seat requests you should check in as early as possible.
- 17.3 A flight described as "direct" will not necessarily be non-stop. A non-stop flight is one where there is no need to change aircraft during the journey. A direct flight may require a change in aircraft, however the flight number will remain the same from your point of origin to your destination.
- 17.4 In accordance with EU Regulation 2111/2005 TTL is required to advise you of the actual carrier operating any flight booked with TTL. Any changes to the actual airline after you have received your tickets will be notified to you as soon as possible and in all cases at check in or at the boarding gate. Such a change is deemed to be a minor change.
- 17.5 Under EU (Regulation 261/2004) you have rights in some circumstances to refunds and/or compensation from your airline in cases of denied boarding, cancellation or delay to flights. However reimbursement in such cases is the responsibility of the airline and will not automatically entitle you to a refund of your holiday cost from TTL. If any payments to you are due from TTL, any payment made to you by the airline will be deducted from this amount.

18 Excursions

Excursions or other tours that you may choose to book or pay for whilst you are on holiday are not part of your package holiday or other travel services provided by TTL.

For any excursion or other tour that you book, your contract will be with the operator of the excursion or tour and not with TTL and will be subject to the excursion providers own terms and conditions and to the law and jurisdiction of the country where the excursion or activity takes place. TTL is not responsible for the provision of the excursion or tour or for anything that happens during the course of its provision by the operator.

19 Prompt assistance

If the contract TTL has with you is not performed or is improperly performed as a result of failures attributable to a third party unconnected with the provision of the services, or as a result of failures due to unusual and unforeseeable circumstances beyond TTL's control, the consequences of which could not have been avoided even if all due care had been exercised, or an event which TTL or its suppliers, even with all due care, could not foresee or forestall, and you suffer an injury or other material loss, TTL will offer you such prompt assistance as is reasonable in the circumstances.

Where TTL Acts as Retailer

20 Payment

- 20.1 Bookings cannot be confirmed until TTL receives payment of either a deposit or the full balance. You will be advised at the time of booking if payment of a deposit or the full balance is required. If a deposit is taken, payment of the balance will be due 14 weeks prior to your departure date, unless stated otherwise at the time of booking and subject to the terms and conditions of the relevant supplier. If the balance is not paid in time, TTL will notify the relevant supplier(s) and they may, subject to their terms and conditions, reserve the right to cancel your travel arrangements and impose cancellation charges (which may include the forfeiture of any deposit paid).
- 20.2 Payments may be made by debit card, credit card or cheque. TTL is unable to accept any form of payment using tour operator/travel agency/airline promotion vouchers.
- 20.3 TTL reserves the right to increase, decrease or correct errors in advertised prices, or to change any of the information contained on its website, before your booking is confirmed. You will be advised of the current price of the holiday that you wish to book, and any special conditions attached to it, before your booking is confirmed.
- 20.4 A booking is made and a contract comes into existence with the relevant supplier(s) when the required payment has been secured by TTL and a confirmation invoice has been issued to you. It is important that you check the details on the confirmation invoice carefully. Please let TTL know of any incorrect or incomplete information immediately, as it may not be possible to make changes later.

21 TTL's responsibility for your booking

- 21.1 TTL shall be responsible for selecting the relevant supplier (with whom you have a contract) with reasonable skill and care. TTL does not accept liability for any information about the supplier and/or the travel services they provide that TTL passes on to you in good faith.
- 21.2 TTL will have no liability to you in relation to the provision of the services, save where you have suffered losses which are a foreseeable consequence of its breach of this duty. Where TTL has selected the supplier with due skill and care, TTL will have no liability to you for anything that happens on your holiday or the acts and/or omissions of the supplier.
- 21.3 If TTL is found liable to you on any basis TTL's liability, except in cases involving death or injury caused by TTL's negligence (or that of its employees acting in the course of their employment, or TTL's agents and/or suppliers carrying out work they had been asked to do by TTL), shall be limited to a maximum of three times the cost the person affected paid for their holiday (not including insurance premiums and amendment charges).

