

# Current Accounts



All you need to make everyday  
banking easier



 **Ulster Bank**

# Welcome

Ulster Bank can help you manage your everyday banking easily in many different ways. We have a number of current accounts and credit cards you could choose from, and our Anytime Internet and Telephone Banking service make it easy for you to manage your finances 24 hours a day.

To talk to us about current accounts and everyday banking:

- You can drop into your local Ulster Bank branch
- You can apply online at **[www.ulsterbank.ie](http://www.ulsterbank.ie)**

If you want to switch your existing current account to Ulster Bank, we'll be more than happy to help you. Our dedicated switcher team specialises in account transfers to provide you with an easy switching service, with no charge and no hassle. Once you have opened your account, the great service continues. You can manage your money any time you like with our Anytime Internet and Telephone Banking service, and you can take advantage of our mobile and text services. This will make your day-to-day banking more convenient than ever before.

# Everyday banking made easier

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# Current Accounts

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# How to open an Ulster Bank Current Account

Once you've decided which current account suits you best, you can open your account in any of the following two ways:

## 1. Drop into your local Ulster Bank branch.

Please bring the following:

- Original proof of your identity such as a driver's licence or current, valid passport. We can accept a birth certificate if you are aged under 18.
- Proof of your address with a recent utility bill (gas or electricity), or original bank or building society statements. If you are aged under 18, we can use one of these items from your parent or guardian to check your address, if you have the same surname.
- We may also require three months recent bank statements and salary slips.

## 2. Apply online at [www.ulsterbank.ie](http://www.ulsterbank.ie)

If you apply online, we will then tell you which documents you need to send to us to prove your address and identity.

In our aim to protect existing and new customers from the risks of fraud and money laundering, we make it our business to verify identity and address for all new accounts opened. If you're already an Ulster Bank customer, you may also need to have the above documentation with you if opening an additional account. If you can't provide the preferred documents as outlined, please discuss with a member of staff what sort of documents you can provide that may be acceptable to us.

Once your account has been approved, it will be up and running **within 10 working days**.

As soon as your Ulster Bank account is opened:

- You can ask to be sent a Debit Card(s), chequebook and lodgement book (if they are a feature of your account)
- You can register for our Anytime Internet and Telephone Banking service as shown on page 28.

Full details on our current account products can be found throughout this brochure with our **Accounts at a glance** guide located on page 9 to help you further.

For any queries on your new account, please contact your local Ulster Bank branch. You can find a list of all our branches on [www.ulsterbank.ie](http://www.ulsterbank.ie)

# Switching to an Ulster Bank Current Account

Ulster Bank complies with the Central Bank of Ireland Code of Conduct on the Switching of Payment Accounts with Payment Service Providers 2016. Payment Accounts are accounts where you can lodge funds, withdraw cash and make and receive payment transactions, including credit transfers, to and from a third party.

For the purposes of account switching, the code applies to current accounts with Ulster Bank.

Under the Code, the old bank (where you have your existing account) must ensure that all steps are taken to facilitate moving your account within 7 working days of the switching date and the new bank (where you want to switch your account) must ensure that all steps are taken to open your new account within 10 working days of the switching date.

## Switching in six easy steps

1. Open your new current account. Please see page 5 for information on your account opening options. The Foundation Account cannot be switched into. If you already have an Ulster Bank Current Account, please follow the remaining five steps.
2. Complete our Account Transfer Form. We will then send this form to your old bank. If your existing account in your old bank is a payment account with basic features, you cannot switch into the Foundation Account. You can however, switch to one of our other current accounts. In this situation, you will have to close your existing payment account with basic features in your old bank by selecting this option on the Account Transfer Form.
3. Your old bank will then:
  - Send us a list of all standing orders and Direct Debits on your old account, as well as sending a copy to you. Please contact us if you wish to make any changes.
  - Inform your existing Direct Debit originators located within the Republic of Ireland of your new account details.

- You will need to contact Direct Debit originators outside of the Republic of Ireland and arrange to transfer these Direct Debit(s) to your new account.
4. If you have chosen to close your old bank account your old bank will;
    - Refund stamp duty on returned unused cheques (if applicable).
    - Debit any charges and/or interest due.
    - Close your old bank account.
    - Transfer a credit balance to your new Ulster Bank account.
    - Send you an account closing statement.
  5. We will set up standing orders on your new account once we receive the existing list from your old bank
  6. Your Direct Debit originators will change your account details and present the next Direct Debit on your new Ulster Bank account.

**Your new account will be up and running within 10 working days of the Switch Date**

Our dedicated switching team is here to help you with the switching process. Please note that the switching process is reliant on all Direct Debit originators updating their records in a timely manner to ensure a smooth switching experience. For assistance please call FreeFone 1800 303 004. We can also send you text messages at every stage of the process to ensure that you are kept fully updated of how the switching process is going. Letter templates to help you with your switching process are available on [www.ulsterbank.ie](http://www.ulsterbank.ie) or you can ask your branch for samples of these letters.

