



Fee Information Document

Name of the account provider: Ulster Bank Ireland DAC

Account name: Student 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 | |

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| | <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> | |
| Cards and cash | | |
| Using a debit card for purchases in Euro | <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> | |
| Using a debit Card for purchases in foreign currency | <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> | |

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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 |
| Cash Lodgement | 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 |
| | 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 | Fee not charged |
| | Renewal | Fee not charged |
| | Increase | Fee not charged |

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|----------------------------------|---|
| 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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