22 Your conduct

The terms and conditions of the relevant supplier will normally state that they may terminate their contract with you, with no refund, if the behaviour of you or a member of your party falls below an acceptable standard. You will also normally be required to pay for any damage you cause. TTL is under no obligation to you in the event any such demands are made. Furthermore, you must also pay TTL for the full amount of any claim (including legal costs) made against TTL by the relevant supplier or any third party as a result, including but not limited to any damage to property.

23 If you cancel your booking

- 23.1 You may cancel your travel arrangements at any time. As the lead passenger on the booking, you must telephone Membership Services as soon as possible to request the cancellation. Cancellation will take effect from the day TTL is notified. Please also return any travel documents, including airline tickets, as soon as possible as TTL may not be able to provide you with any refund on behalf of TTL's supplier(s) until TTL has received these from you.
- 23.2 Since costs are incurred in cancelling your travel arrangements, you will have to pay the applicable cancellation charges as set out in the terms and conditions of TTL's relevant supplier(s) who are affected by your cancellation. These may be as much as 100% of the cost of the travel services. Any travel service discount you may be entitled to for bookings will not apply to cancellation charges.
- 23.3 Please note that if the reason for your cancellation is covered under the terms of your insurance policy, you may be able to reclaim these charges.
- 23.4 Insurance premiums and amendments charges are not refundable in the event of cancellation.

24 If you change your booking

- 24.1 If you want to change any part of your holiday arrangements in any way after the confirmation invoice has been issued, TTL will pass your request on to the relevant supplier, but it may not always be possible for them to make these changes. Any request for changes to be made must be made by the person who made the booking by telephoning Membership Services. You will be asked to pay any costs that the supplier(s) incur in making this alteration.
- 24.2 Please note that certain travel arrangements, including scheduled flights and scheduled flight tickets, may not be changeable after a reservation has been made, and therefore any alteration request (including a name change) may be regarded as a cancellation and re-booking, incurring a 100% cancellation charge in respect of that part of the arrangement.

25 If the supplier changes or cancels your holiday before your departure

TTL will inform you as soon as possible in the event that the supplier wishes to change or cancel your booking. TTL will not be responsible to pay any compensation following such a change or cancellation, nor shall TTL be liable for any amendment or cancellation fees you incur in terms of other arrangements you have made under separate contracts with third parties. Any entitlement to an offer of alternative travel services, compensation and/or a refund will be governed by that supplier's terms and conditions that govern your contract with them.

26 Your financial protection

Any financial protection which may apply to the holiday or travel services which you purchase will be provided by the supplier and not by TTL. Please note that not all travel services have the benefit of full financial protection. TTL will let you know more about this at the time of booking.