**What you can do to assist**

1. Tell us your preferred date of switching. Pick a time of the month when there is least activity on your account in terms of Direct Debits, standing orders or salary payments.
2. If you are closing your account and have a debit balance on your old account which you wish to transfer to your new account, or if you require a credit facility, you will need to agree this with us in advance.
3. Make sure you have sufficient funds in both your old account and your new Ulster Bank account during the transfer process so that you have access to your money and also to cover any uncleared transactions, outgoing fees or charges due. Please refer to **A Guide to Personal Accounts Fees and Interest** for information on all of our personal fees and charges.

4. If you have payments into your account that you wish to switch, provide your employer or other credit sources with your new Ulster Bank account details. Letter templates to help you with this are available on **[www.ulsterbank.ie](http://www.ulsterbank.ie)** or you can ask in any branch for samples of these letters.
5. If you have opted to close your old bank account:
  - Return any unused cheques and bank cards to your old bank when you receive the new ones.
  - Don't use your old cards or chequebook once the switching process has started as transactions that have not cleared may delay the switching process.
6. You can request your old bank to provide you with a statement of your account for the past twelve months, either electronically or in a hard copy, free of charge.
7. All Ulster Bank Current Accounts can accept and make Single Euro Payments Area (SEPA) payments.

The Deposit Guarantee Scheme protects eligible deposits in banks, building societies and credit unions in Ireland. The scheme is funded by credit institutions (including Ulster Bank Ireland DAC) and the system is administered by the Central Bank of Ireland. The maximum compensation payable is €100,000 per person per credit institution and includes any interest due up to the date of default. For further information on the Deposit Guarantee Scheme, please ask for a copy of the booklet "Deposit Guarantee Scheme" which is available on request. Alternatively, visit the website of the Deposit Guarantee Scheme – **[www.depositguarantee.ie](http://www.depositguarantee.ie)**



## Accounts at a glance

This table below offers an easy way to compare the different features of all of Ulster Bank's Current Accounts.

<b>Current Account features</b>	Current Account	Standard Account	Foundation Account	Adapt Account	Student Account	Graduate Account
How old must I be?	18 years	18 years	18 years	11 years	18 years	18 years
Can I open a joint account?	Yes	Yes	Yes	No	No	No
Is there a monthly maintenance fee?	Yes	Yes	No	No	No	No
Are there any transaction fees for day to day banking?	Yes	Yes	No	No	No	No
Is a debitCARD available?	Yes	Yes	Yes	Yes	Yes	Yes
Can I get a contactless serviceCARD?	Yes	No	No	No	Yes	Yes
Can I get Apple/ Google Pay?	Yes	Yes	Yes	Yes	Yes	Yes
Can I register for Anytime Internet and Telephone Banking?	Yes	Yes	Yes	Yes	Yes	Yes
Can I receive text alerts?*	Yes	Yes	Yes	Yes	Yes	Yes
Will I be able to request a balance and mini statement via text message?	Yes	Yes	Yes	Yes	Yes	Yes
Can I get electronic statements?	Yes	Yes	Yes	Yes	Yes	Yes

\*To avail of the Alerts Service you need to have a valid ROI mobile number or a valid email address.

Current Account features	Current Account	Standard Account	Foundation Account	Adapt Account	Student Account	Graduate Account
Can I arrange Standing Orders and Direct Debits?	Yes	Yes	Yes	No	Yes	Yes
Can I arrange an overdraft? (Depending on your circumstances)	Yes	No	No	No	Yes	Yes
Is there an interest free overdraft limit? (Depending on your circumstances)	No	No	No	No	Yes	Yes
Is there a cheque book?	Yes	No	No	No	Yes	Yes
Is there a lodgement book?	Yes	Yes	Yes	Yes	Yes	Yes
Can I get postal statements?	Yes	Yes	Yes	Yes	Yes	Yes
Can I get interest if I am in credit?	No	No	No	No	No	No
Can be opened in branch	Yes	Yes	Yes	Yes	Yes	Yes
Can be opened online	Yes	Yes	No	Yes	Yes	No
Can be opened by phone	No	No	No	No	No	No

Terms and conditions apply on all our current accounts.

You can find information on our charges and interest rates in our brochure

**A Guide to Personal Accounts Fees and Interest** which is available in our branches or on our website [www.ulsterbank.ie](http://www.ulsterbank.ie). You should also read our **Personal banking – terms and conditions** brochure.

