



Fee Information Document

Name of the account provider: Ulster Bank Ireland DAC

Account name: Current Account

Date: Last updated 07/08/2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Guide to Personal Current Account Fees & Interest and the Schedule of Services – Payment & International Banking charges, Personal Banking Terms & Conditions.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account Includes a package of services consisting of: Credit transfers (standard) Cash withdrawal (euro) Debit Card Statements Telephone, Internet and Mobile Banking services Direct Debits and Standing Orders Chequebook and Credit book Text Alerts Emergency access to your cash Apple Pay Google Pay	Monthly: €4.00 Total annual fee: €48.00
Payments (excluding cards)	
Standing Order	Fee not charged
Direct Debit	Fee not charged

Credit Transfer	Bank Giro Credit*	€0.51
	Interbank Domestic Transfer – same day value	
	Online	€18.38
	Branch	€24.50
	Within EU/EEA:	
	Urgent Payment same day value - Euro	
	Online	€18.38
	Branch	€24.50
	Next day value payment (Standard Transfer) - Euro	
	Online	Fee not charged
	Branch (Chip & Pin) under €13,000	Fee not charged
	Branch (Chip & Pin) over €13,000	€0.51
	Branch (Paper) any value	€0.51
	Outside EU/EEA:	
	Urgent Payment - Euro	
	Online under €5,001	€19.05
	Online over €5,001	€24.50
Branch under €5,001	€19.05	
Branch over €5,001	€24.50	
Non-Urgent Payment (Standard Transfer) - Euro		
Online	€0.51	
Branch	€0.51	
Non Euro Payments:		
Urgent Payment – Non Euro		
Online	€12.70	
Branch	€12.70	
Non-Urgent Payment (Standard Transfer) – Non Euro		
Online	Fee not charged	
Branch	Fee not charged	
Cards and cash		
Using a debit card for purchases in Euro	Inside the Single Euro Payments Area**:	
	Transaction charge	Fee not charged
	Outside the Single Euro Payments Area**:	
	Transaction charge	1% of transaction amount. (min €0.25, max €6)

	Exchange Rate Transaction Fee (ERTF)	Fee not charged
Using a debit Card for purchases in foreign currency	Transaction charge	1% of transaction amount. (min €0.25, max €6)
	And Exchange Rate Transaction Fee (ERTF)	1% of transaction amount. (min €0.25, max €6)
Cash Withdrawal	Cash Machine (ATM) withdrawals inside the Single Euro Payments Area**:	
	Euro withdrawal from a Cash Machine (ATM)	Fee not charged
	Euro or non Euro currency withdrawal from any Ulster Bank, RBS Group, NatWest Cash Machine (ATM).	Fee not charged
	Foreign currency withdrawal from a Cash Machine (ATM)	
	Transaction charge	2% of transaction amount. (min €3 – max €12)
	And Exchange Rate Transaction Fee (ERTF)	1.5% of transaction amount
	Cash Machine (ATM) withdrawals outside the Single Euro Payments Area**:	
	Euro withdrawal from a Cash Machine (ATM)	
	Transaction charge	2% of transaction amount. (min €3 – max €12)
	Exchange Rate Transaction Fee (ERTF)	Fee not charged
Foreign currency (non Euro) withdrawal from a Cash Machine (ATM)		
Transaction charge	2% of transaction amount. (min €3 – max €12)	
And Exchange Rate Transaction Fee (ERTF)	1.5% of transaction amount	

Cash Lodgement		Fee not charged
Overdrafts and related services		
Referral Item	Irregular Account Charge	€4.44
Unpaid Item	Unpaid Outwards Charge	€12.70
	Unpaid Foreign Cheques	€6.35
Overdraft	Set Up	€25.00
	Renewal	€25.00
	Increase	€25.00
Unauthorised Overdraft		9% Note: Charge consists of the authorised overdraft interest rate for your account type plus an additional 9% (variable) surcharge rate
Other services		
Cheque Lodgement		Fee not charged
Provision of a Chequebook		Fee not charged

* The fee is charged when a customer uses a Third Party Bank Giro Credit slip, to make a payment to a non Ulster Bank Account.

** Single Euro Payments Area (SEPA) includes any countries within the European Economic Area (EEA) & Switzerland, San Marino & Monaco.

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh, Lombard and Ulster Bank Invoice Finance.

Registered in Republic of Ireland. Registered No.25766.

Registered Office: Ulster Bank Group Centre, George's Quay, Dublin 2, D02 VR98.

Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland. Calls may be recorded.

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