27 Executive Lounge Membership (Priority Pass)

- 27.1 Global Airport Lounge Access is provided by Priority Pass. Registered address: 5 Brighton Road, South Croydon, Surrey CR2 6EA. Company Registration Number 2132179. Membership to Priority Pass offers access to the largest independent airport lounge access programme. The service can be used once your Priority Pass application has been processed, and a Priority Pass Membership Pack and Membership Card have been issued to you. On application, you will need to assign a credit card to your membership so that lounge visit billing can take place. There is no need to pre-book airport lounges before use. Your Priority Pass card must be shown to gain entry to the lounges. On entry to the lounge, you may be required to sign a 'Record of Visit' voucher. Your assigned credit card will be debited at the prevailing rate after your visit. Please refer to your Priority Pass Membership Pack for full Conditions of Use. Priority Pass conditions of use:
- 27.2 The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the member. The card may not be used by any person other than the member. Please note that improper use of the Priority Pass card could constitute fraud.
- 27.3 The Priority Pass card is not a payment card nor is it proof of credit worthiness and attempts to use it as such could constitute fraud.
- 27.4 Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card. The administrators of Priority Pass shall debit all charges for lounge usage by the member, where applicable (dependent on membership plan) and any guests to the payment card designated on the member's Application/ Enrolment form as per the terms agreed to on that form. If the designated payment card is lost, stolen, cancelled or otherwise invalidated, it is the member's responsibility to notify the administrators of Priority Pass immediately and designate another payment card for charging purposes. Failure to do so could constitute fraud. The member remains liable for all lounge visit charges until such time as they are paid in full.
- 27.5 The Priority Pass group of companies reserves the right to change the lounge usage charge (where applicable) at any time. Members will be notified accordingly if such changes occur.
- 27.6 When presenting the Priority Pass card on entering the lounge, lounge staff will make an imprint of the card and issue a 'Record of Visit' voucher to the member or make a log entry. Some lounges may have electronic card readers, which will read the member's details off the magnetic strip on the reverse side of the Priority Pass card. Where applicable, the member must sign the 'Record of Visit' voucher, which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the member (dependent on membership plan), and that for any guests will be based on the 'Record of Visit' voucher/log submitted by the lounge operator.
- 27.7 While it is the responsibility of the lounge staff to ensure a voucher imprint/log is made of the Priority Pass card, the member is responsible for ensuring the 'Record of Visit' voucher/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the member is responsible for retaining the 'Cardholder's' copy of the 'Record of Visit' voucher presented to them at the lounge.
- 27.8 All participating lounges are owned and operated by third party organisations. The member and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. The Priority Pass group of companies has no control over the facilities offered, the opening/closing times or the personnel employed by the lounges. The administrators of Priority Pass will use every endeavour to ensure the benefits and facilities are available as advertised, but the Priority Pass group of companies

does not warrant nor guarantee in any way that said benefits and facilities will be available at the time of the member's visit. Neither is the Priority Pass group of companies liable for any loss to the member, or any accompanying guests, arising from the provision or nonprovision (whether in whole or in part) of any of the advertised benefits and facilities. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated in the lounge listing.

- 27.9 Participating lounges have no contractual obligation to announce flights and the Priority Pass group of companies shall not be held liable for any direct or indirect loss resulting out of any member and/or accompanying guests failing to board their flight(s).
- 27.10 The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases the member is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details).
- 27.11 Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only.
- 27.12 Fax charges (where applicable) and Internet charges (where applicable) are at the discretion of each lounge operator and the member is responsible for paying these direct to the lounge staff.
- 27.13 Admittance to lounges is strictly subject to members and any guests being in possession of a valid flight ticket for the same day of travel. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only.
- 27.14 Admittance to lounges is subject to members and any guests behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. The Priority Pass group of companies is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with this condition.
- 27.15 Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Priority Pass office from which the card was issued. A replacement cost of e18 shall be charged for each replacement card.
- 27.16 The Priority Pass group of companies shall not be held responsible for any disputes that may occur between the member and/or any guests and a lounge operator.
- 27.17 The Priority Pass group of companies reserves the right at any time at its absolute discretion and without notice to revoke membership in Priority Pass, in which event a proportional refund of the annual fee/enrolment fee (whichever is applicable) will be made provided revocation has not been made because of fraud by the member.
- 27.18 Renewal terms and conditions are at the discretion of Priority Pass Ltd. Priority Pass Ltd has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security. The member agrees that s/he will defend and indemnify the Priority Pass group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgements, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the member or any guests or any person in said lounge at the behest of the member, except that such indemnification shall not extend to acts of gross negligence or wilful misconduct by the indemnified parties.

28 Ticket Booking Service

These terms and conditions govern the ufirstgold Tickets Service ("the Service") which is available to you as a ufirstgold account holder. If you cancel your ufirstgold account you will no longer be eligible to use the Service. The Service is provided by Tenerity Limited, registered office

Charter Court, 50 Windsor Road, Slough SL1 2EJ, UK, registered company no. 1008797 (“TL”), which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 25% cash back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern TL’s relationship with you.