# Current Account

## Overview

When it comes to everyday banking, our current account provides you with your essential banking needs. A monthly maintenance fee and transaction fees apply to the Current Account. Customers aged 66 years of age and over can avail of a fee waiver where the date of birth on the account can be identified as being 66 or over. There is a balance waiver in place that will help you avoid transaction fees. A waiver simply means we will not apply transaction fees to your Account as long as you manage your account in a certain way. Please note, the monthly maintenance fee will still apply.

### Balance Waiver

Maintain a cleared balance of €3,000 in your Account.

Please see our booklet **A Guide to Personal Accounts Fees and Interest** available in branch or on [www.ulsterbank.ie](http://www.ulsterbank.ie) for further details on the monthly maintenance fee, transaction fees, charging cycle dates and fee charging dates.

#### 1. Visa Debit Cards

With an Ulster Bank Current Account, you can avail of a Visa Debit Card. For more information, see pages 25-27 (See Note 1 in Key Considerations).

#### 2. Direct Debits and Standing Orders

Both of these payment options can make paying for regular expenses (e.g. electricity bills, mortgage payments or insurance premiums) far more straightforward (See Note 1 in Key Considerations).

#### 3. Arranged overdrafts

Once you have agreed your overdraft with us, it can offer real flexibility for your short-term money requirements (see Note 1 in Key Considerations).

#### 4. Statements

To help you keep track of transactions, you'll receive regular statements by post. Alternatively, you can view your statements online. You can also keep track of recent transactions and latest account balances via Internet and Telephone Banking or by downloading our Mobile Banking Apps.

#### 5. Pre Notification of Charges

To help you manage your transaction fees, we'll send you a pre-notification of charges at least 10 business days before we debit your account, if the amount of your monthly fee and transaction fees is €4 or more each month.

## 6. Cheque book and Lodgement book

Pay for goods and services by cheque book and use your lodgement book to make safe and straightforward payments into your account (See Note 1 in Key Considerations).

## 7. Anytime Internet and Telephone Banking, Mobile Banking and Alerts

Avail of the many services that our Anytime Internet and Telephone Banking, mobile banking and alerts have to offer. For more information, see pages 28-31.

## 8. Text Alerts

When you open your Current Account and register your mobile phone number with us, you will automatically receive text alerts from us, for example – if you tell us that you have changed your home address, we will send you a text alert to confirm that action. As part of this service, you can also opt to receive further text alerts. To find out more about all these alerts, please go to [www.ulsterbank.ie/alerts](http://www.ulsterbank.ie/alerts)

## Key considerations for an Ulster Bank Current Account

**(Note 1)** Transaction Fees apply and charges for additional services may also apply. Please see our booklet **A Guide to Personal Accounts Fees and Interest**, available in branch and online, for further details.

**(Note 2)** Lending is subject to credit review and approval. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to status and conditions. An overdraft is repayable on demand. For more information, please refer to our **A Guide to Personal Accounts Fees and Interest** for more details.

Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an overdraft, or you exceed your arranged overdraft limit, this is called unarranged borrowing. When this happens, you will incur Unarranged Borrowing charges as shown in our **A Guide to Personal Accounts Fees and Interest** brochure. You will also incur Unarranged Borrowing Interest, which consists of the arranged overdraft interest rate for your account type plus an additional surcharge rate. If you have not agreed a suitable arranged overdraft limit in advance and there is not enough money in your account, we may not always be able to authorise unarranged borrowing. Unarranged borrowing will incur higher charges than arranged overdrafts and should be avoided.

A Government Stamp Duty charge of €0.12 is applied to each domestic cash withdrawal made at an ATM. The total fee paid per annum per card is capped at €2.50 on ATM only cards and €5 on combined ATM and debit cards, and is applied annually in January.

# Standard Account

## Overview

This account could be ideal if you want a simple, straightforward account with no credit facilities or cheque book. A monthly maintenance fee and transaction fees apply to the Standard Account. Customers aged 66 years of age and over can avail of a fee waiver where the date of birth on the account can be identified as being 66 or over. There is a balance waiver in place that will help you avoid transaction fees. A waiver simply means we will not apply transaction fees to your Account as long as you manage your account in a certain way. Please note, the monthly maintenance fee will still apply.

### Balance Waiver

Maintain a cleared balance of €3,000 in your Account.

Please see our booklet **A Guide to Personal Accounts Fees and Interest** available in branch or on [www.ulsterbank.ie](http://www.ulsterbank.ie) for further details on the monthly maintenance fee, transaction fees, charging cycle dates and fee charging dates.

### Key Features of the Standard Account:

#### 1. Direct Debits and Standing Orders

Both of these payment options can make paying for regular expenses (e.g. electricity bills) far more straightforward (see Note 1 in Key Considerations).

#### 2. Ulster Bank Visa debitCARD

With an Ulster Bank Standard Account, you can avail of a Visa debitCARD. For more information, see pages 25-27 (see Note 1 in Key Considerations).

