Ulster Bank
Private Banking

Every effort.
Every detail.
Every day.

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There was a time when banking
was all about relationships.
At Ulster Bank it still is.

Welcome to a more personalised
banking experience.

Our focus is you

Ulster Bank believes in helping you get the most from life, so with that in mind we have designed Private Banking to help you manage your personal banking when and where you want, leaving you free to focus on the things that really matter.

We take a more personal approach to banking. With Ulster Bank Private Banking, our aim is simple: to offer a quality of service that genuinely makes banking – and life – much more convenient. By taking the time to understand you and your specific needs, ambitions and concerns, we will provide a tailored one-to-one banking service, whose sole focus is you. We will work closely with you to support you with any aspect of your finances and we will always be on hand to make everyday banking and money management a more convenient experience for you.

To enable us to do this, you will have your own Relationship Manager who you can contact for professional financial support and assistance, whenever you need them. A Relationship Assistant, who can take care of specific day-to-day banking tasks for you, will support your Relationship Manager.

Although your Relationship Manager will be your primary point of contact, we will ensure there is a team of people allocated to your account, so if your Relationship Manager is not available to meet with you for any reason, a colleague will be able to handle any requests or queries you may have. This ensures that each and every interaction you have with our team is seamless.

So why not talk to us about Ulster Bank Private Banking and how we can help you with your banking needs?

01

Every step of the way we provide personal financial support.

Every effort. Every detail. Every day.

01
One to one service

Private Banking is structured around your personal banking needs. Your Relationship Manager and Relationship Assistant deliver a genuinely tailored personal service. They will be aware of your priorities, plans and personal finance needs.

Banking where and when it suits you

Your Relationship Manager

You will have a Relationship Manager who will develop a deep understanding of your particular needs. Your Relationship Manager will help identify the best way to achieve your short and long-term financial goals. Your Relationship Manager will come and meet with you, wherever is most convenient for you.

Your Relationship Assistant

Supporting your Relationship Manager is a dedicated Relationship Assistant, responsible for helping manage your specific day-to-day banking tasks.

Private Telephony

You will also have access to an exclusive Private Banking telephone service – a specialist team of agents who support your Relationship Manager and Relationship Assistant. Available 24 hours a day, you will always be able to speak to a member of the team directly.

02

Every recommendation tailored to your unique needs.

02
Personal guidance

Private Banking is designed to help you spend less time on your finances while getting more from your money and your life. Our Relationship Managers are central to our personalised Private Banking services.

Relationship Manager

As your main point of contact with Ulster Bank, the Relationship Manager will:

- Review your banking and financial goals and support you accordingly
- Direct you to the most appropriate specialist within the Ulster Bank Group (including Investment Specialists)
- Personally assist you with the opening of accounts or arranging mortgages, loans or overdrafts
- Manage and resolve individual banking issues quickly and efficiently.

03

Every detail taken care of.

Every effort. Every detail. Every day.

03
Peace of mind

Relationship Assistant

Your Relationship Assistant is available to take care of whatever banking task you require, such as:

- Arranging appointments with your Relationship Manager
- Answering account queries
- Ordering chequebooks, paying-in books and statements – and will ensure prompt delivery
- Changing Standing Orders and Direct Debits if required
- Ordering foreign currency or drafts
- Personally dealing with your banking requests and applications quickly and effectively
- Resolving any other banking issues that arise.

If you wish to avail of the Private relationship service there is a monthly account fee which will be charged from your Private current account or ufirst Private current account.

04

Every question answered in person.

Every effort. Every detail. Every day.

04
There when you need us

Private Banking Telephone and Anytime Internet Banking

Private Banking offers you telephone access to a highly-trained team who can answer queries and handle tasks including:

- Instant transfers between your Private account and other Ulster Bank accounts
- Manage Direct Debits and Standing Orders
- Paying bills (e.g. credit card, utility etc)
- Request recent transactions
- Check account balance
- Making payments to someone else or another account.

Private Banking is supported by the telephony team which operates 24 hours a day. Your Relationship Assistant will help you to register for the above services.

05

Every expert in our business at your disposal.

Every effort. Every detail. Every day.

05
Proactive insights

Specialist Advisory Manager Service

In Private Banking, our Specialist Advice Managers will provide a customised service by providing advice, guidance and support in developing the best individual solutions, to support your decision-making and plans for the future. They'll help you to identify the most effective ways of making your Financial goals a reality.

The Specialist Advice Managers will work with your Private Relationship Manager to help you achieve the following four primary financial Objectives.