29.1 General

- 29.1.1 As a ufirstgold account holder you will receive a 25% cash back Refund (“Cash-back”) on all tickets purchased via the Service up to a maximum of four tickets per event.
- 29.1.2 You must be included in the party attending the event to qualify for the cash back benefit. Tickets must not be re-sold. If it comes to TL’s attention that either of these conditions has not been complied with, TL reserves the right to withdraw the use of the ticket booking service from you.
- 29.1.3 You may book tickets for events using the Service either online or by telephone as detailed below. Tickets for some events may be available online but not via the ticket booking telephony service and vice versa.
- 29.1.4 For more information on how your data is used, please view the Ulster Bank Privacy Policy by visiting <https://www.ufirstaccount.ie/Content.aspx?content=privacy>

29.2 Online Bookings

- 29.2.1 All online bookings should be made via the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.ie.
- 29.2.2 For tickets booked online, cash back will not be applicable to events taking place outside of the Republic of Ireland and the United Kingdom.
- 29.2.3 All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.
- 29.2.4 All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.
- 29.2.5 To be eligible for cash back for an online booking you must access the Ticketmaster site via the ufirstgold Tickets Service pages of the website via ufirstaccount.ie. These pages are provided by Ticketmaster, a company registered in Ireland under company number 135876, with registered office at Ticketmaster, 2nd floor, College Park House, 20 Nassau Street, Dublin 2, D02 VY46 and any bookings you make online are subject to Ticketmaster’s terms and conditions, details of these can be found at www.ticketmaster.ie/legal/purchase.html.
- 29.2.6 Following the completion of an online booking made through the ufirstgold Tickets Service pages you should confirm the booking reference number provided to you by Ticketmaster with the box provided to you when returning to the ufirstgold Tickets Service pages on the website ufirstaccount.ie.
- 29.2.7 For bookings made online it may be possible to purchase tickets sold through Ticketmaster partner sites, including GETMEIN and Seatwave, these bookings will not be eligible for cash back. You will be notified when tickets are being sold by partner sites.

29.3 Ticket Concierge Service

- 29.3.1 Bookings can be made by calling Membership Services on 1800 946 486 between the hours of 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday and speaking to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets. TL will try to accommodate any specific request you may have, by sourcing a supplier of tickets for the desired event. If it is not possible to provide the requested information, or book your tickets immediately, the Ticket Concierge Service adviser will make enquiries and phone you back within 6 business hours with the outcome or status of the

enquiry (even if they have not succeeded in sourcing tickets for you). Business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays). Bookings can only be made for events taking place in the Republic of Ireland and the United Kingdom.

- 29.3.2 Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
- 29.3.3 The Ticket Concierge Service can only source tickets where they are available at face value. TL cannot source tickets which include additional extras including food, drink and hotel packages.
- 29.3.4 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 29.3.5 If you book tickets for an event taking place within the United Kingdom you will be charged in euros using the average daily prevailing currency exchange rate as published by **www.oanda.com** on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.
- 29.3.6 For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on your behalf, and has no control over the events. TL acts as an agent, and therefore your ticket contract is with the ticket vendor and not TL. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

29.4 Pre-registration

- 29.4.1 By pre-registering for tickets you are requesting TL to purchase tickets on your behalf. This means that when tickets for the event you have pre-registered for go on general sale TL will try to accommodate your request by sourcing the tickets you have requested.
- 29.4.2 You can pre-register for an event only once. You will not be able to submit multiple preregistration requests for the same event.
- 29.4.3 You may pre-register for as many tickets as permitted by the booking form as set by the venue, event organiser, promoter and ticket agent, however cash back will only apply subject to the details in the Cash back section below.
- 29.4.4 You can amend or cancel your pre-registration request up until the event that you have pre-registered for goes on general sale by calling Membership Services on 1800 946 486.
- 29.4.5 Once the event you have pre-registered for goes on general sale, you will be notified as soon as possible whether or not your tickets have been successfully sourced.
- 29.4.6 On purchasing your requested tickets payment will be taken in full. Tickets cannot be refunded or exchanged.
- 29.4.7 Upon securing your booking you will be issued with a booking reference. If collecting tickets at the event venue box office, you should present your booking reference upon arrival at the event venue.
- 29.4.8 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the event venue box office on the day of the event, where available and at your request.