#### 3. Statements

Keep track of all your transactions with free statements.

#### 4. Pre Notification of Charges

To help you manage your transaction fees, we'll send you a pre-notification of charges at least 10 business days before we debit your account, if the amount of your monthly fee and transaction fees is €4 or more each month.

#### 5. Anytime Internet and Telephone Banking, Mobile Banking and Alerts

Avail of the many services that our Anytime Internet and Telephone Banking, mobile phone banking and alerts have to offer. For more information, see pages 28-31.

## Key considerations for an Ulster Bank Standard Account

**(Note 1)** Transaction Fees apply and charges for additional services may also apply. Please see our booklet **A Guide to Personal Accounts Fees and Interest**, available in branch and online, for further details.

# Foundation Account

## Overview

Foundation Account is our account with basic features. There are no credit facilities or cheque book on this account and the monthly maintenance fee does not apply.

The Foundation Account is only available if you don't already hold a payment account in the Republic of Ireland. You can only have one Foundation Account, this can be a sole account or a joint account.

## Foundation Account Lodgement Limit:

There is a maximum amount that can be lodged to the account over a 12 month period. If funds are lodged to the account that are in excess of the lodgement limit, we may change your account to a Standard Account (see Note 1 in Key Considerations).

### Key Features of the Foundation Account:

#### 1. Direct Debits and Standing Orders

Both of these payment options can make paying for regular expenses (e.g. electricity bills) far more straightforward.

#### 2. No transaction fees

No charges for arranging or having Standing Orders or Direct Debits (see Note 2 in Key Considerations).

The Unpaid Outwards charge will apply when we return an item such as a direct debit or standing order if you do not have sufficient available funds in your account. Please see our booklet A Guide to Personal Accounts Fees and Interest available in branch or on our website [www.ulsterbank.ie](http://www.ulsterbank.ie) for further details.

#### 3. Ulster Bank Visa debitCARD

With an Ulster Bank Foundation Account, you can avail of a Visa debitCARD. For more information, see pages 25-27.

#### 4. Statements

Keep track of all your transactions with free statements.

#### 5. Anytime Internet and Telephone Banking, Mobile Phone Banking and Alerts

To avail of Mobile Phone Banking you must be registered for Anytime Internet Banking and have an ROI or International mobile number.

To avail of the Alerts Service you need to have a valid ROI mobile number or a valid email address. For more information, see pages 28-31.

## Key considerations for an Ulster Bank Foundation Account

**(Note 1)** The Foundation Account is only available if you are aged 18 years or over. Access to the Foundation Account is not conditional on the purchase of additional services from us.

The maximum amount that can be lodged to the account over a 12 month period is equivalent to the national minimum hourly rate of pay (as declared from time to time in accordance with section 11 of the National Minimum Wage Act 2000 (No. 5 of 2000)) multiplied by 2,080 (i.e. 40 hour week x 52 weeks of the year). If money is lodged to your Foundation Account that is in excess of the lodgement limit we may change your account to a Standard Account. We will write and tell you at least 60 days before we do this at which time we will provide you with up to date copies of **Personal Banking Terms and Conditions** and **A Guide to Personal Accounts Fees and Interest**.

Arranged overdrafts are not available on your account.

Chequebooks are not available on your account.

**(Note 2)** Charges for additional services may still apply. Please see our booklet **A Guide to Personal Accounts Fees and Interest** available in branch or on our website [www.ulsterbank.ie](http://www.ulsterbank.ie) for further details.

A Government Stamp Duty charge of €0.12 is applied to each domestic cash withdrawal made at an ATM. The total fee paid per annum per card is capped at €5 on combined ATM and debit cards, and is applied annually in January.

\*ATM: Automated Teller Machine

# Adapt Account

## Overview

The Adapt Account is a current account designed to suit 11-18 year olds. It comes with its own Ulster Bank Visa debitCARD. Parental/guardian consent required if you are under 16 years of age and opting to take out the Visa debitCARD.

## Key features of Adapt Account:

### 1. **Ulster Bank Visa debitCARD**

With an Ulster Bank Adapt Account, you can avail of a Visa debitCARD. For more information, see pages 25-27.

### 2. **You will have access to your account at any time**

If you're aged 11 or over, you can check your balance or statements online or over the phone through our Anytime Banking\* service.