- Protecting your lifestyle during your working life and into retirement
- Inheritance and Succession Planning
- Preserving and building on existing capital
- Business Protection

Together we can address your plans for the future events that you can foresee, and anticipate and prepare for some of those that you can't.

Financial Review

A one to one Financial Review is the first step to ascertain your individual circumstances.
This is done by having an open discussion focused on the following;

- Your current financial circumstances
- What you want to achieve
- Any exposures or concerns you have
- Your attitude to risk
- Your plans for the future
- Your retirement plan

Following this discussion, we will provide tailored solutions to suit your individual needs and requirements.

06

A range of products with banking, lifestyle and protection benefits.

06
Products

Private Current Account

The Private Current Account offers you your very own dedicated Relationship Manager and support team. You will also receive a branded chequebook and serviceCARD. They will reduce, as far as possible, the time you need to spend dealing with money matters. As a Private Current Account customer, you will also have access to the benefit of a Private Reserve Savings Account which offers instant access to your funds and a tailored rate of interest. Customers will pay a monthly fee for the Private Relationship service provided to customers of Ulster Bank Private Banking charged via their Private Current Account. There are no additional fees for the Private Current Account.

Terms and conditions apply, please refer to our 'Personal Banking Terms and Conditions' which is available from your Relationship Manager, in our branches or on our website at ulsterbank.ie/privatebanking

ufirst Private Current Account

ufirst Private offers a number of banking, lifestyle and protection benefits designed to make life easier. You can upgrade to the ufirst Private current account for an additional monthly fee.

Your Relationship Manager will be able to provide you with information on all of the benefits available to you as a ufirst Private customer but some of these include:

- Access to an interest-free (0% variable) overdraft of up €1,000 to help you manage periods when you face extra expenses
- 25% cash-back on up to four tickets for any Ticketmaster event booked through your ufirstaccount.ie members' website
- Multi-trip worldwide travel insurance of up to 31 days for you and your family, all year round when you register for this cover

Important Information

Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Lending criteria, terms and conditions apply.

Overdraft 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 over the authorised limit, other charges may also apply. Please see our booklet 'A Guide to Personal Accounts Fees and Interest' for details.

Worldwide Travel Insurance is underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded. Please note that you may not be covered for pre-existing medical conditions.

Please note that the Ticket Booking Service is not regulated by the Central Bank of Ireland.

Private Reserve Savings Account

An instant access savings account paying a tailored rate of interest each month, a Private Reserve Savings Account is only available to Private Banking customers. Your Relationship Manager can give you more details and help you open your Private Reserve Savings Account.

Important Information
A minimum balance of €15,000 is required to open this account. If your balance falls below €15,000, a nominal rate of interest will apply. Please see our 'A Guide to Personal Accounts Fees and Interest' brochure available from your Relationship Manager. All returns are subject to Deposit Interest Retention Tax (DIRT).

Tailored Mortgage Service

As a team we have a wealth of experience in dealing with clients who have complex financial affairs; from the self-employed and high net worth clients to professional clients, we have the knowledge and expertise to manage large or intricate mortgage cases.

Your Relationship Manager will handle the whole process, providing a tailored one-to-one advisory service, guiding you through suitable and flexible solutions to help you achieve your plans however big or small .

Always available either face-to-face or remotely, to follow up on any queries and handle any delays, your Relationship Manager will provide you with a seamless experience from start to finish.

Credit Cards

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

For specific details and rates please contact the Private Banking relationship team or visit ulsterbank.ie/creditcards. Credit only available to persons aged 18 and over. Lending criteria, terms and conditions apply.

Foreign Currency

Access to Ulster Bank Markets expertise and competitive foreign exchange pricing.

Ulster Bank also offers free foreign exchange payments on all outward standard international payments across all channels.

With a genuinely personal service, Private Banking could help make a positive impact on your life.

Joining Private Banking

Our aim is to free you from handling routine banking tasks and instead use the time saved more productively to help you make the most of your money.

Moving made easy

Upgrading from your existing account to Private Banking is very straightforward.

To qualify, you need an annual income of €150,000 or greater, a joint income of €175,000 or greater, or you may be invited to join.

Joining Private Banking is simple, contact our team and we will explain what is required. We can then take care of everything else, something you will continue to experience as one of Ulster Bank's most valued customers.

Important Information
Over 18s only. Only available to residents in the Republic of Ireland.