29.5 Tickets

- 29.5.1 Tickets cannot be refunded or exchanged.
- 29.5.2 You may purchase as many tickets as are available for the event or as stipulated by the venue, event organiser, promoter and ticket agent. Only 4 tickets booked through the Service for any one event will be eligible for the cash back.

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- 29.5.3 Upon making your booking you will be issued with a booking reference. If collecting tickets at the box office, you should present your booking reference upon arrival at the event venue. You will separately receive confirmation of your booking by email.
- 29.5.4 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.
- 29.5.5 Where either artist, venue or time of event are different or where the same event is booked at a different time and you receive a different order confirmation number this will be classed as a separate event.
- 29.5.6 All bookings are subject to the terms and conditions of the individual ticket agent and/or venue you book through which you will be asked to accept at the time of purchase. These terms and conditions will be provided to you with your tickets.

29.6 Cash back

- 29.6.1 To be eligible for the cash back, you must be a ufirstgold account holder at the time you purchased your tickets.
- 29.6.2 The cash back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
- 29.6.3 The cash back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
- 29.6.4 The cash back will appear in your online cash back Summary on the dedicated ufirstgold Tickets Service pages of the website via ufirstaccount.ie within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. Should you not receive your cash back within 30 days of your booking please contact ufirstgold membership service on 1800 946 486.
- 29.6.5 The cash back amount will appear as “Tickets Cash-back” on your bank statement.
- 29.6.6 cash back will only be applied to bookings for events taking place in the Republic of Ireland and the United Kingdom.
- 29.6.7 If you book tickets for an event taking place within the United Kingdom the cash back earned will be in euros using the average daily prevailing currency exchange rate as published by **www.oanda.com** on the previous business day to the day the cash back is processed which may vary from the exchange rate used by your payment card issuer.
- 29.6.8 For bookings made through the Ticket Concierge Service, if for any reason the event that the ticket(s) were purchased for is cancelled a refund (less any cash back already paid to you) will be paid to the credit or debit card used to purchase the ticket(s) originally.
- 29.6.9 If your ticket(s) were purchased via the dedicated ufirstgold Tickets Service pages of the **www.ufirstaccount.ie** website, you will receive a full refund of the price paid at the time of purchase to the credit or debit card used to purchase the ticket(s) on the internet originally.
- 29.6.10 TL reserves the right to retrieve the cash back paid to you at the time of the purchase of the ticket(s) if the event that the ticket(s) were purchased for is cancelled. If TL is going to debit the cash back value from your ufirstgold account, ufirstgold Membership Services will write to you giving no less than 28 days’ notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

29.7 Customer Service

- 29.7.1 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirstgold Membership Services on 1800 946 486. If telephoning, your call may be recorded for quality and training purposes.

29.7.2 Any complaint regarding an event that you attend must be brought to the attention of the venue management as early as possible during the event and, if not resolved to your satisfaction, should be notified to ufirstgold Membership Services on 1800 946 486.