### 3. **Mobile Banking**

You can also set up balance alerts through Anytime Banking to receive a text message with your balance, or register for our Mobile Banking App to check your balance on the move. Terms and Conditions apply. Text Alert customers please refer to **Personal Banking Terms and Conditions** and Mobile app customers please refer to the Mobile Terms and Conditions on [www.ulsterbank.ie/mobileterms](http://www.ulsterbank.ie/mobileterms)

### 4. **Money tips**

For some cool interactive articles, video clips and tools which will help you to manage your money, check out MoneySense for Schools at [www.ulsterbank.ie/moneysense](http://www.ulsterbank.ie/moneysense)

\*Terms and Conditions apply to Anytime Banking. You need to be aged 11 or over. For details please see our Personal Banking Terms and Conditions brochure available at your local branch.



## Key considerations for an Ulster Bank Adapt Account

When you reach 18 years we may change your account to a Current Account, Student Account or another account that we believe with good reason is right for you. For Student Accounts we may seek confirmation from the organisation that processes your application to enter higher education that you have taken up your place. We will write and tell you at least 60 days before we do this at which time we will provide you with up to date copies of **Personal Banking Terms and Conditions** and **A Guide to Personal Accounts Fees and Interest**. We may write and tell your parent or guardian that you have opened your account.

Standing orders and Direct Debit payments are not permitted on your account.

You should review the conditions that apply to your account with a parent or guardian. You should also refer to **Personal Banking Terms and Conditions** and **A Guide to Personal Accounts Fees and Interest** for full terms and conditions. These can be found in any Ulster Bank branch.

Arranged overdrafts are not available on your account. If your account becomes overdrawn, we may inform your parent or guardian.

Chequebooks are not available on your account.

# Student Account

## Overview

Geared to help you make the most of your student years, the Ulster Bank Student Package is full of features and benefits to help you take care of your finances. Ulster Bank Student package is only available to full-time (minimum course length is one year, maximum six years), third level students aged 18 and over, resident in the Republic of Ireland. Only one Student Account per student.

## Key features of the Student Package:

### 1. Ulster Bank Visa Debit Card

With an Ulster Bank Student Account, you can avail of a Visa Debit Card. For more information, see pages 25-27.

### 2. Anytime Internet and Telephone Banking

Now here's an idea – free internet and telephone banking on your account with Anytime Banking. You'll be able to keep a careful eye on what your money is doing wherever you are, 24 hours a day, 7 days a week. Use it to check your balance, view statements, pay bills or transfer money. It's easy to register, just visit [www.ulsterbank.ie/anytime](http://www.ulsterbank.ie/anytime) for more details (see Note 1 in the Key Considerations section).

### 3. Mobile Banking

You have the option to sign up for our free mobile banking and text services. This is the simplest way to keep track of your money when you're on the move, making it easier to see your balances and helping you avoid surprise charges

- **Weekly balance update** – we'll text your balance at a time and day that you choose
- **Limit alert** – we'll send you a text when your account goes above or below a pre-set limit.
- **Get your balance when you need it** – view an up-to-the minute account balance or mini-statement any time you need to. See [www.ulsterbank.ie/alerts](http://www.ulsterbank.ie/alerts) for further information (see Note 2 in the Key Considerations section).

#### 4. **Download our Mobile Banking app**

Stay in control of your finances when on the move, with our Mobile Banking apps. Our apps are compatible with our Anytime Banking services, giving you access to your accounts and transactions when you're on the move. Once you are registered for Anytime Banking, you can download our Apps for free from the appropriate app store or at [www.ulsterbank.ie/mobile](http://www.ulsterbank.ie/mobile). (See Note 3 in Key Considerations).

#### 5. **Banking with no domestic transaction fees**

You won't pay any fees for domestic transactions, standing orders or Direct Debits. (See Note 4 in the Key Considerations section).

#### 6. **Commission-free travel money**

Whether taking a break or going to work abroad over the holidays, you can pick up commission-free foreign currency at your local branch before you travel. (See Note 5 in the Key Considerations section.) **You can also apply for:**

#### 7. **Student Overdraft**

To help you through your student days we offer an interest free overdraft (0% variable) of up to €1,500. You must be an existing customer with a current account with Ulster Bank for 12 months to apply for a student overdraft of up to €750 or you must be in receipt of a grant to receive up to €1,500 dependent on your grant level. Students studying medicine, dentistry, law, accountancy, pharmacy, optometry, physiotherapy and veterinary science can apply for a student overdraft of up to €2,500. To maintain your student overdraft you should actively use your Ulster Bank Student Account as your main account. This means you need to withdraw money at least three times a month and make one or more lodgements each quarter. You will also need to ensure that your account remains in credit for 30 days in any one year period and repay the overdraft within one year of finishing your course. Arranged overdraft facilities are also free as long as you stay within the agreed limits. (See Note 6 in the Key Considerations section.)

#### 8. **Student credit card**

We can also offer you a credit card if you'd like the reassurance of knowing you always have 'emergency back-up' cash. For full terms and conditions, please see our Student Credit Card brochure. You can apply for a student credit card when you open your account. (See Note 7 in the Key Considerations section.) Visit our website [www.ulsterbank.ie/students](http://www.ulsterbank.ie/students) for more information.

