

Credit Cards – the convenient way to pay



Ulster Bank Black Credit Card

Representative 16.1% APR (variable)

To apply you must be 18 or over and be earning at least €40,000 p.a.



Ulster Bank Classic Credit Card

Representative 22.7% APR (variable)

To apply you must be 18 or over and be earning at least €10,000 p.a.

Help for what matters

 Ulster Bank

Ulster Bank Credit Cards

If you want flexibility and convenience, then why not carry an Ulster Bank Credit Card. It could help whether shopping over the counter or over the internet, booking tickets, arranging travel or taking care of life's other expenses.

Ulster Bank offers real choice with two separate cards – Classic and Black – that each offer a range of services and benefits designed to make everyday life far easier to manage.

The benefits you'll have to hand

To begin with, it's worth checking to see just how affordable an Ulster Bank Credit Card can be. For example, if you opt for a Classic Card, you'll pay:

Classic Mastercard Representative example:

Total amount of credit is €1,500 repayable over 12 months.

12 equal monthly capital repayments of €125.

Total amount of interest repayable across the 12 months is €135.04.

Rate of interest:

0% (fixed) on purchases for 3 months from account opening (to welcome you as a new Cardholder) and 17.9% p.a. (variable) thereafter.

21.1% p.a. (variable) on cash advances.

3.9% p.a. (fixed) on balance transfers for 12 months and 17.9% p.a. (variable) thereafter.

Representative 22.7% APR*, APR is inclusive of stamp duty of €30.

Total Amount Payable is €1,665.04.

For a Classic Card you need to have a minimum income of €10,000 per annum.

The minimum credit limit for a Classic Card is €500.

With a Black Card the rates are:

Black Mastercard Representative Example:

Total amount of credit is €3,000 repayable over 12 months.

12 equal monthly capital repayments of €250.

Total amount of interest repayable across the 12 months is €212.75.

Rate of interest:

0% (fixed) on purchases for 6 months from account opening (to welcome you as a new Cardholder) and 13.9% p.a. (variable) thereafter.

21.1% p.a. (variable) on cash advances.

0% p.a. (fixed) on balance transfers for 12 months and 13.9% p.a. (variable) thereafter.

Representative 16.1% APR*, APR is inclusive of stamp duty of €30.

Total Amount Payable is €3,242.75.

For a Black Card you need to have a minimum income of €40,000 per annum.

The minimum credit limit for a Black Card is €3,000.

(NOTE: No annual fee applies. Minimum monthly repayments are just €5 or 3% of your balance, whichever is the greater.)

*APR: Annual Percentage Rate

But besides affordability, an Ulster Bank Credit Card can also offer:

No annual fee – unlike some credit cards, you're not asked to pay an additional charge each year for your Ulster Bank Credit Card.

Up to 56 days' interest-free credit on purchases – pay off your outstanding balance in full within 25 days of your statement being issued and you won't be charged any interest on purchases if you've also paid your previous month's balance in full and on time.

Low minimum payments – each month you can pay just €5 or 3% of your balance, whichever is the greater.

Easy ways to pay – your bill can be paid at any Ulster Bank branch, by post, by direct debit, over the phone or on the Internet if you're registered for Ulster Bank Anytime. (You'll find more details about this option by visiting www.ulsterbank.ie/anytime or phoning **1850 424 365**.)

Contactless payments – you can make a contactless payment by tapping your card on a reader to pay for goods up to the value of €30.

Apple and Google Pay™ – Apple Pay and Google Pay using an eligible Apple or Android device to make payments in shops or in apps with a single touch.

Balances on other cards? Switch them and save

Applying for an Ulster Bank Credit Card makes even more sense if you already have balances on other credit or store cards with other banks. Transfer these onto your new Ulster Bank Credit Card and you will benefit from either:

0% (fixed) for 12 months (from the account open date) on balances transferred to the Ulster Bank Black Credit Card, thereafter 13.9% p.a. or

3.9% (fixed) for 12 months (from the account open date) on balances transferred to the Ulster Bank Classic Credit Card, thereafter 17.9% p.a.

€30 Government Stamp Duty charge will be applied*.

When switching these balances over, there are some other points to note:

- we can only approve a Balance Transfer once your credit card application has been accepted. The 12 month offer then applies from the date the account is opened.
- the balance amount you're allowed to transfer can only be up to 95% of your credit limit. Please note you need to transfer a minimum of €100 to avail of this facility.
- you can only transfer balances from non-NatWest Group companies' credit or store cards.

Finally, we can't take responsibility for interest charged by other credit card providers or if a credit or store provider won't accept payment. Also, we can refuse to accept any balance transfer request.

***Stamp Duty**

The 2005 Finance Act created an exemption from a second or subsequent charge to stamp duty when switching credit cards from one provider to another. If you have recently closed a credit card with another provider, you can request a stamp duty payment certificate from your previous provider confirming that Government Stamp Duty has been paid in the current charging period. When your new credit card account is open with us, please forward the original stamp duty payment certificate to our Services Team, PO Box 4015, Dublin 2 (enclosing details of your new Ulster Bank credit card number). We will ensure that stamp duty is not applied to your credit card account at the next charging date.