29.8 Other Important Terms

- 29.8.1 It is always possible that, despite TL's best efforts, some of the tickets TL sell may be incorrectly priced due to mispricing by the ticket vendor. If TL accepts and processes your booking where a pricing error is obvious and unmistakable and could reasonably have been recognised by you as a mispricing, TL may cancel your booking, refund you any sums you have paid.
- 29.8.2 If TL fails to comply with these terms, TL is responsible for loss or damage you suffer that is a foreseeable result of TL's breaking this contract or TL's failing to use reasonable care and skill, but TL is not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both TL and you knew it might happen.
- 29.8.3 TL does not exclude or limit in any way TL's liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by TL's negligence or negligence of TL's employees, agents or subcontractors; for fraud or fraudulent misrepresentation; for breach of your legal rights in relation to the service.
- 29.8.4 The EC Online Dispute Resolution Platform If you have a complaint, you have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) Platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. You can access the platform at the following website address: <http://ec.europa.eu/consumers/odr/>
- 29.8.5 Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

Your information

Who we are

We are a member of NatWest Group plc ("the **NatWest Group**" or "NatWest") and we are responsible for processing your information. More information about the NatWest Group can be found at www.natwestgroup.com by clicking on 'About Us'.

Your Information

- 1.1 We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. This includes basic personal information such as your name and contact details, and information about your financial circumstances, your accounts and transactions. This section sets out how we may share your information with other NatWest companies and third parties.
- 1.2 For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our full privacy notice, Ulster Bank Ireland DAC Privacy Notice – Long form, (our "Privacy Notice") at www.ulsterbank.ie/privacy.
- 1.3 We can make very limited use of information that you provide to us in relation to a third party, for example an additional authorised account user. If you provide such information to us, we will:
- contact the third party to advise them that we have received their data, the circumstances under which we have received it and the purposes for which we will use the data;
 - ask for confirmation that we may process that data;
 - provide the third party with access to our privacy notice; and
 - request that the third party ensures that their information is accurate, up-to-date and that they promptly notify us if they become aware that it is incorrect.

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- 1.4 Your information may be shared with and used by other NatWest companies. We will only share your information where it is necessary for us to carry out our lawful business activities, or where it is necessary to comply with laws and regulations that apply to us.
- 1.5 We will not share your information with anyone outside NatWest except:
- (a) where we have your permission;
 - (b) where required for your product or service;
 - (c) where we are required by law and to law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
 - (d) with other banks and third parties where required by law to help recover funds that have entered your account as a result of a misdirected payment by such a third party;
 - (e) with third parties providing services to us, such as market analysis and benchmarking, correspondent banking, and agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
 - (f) with third parties that we appoint to help us manage arrears resolution, loan servicing or asset management;
 - (g) with other banks to help trace funds where you are a victim of suspected financial crime and you have agreed for us to do so, or where we suspect funds have entered your account as a result of a financial crime;
 - (h) with debt collection agencies;
 - (i) with the Central Credit Register, credit reference and fraud prevention agencies;
 - (j) with third party guarantors or other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
 - (k) where required for a proposed sale, reorganisation, transfer, financial arrangement, asset disposal, including, without limitation, loan portfolio sales, securitisations or other transaction relating to our business and/or assets held by our business where information may be shared with any relevant third party;
 - (l) in anonymised form as part of statistics or other aggregated data shared with third parties; or
 - (m) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.
- 1.6 If you ask us to, we will share information with any third party that provides you with account information or payment services. If you ask a third party provider to provide you with account information or payment services, you're allowing that third party to access information relating to your account. We're not responsible for any such third party's use of your account information, which will be governed by their agreement with you and any privacy statement they provide to you.
- 1.7 In the event that any additional authorised users are added to your account, we may share information about the use of the account by any authorised user with all other authorised users.
- 1.8 NatWest will not share your information with third parties for their own marketing purposes without your permission.
- 1.9 We may transfer your information to organisations in other countries (including to other NatWest companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws. We will only transfer your information if we are legally obligated to do so, or where the other country has laws that adequately protect your information, or where we have imposed contractual obligations on the recipients that require them to protect your information to the same standard as we are legally required to.

To find out more:

 Call into your local branch

 ufirstaccount.ie

 1800 946 486

 **Ulster Bank**

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Please note that the Ticket Booking Service, Travel Service, Airport Lounge Membership, are not activities regulated by the Central Bank of Ireland.

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