## Key considerations for an Ulster Bank Student Package

Terms and Conditions apply. Overdrafts and other credit facilities are only available to persons aged 18 or over (whose course is a minimum of two years) and are granted subject to repayment capacity, status and conditions. We may also carry our credit scoring, this is where we assess whether credit is affordable for you based on the information you provide. Information on our charges and interest rates is set out in our brochure **A Guide to Personal Accounts Fees and Interest** which is available in our branches or on our website [www.ulsterbank.ie](http://www.ulsterbank.ie)

**(Note 1) Internet and Telephone Banking** Internet and Telephone Banking are subject to terms and conditions. Please refer to **Personal Banking Terms and Conditions** and **A Guide to Personal Accounts Fees and Interest** for full Terms and Conditions.

**(Note 2) Mobile Banking and Text Services** Data charges may apply on some mobile networks for mobile banking. Terms and conditions apply.

**(Note 3) Mobile Banking apps** Terms and conditions apply. Standard charges for downloading data may apply. Contact your operator for details. Please see our website [www.ulsterbank.ie/mobile](http://www.ulsterbank.ie/mobile) for more information. You must be registered for our Anytime Banking service.

**(Note 4) Banking with no domestic transaction fees** Charges for additional services still apply. Please see our brochure **A Guide to Personal Accounts Fees and Interest** available in branch for more details.

**(Note 5) Commission-free Foreign Exchange** This applies to transactions in a branch only and is for the customer's own use. It does not include withdrawing money from a cash machine. Offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services. For further information on foreign exchange transactions please contact any Ulster Bank branch.

**(Note 6)** Lending is subject to credit review and approval. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to status and conditions. An overdraft is repayable on demand. For more information, please refer to our **A Guide to Personal Accounts Fees and Interest** for more details.

Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an overdraft, or you exceed your arranged overdraft limit, this is called unarranged borrowing. When this happens, you will incur Unarranged Borrowing charges as shown in our **A Guide to Personal Accounts Fees and Interest** brochure. You will also incur Unarranged Borrowing Interest, which consists of the arranged overdraft interest rate for your account type plus an additional surcharge rate. If you have not agreed a suitable arranged overdraft limit in advance and there is not enough money in your account, we may not always be able to authorise unarranged borrowing. Unarranged borrowing will incur higher charges than arranged overdrafts and should be avoided.

**WARNING: IF YOU GO OVERDRAWN WITHOUT AUTHORISATION, EXCEED YOUR ARRANGED OVERDRAFT LIMIT OR YOUR ACCOUNT DOES NOT FLUCTUATE TO CREDIT FOR A MINIMUM OF 30 DAYS IN ANY ONE YEAR PERIOD, THIS MAY AFFECT YOUR CREDIT RATING WITH THIS BANK.**

**YOU MAY BE ELIGIBLE FOR AN INTEREST-FREE OVERDRAFT IF YOU ASK WHEN YOU APPLY FOR AN ACCOUNT.**

**(Note 7) Student Credit Card** Government Stamp Duty of €30 applies. Tax liability and other matters referred to are as applicable under current legislation, which may change, and their applicability will depend on your individual circumstances. Credit card terms and conditions apply. Visit [www.ulsterbank.ie/creditcards](http://www.ulsterbank.ie/creditcards) for full details. Information on our charges and interest rates is set out in our brochure **A Guide to Personal Accounts Fees and Interest** which is available in our branches or on our website [www.ulsterbank.ie](http://www.ulsterbank.ie)

Liabilities on overdrafts or loans may be set-off against any other account in your name. Formalities may include the use of Credit Reference Agencies who will note that an enquiry has been made about you. If you borrow and do not repay in full, within the agreed credit terms, Credit Reference Agencies may be advised and will note the outstanding debt. This may affect future applications for credit facilities through the Ulster Bank Group of companies (Ulster Bank) or other lenders.

# Graduate Account

## Overview

If you're thinking about repaying your student loan or need a little help while you find your feet, our Graduate Package can help you keep your options open. The Graduate Package is available to persons aged 18 or over or who have graduated from a full time course of higher education, lasting 2 years or more, within the last 12 months.

## Key features of the Graduate Package:

### 1. Interest free overdraft

If you've got a student overdraft, you don't need to feel under pressure to pay it all back right now. With our graduate package, you can apply for an interest free overdraft of up to €1,500 (0% variable). (See Note 1 in Key Considerations).

### 2. Graduate loan

Whether travelling, moving or buying a car, you can apply for a loan to help you get started. (See Note 2 in Key Considerations).

