



## Fee Information Document

**Name of the account provider: Ulster Bank Ireland DAC**

**Account name: Foundation 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
<b>General account services</b>	
Maintaining the account	Fee not charged
<b>Payments (excluding cards)</b>	
Standing Order	Fee not charged
Direct Debit	Fee not charged
<b>Credit Transfer</b>	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	

	<p>Outside EU/EEA:</p> <p>Urgent Payment – Euro</p> <p style="padding-left: 100px;">Online under €5,001 €19.05</p> <p style="padding-left: 100px;">Online over €5,001 €24.50</p> <p style="padding-left: 100px;">Branch under €5,001 €19.05</p> <p style="padding-left: 100px;">Branch over €5,001 €24.50</p> <p>Non-Urgent Payment (Standard Transfer) – Euro</p> <p style="padding-left: 100px;">Online €0.51</p> <p style="padding-left: 100px;">Branch €0.51</p> <p>Non Euro Payments:</p> <p>Urgent Payment – Non Euro</p> <p style="padding-left: 100px;">Online €12.70</p> <p style="padding-left: 100px;">Branch €12.70</p> <p>Non-Urgent Payment (Standard Transfer) – Non Euro</p> <p style="padding-left: 100px;">Online Fee not charged</p> <p style="padding-left: 100px;">Branch Fee not charged</p>
<b>Cards and cash</b>	
<b>Using a debit card for purchases in Euro</b>	<p>Inside the Single Euro Payments Area**:</p> <p>Transaction charge Fee not charged</p> <p>Outside the Single Euro Payments Area**:</p> <p>Transaction charge 1% of transaction amount. (min €0.25, max €6)</p> <p>Exchange Rate Transaction Fee (ERTF) Fee not charged</p>
<b>Using a debit Card for purchases in foreign currency</b>	<p>Transaction charge 1% of transaction amount. (min €0.25, max €6)</p> <p>And Exchange Rate Transaction Fee (ERTF) 1% of transaction amount. (min €0.25, max €6)</p>

<b>Cash Withdrawal</b>	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	
<b>Cash Lodgement</b>		Fee not charged
<b>Overdrafts and related services</b>		
<b>Referral Item</b>	Irregular Account Charge	€4.44
<b>Unpaid Item</b>	Unpaid Outwards Charge	€12.70
	Unpaid Foreign Cheques	€6.35
<b>Overdraft</b>	Set Up	service not available
	Renewal	service not available
	Increase	service not available

<b>Unauthorised Overdraft</b>	9% Note: Charge consists of the authorised overdraft interest rate for your account type plus an additional 9% (variable) surcharge rate
<b>Other services</b>	
<b>Cheque Lodgement</b>	Fee not charged
<b>Provision of a Chequebook</b>	service not available

\* 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.

ULST8046RI September 2018