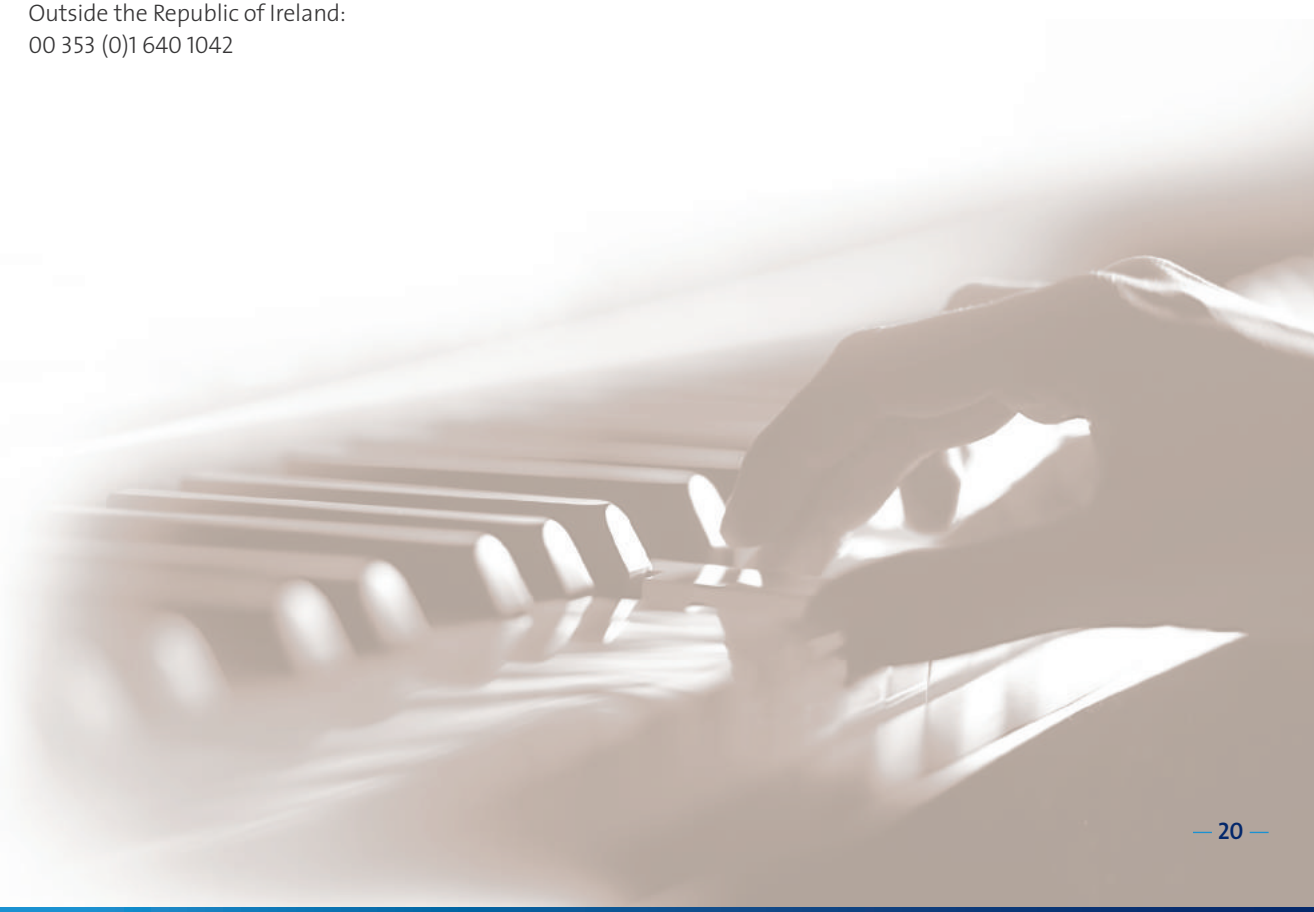
Terms and Conditions apply to all products and services advertised in this brochure. Please see our 'Private Banking User Guide' which is available from your Relationship Manager or on our website at ulsterbank.ie

For more details on upgrading to Private Banking, please contact the:

- Ulster Bank Private Banking team on 01 770 0736

For 24 hour Private Banking, please contact the following numbers:

- Within the Republic of Ireland: 1850 211 647
- Outside the Republic of Ireland: 00 353 (0)1 640 1042



Information correct as at 21 December 2017

Ulster Bank
Private Banking

To find out more:

- Visit ulsterbank.ie/privatebanking
- Call our dedicated line +353 1 770 0736

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Information correct as at 21 December 2017.