### 3. Banking with no domestic transaction fees

You won't pay any fees for domestic transactions, standing orders or Direct Debits as long as you stay within the agreed limits. (See Note 3 in Key Considerations).

### 4. Ulster Bank Visa Debit Card

With an Ulster Bank Graduate Account, you can avail of a Visa Debit Card. For more information, see pages 25-27.

### 5. Credit card

Useful if money gets a little tight at the end of the month, or in an emergency. (See Note 4 in Key Considerations).

### 6. Commission free travel money

Whether taking a well earned holiday or a gap year abroad, you can pick up commission free foreign currency at your local Ulster Bank branch.

### 7. Free Internet and Telephone Banking

Open an account with us and register for our safe, secure and free Anytime Banking service allowing you to keep an eye on your money, whenever it suits you, 24 hours a day. Visit [www.ulsterbank.ie/anytime](http://www.ulsterbank.ie/anytime) to get started or call us on **1850 211 461**.

## 8. Free financial information

If you need a little help sorting out your finances or would like some information, one of our customer advisers will be happy to chat. Drop into any Ulster Bank branch to make an appointment.

## 9. Budget Planning

For information and help with your finances, talk to one of our Customer Advisers in any branch.

## Key considerations for an Ulster Bank Graduate Account

Terms and Conditions apply. In the month of July of the year after your graduation subject to our assessment of your financial position, the Graduate Package will be converted to a Current Account. We will write to you 60 days before we do this. Full details can be found in our brochure **Personal Banking Terms and Conditions** available in branch or on our website. A Government Stamp Duty charge of €0.12 is applied to each domestic cash withdrawal made at an ATM. The total fee paid per annum per card is capped at €2.50 on ATM only cards and €5 on combined ATM and debit cards, and is applied annually in January.

**(Note 1)** Lending is subject to credit review and approval. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to status and conditions. An overdraft is repayable on demand. For more information, please refer to our **A Guide to Personal Accounts Fees and Interest** for more details.

Your debit balance should not exceed your arranged overdraft limit. If your account overruns without formally agreeing an overdraft, or you exceed your arranged overdraft limit, this is called unarranged borrowing. When this happens, you will incur Unarranged Borrowing charges as shown in our **A Guide to Personal Accounts Fees and Interest** brochure. You will also incur Unarranged Borrowing Interest, which consists of the arranged overdraft interest rate for your account type plus an additional surcharge rate. If you have not agreed a suitable arranged overdraft limit in advance and there is not enough money in your account, we may not always be able to authorise unarranged borrowing. Unarranged borrowing will incur higher charges than arranged overdrafts and should be avoided.

**(Note 2) Graduate Loan** With a Graduate Loan you can borrow up to €6,500. **Representative example:** €5,000 over 3 years at 6.85% variable, 7.0% Representative variable APR with 35 monthly repayments of €153.89. Total amount repayable €5,540.12. Total cost of credit €540.12. Graduate Loan applications are subject to our normal credit scoring criteria. In the absence of a grant or other clearly defined income a parental guarantee is required for graduate loans. Repayment to begin within 12 months of graduation and be repaid within 5 years of drawdown. Repayment can be deferred if going on to further third level education for a maximum of 2 years. Not available for business or mortgage purposes – other lending restrictions apply. The amount you can borrow will be based upon your ability to repay and the purpose of the loan.

Liabilities on overdrafts or loans may be set-off against any other Account in your name. Formalities may include the use of Credit Reference Agencies who will note that an enquiry has been made about you. If you borrow and do not repay in full, within the agreed credit terms, Credit Reference Agencies may be advised and will note the outstanding debt. This may affect future applications for credit facilities through the Ulster Bank Group of Companies (Ulster Bank) or other lenders. Lending criteria, terms and conditions apply. Credit only available to persons aged 18 years and over. Only available to residents in the Republic of Ireland and is subject to repayment capacity and financial status.

**(Note 3) Banking with no domestic transaction fees** Charges for additional services still apply. Please see our brochure **A Guide to Personal Accounts Fees and Interest** available in branch for more details.

**(Note 4) Credit Card** Graduates may apply for our standard credit card subject to repayment capacity, financial status, terms and conditions. €30 Government Stamp Duty applies on credit cards. Please see our brochure **Credit Cards** available in branch for more details. Credit only available to persons aged 18 years and over.



# Ulster Bank Visa Debit Cards

## 1. Visa Debit Cards

You can avail of a debitCARD or a serviceCARD (see Note 1 in Key Considerations). Both these cards can be used wherever you see the Visa logo.

