



Fee Information Document

Name of the account provider: Ulster Bank Ireland DAC

Account name: Private 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	Fee not charged
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	

	<p>Outside EU/EEA:</p> <p>Urgent Payment – Euro</p> <table> <tr> <td>Online under €5,001</td> <td>€19.05</td> </tr> <tr> <td>Online over €5,001</td> <td>€24.50</td> </tr> <tr> <td>Branch under €5,001</td> <td>€19.05</td> </tr> <tr> <td>Branch over €5,001</td> <td>€24.50</td> </tr> </table> <p>Non-Urgent Payment (Standard Transfer) – Euro</p> <table> <tr> <td>Online</td> <td>€0.51</td> </tr> <tr> <td>Branch</td> <td>€0.51</td> </tr> </table> <p>Non Euro Payments:</p> <p>Urgent Payment – Non Euro</p> <table> <tr> <td>Online</td> <td>€12.70</td> </tr> <tr> <td>Branch</td> <td>€12.70</td> </tr> </table> <p>Non-Urgent Payment (Standard Transfer) – Non Euro</p> <table> <tr> <td>Online</td> <td>Fee not charged</td> </tr> <tr> <td>Branch</td> <td>Fee not charged</td> </tr> </table>	Online under €5,001	€19.05	Online over €5,001	€24.50	Branch under €5,001	€19.05	Branch over €5,001	€24.50	Online	€0.51	Branch	€0.51	Online	€12.70	Branch	€12.70	Online	Fee not charged	Branch	Fee not charged
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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
Private Relationship Service		€36.00 Note: Fee is charged on a monthly basis

* 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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