How to avoid paying charges on your Credit Card

We will charge you a fee if you're late making a payment (or if you don't make a payment at all) or if you go over your credit limit. For full details of our fees please see Section 11, Fees and Charges, of the 'Credit Card Agreement' in the 'Credit Card Terms and Conditions' leaflet provided, our website www.ulsterbank.ie or call **1890 924 257**.

No-one likes paying fees if they don't have to so here are some simple tips on how to avoid being charged.

Late Payment Fee

A Late Payment Fee is charged if you fail to pay the minimum payment on time.

Tips on how to avoid the Late Payment Fee

- Your payment can take a while to reach us by post. Your statement will tell you when the minimum payment has to reach your account each month, the different ways you can make a payment and how long it'll take your payment to reach your credit card account. Make sure you send your payment in plenty of time to reach us.
- If your statement date/payment date doesn't suit you, you can change it to one that works with the date you are paid and the due date of your other bills. To change your statement/payment date call **1890 924 257**.
- Set up a Direct Debit and you can be certain your payments will be made automatically and on time. You can choose to pay either the minimum amount each month or the full outstanding balance, whichever you find easier. To set up a Direct Debit just call **1890 924 257** or complete the Direct Debit mandate form available in any Ulster Bank branch.
- Make sure you budget for the payment to have enough money in your account when you need to make your payment, or when we claim the Direct Debit.

Overlimit Fee

An Overlimit Fee is charged if your balance goes over your credit card limit.

Tips on how to avoid the Overlimit Fee

- Keep track of your spending, your credit limit and how much you have available to spend. You can do this any time by registering for our online services at www.ulsterbankanytimebanking.ie or by calling **1850 424 365**.
- If you've already gone over your credit limit make sure that your minimum payment is enough to bring you back within your credit limit, otherwise you'll need to pay more to avoid another overlimit fee.
- If you need a higher or lower credit limit we're happy to discuss it with you. A credit scoring system based on your current financial status is used to decide the fairest and most appropriate amount for you.

If you think you'll have difficulty covering your credit card borrowings, we want to help so please let us know immediately by calling **1890 924 257**. If you're feeling under pressure and we'll give you all the help we can.

Interest

Tips on how to avoid paying Interest

If you pay the full balance by the payment date, and you also paid the full balance shown on the previous month's statement by the relevant payment date, we will not charge you interest on the purchase transactions shown on the statement.

In an emergency it can be very useful to be able to withdraw cash from an ATM using your credit card but it may be cheaper to withdraw cash using your debit card. There are a few things you need to note:

- If you withdraw cash using your credit card we will always charge interest from the date the advance is charged to your account.
- The interest rate on your Credit Card that applies to cash advances is higher than the rate charged for purchases.
- A handling charge of 1.5% (minimum charge €2.54, no maximum charge) is payable on each cash advance.

Want to apply for an Ulster Bank Credit Card? No problem

If you like the idea of all that an Ulster Bank Credit Card offers, it's easy to apply – and you don't have to be an Ulster Bank customer to do so.

Either visit your local Ulster Bank branch to complete an application with one of our helpful advisors, call our Anytime Banking team on **1850 424 365** or apply online through our website www.ulsterbank.ie

There are a few points to remember when you're applying:

- 1) If you're applying for a Black card, you'll need to have an income of at least €40,000 gross.
- 2) You may also need to supply proof of your identity and address; if this is needed, we'll contact you when your application is being processed.
- 3) To confirm the figures you supply on your Application Form, we may ask you to supply a payslip from the past three months and bank statements from the past three months.
- 4) In accordance with the Credit Reporting Act 2013, Ulster Bank Ireland DAC may require you to produce evidence of your Personal Public Service Number/ Tax Reference Number.

Important Information

Credit cards only available to persons aged 18 and over, subject to status and conditions. Rates and information correct as at 21/07/2019 and are subject to change.

This offer is valid from 21/07/2019. Offers are updated throughout the year. Please check with your branch or the internet (www.ulsterbank.ie) for most up to date product offers. If a new offer is available, this brochure may no longer be valid.

Formalities include the use of Credit Reference Agencies who will note that an enquiry has been made about you. If you borrow and do not repay in full, within the agreed terms, Credit Reference Agencies may be advised and will note the outstanding debt. This may affect future applications for credit facilities through the Ulster Bank Group of Companies or other lenders. All credit cards are subject to Government Stamp Duty of €30. This will be debited from your account annually in April or when your account is closed, and if you have not already paid Government Stamp Duty in the current charging period.

Our main business is banking and our principal place of business is Ulster Bank Group Centre, George's Quay, Dublin 2.

To find out how we can help:



drop into your local branch



1800 303 004



www.ulsterbank.ie

 **Ulster Bank**

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