### **Difference between a debitCARD and a serviceCARD**

debitCARDS can help you to budget because they ensure every transaction is checked with the Bank for available funds before it is agreed. However, this does mean that the card cannot be used at merchants who are unable to connect to the Bank's systems. Most merchants can connect to Bank systems, but examples of those who cannot include unattended petrol pumps and some card terminals on planes and trains.

serviceCARDS, on the other hand, can be used at merchants who are unable to connect to the Bank's systems. serviceCARDS will check every transaction for available funds, but unlike debitCARDS if they cannot check with the Bank (e.g. when used at unattended petrol pumps or on planes) the transaction should still go through. In addition, all serviceCARDS are contactless meaning you can tap your card for low value transactions up to €30 where you see the contactless symbol, instead of using chip & PIN.

### **Other key benefits – Visa Debit Card (i.e. debitCARD or a serviceCARD)**

- **Purchases:** Lets you pay for goods and services in over 30 million outlets worldwide including shops, supermarkets, petrol stations, restaurants and online. (see Note 2 in Key Considerations).
- **ATM\*:** Access your account 24 hours a day through Ulster Bank cash machines nationwide, plus a network of cash machines worldwide where the Visa logo is displayed. If you can't find an ATM you can use your serviceCARD/debitCARD to get cashback at Point of Sale in many retailers (see Note 2 & 3 in Key Considerations).
- **Apple and Google Pay™:** Avail of Apple and Google Pay using an eligible Apple or Android device to make payments in shops or in apps with a single touch.
- **Emergency Cash:** If your card is lost or stolen and you need emergency funds, you can take advantage of our 24 hour Emergency Cash service on **1800 245 399**. You can access up to €300 if you are an online and telephone banking customer and if you aren't we'll still give you up to €60 to tide you over. Remember you'll need to have the money available in your account before you can withdraw it. The minimum amount you'll need to have available is €25. After answering a few quick security questions, you will be given a code allowing you to withdraw cash without a card from any Ulster Bank ATM in the Republic of Ireland.

\*ATM: Automated Teller Machine

- **Purchase Protection:** When using your serviceCARD/debitCARD to pay for goods/services and they fail to arrive or are damaged when you receive them, we may be able to help you to recover the payment. This protection includes purchases made from companies that have gone into administration and purchases made using the internet, where the goods or services have not been received. You must contact the retailer or service provider first to try to resolve the problem. If this proves unsuccessful, contact us on **1890 252 968** or **+353 1890 252 968** from abroad.

## Key considerations for an Ulster Bank Visa Debit Card

**(Note 1)** Eligibility criteria apply to qualify for a serviceCARD. If you are not eligible for a serviceCARD you may be eligible for a debitCARD which enables you to pay for goods and services at home, abroad or online, get cashback at most supermarkets and withdraw cash from ATMs\* where the Visa logo is displayed.

### **(Note 2) Debit Card charges**

**Cash withdrawals** – Transaction fees apply for any Euro cash withdrawal within SEPA\*\* Please see our booklet A Guide to Personal Accounts Fees and Interest, available in branch and online, for further details.

Any cash withdrawal in foreign currency at an ATM\*\*\* is converted into Euro at our prevailing exchange rate and an exchange rate transaction fee of 1.5% of the transaction amount is subsequently applied. In addition the transaction will be subject to a charge of 2% of the transaction amount (minimum €3, maximum €12).

**Buying goods and services** Transaction fees apply for using a debit card for purchases in Euro within SEPA\*\* Please see our booklet A Guide to Personal Accounts Fees and Interest, available in branch and online, for further details.

Any serviceCARD/debitCARD purchase (point of sale transaction) is converted into Euro at our prevailing exchange rate and an exchange rate transaction fee of 1% of the transaction amount is subsequently applied (minimum €0.25, maximum €6). In addition the transaction will be subject to a charge of 1% of transaction amount (minimum €0.25, maximum €6). This does not include any additional fees that a merchant or cash machine owner may impose on the customer for using this service.

\*ATM: Automated Teller Machine

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

\*\*\*Withdrawals from the following ATM locations are exempt from these charges, but will be charged a transaction fee of 35c. – Ulster Bank in Northern Ireland, RBS in Scotland, and NatWest in England and Wales.

**(Note 3)** The following ATM networks can be used to withdraw cash from your account; AIB, Bank of Ireland, Clydesdale Bank, Coutts and Co., First Trust Bank, HSBC, Isle of Man Bank, the Link ATM network, NatWest Bank, National Irish Bank, Northern Bank, The Royal Bank of Scotland and Permanent TSB. Please note that additional charges may apply when using a non-Ulster Bank ATM. This is not an exhaustive list. Please check the relevant ATM for acceptance.

A Government Stamp Duty charge of €0.12 is applied to each domestic cash withdrawal made at an ATM. The total fee paid per annum per card is capped at €2.50 on ATM only cards and €5 on combined ATM and debit cards, and is applied annually in January. **A Guide to Personal Accounts Fees and Interest** available in branch for more details.

# Anytime Internet and Telephone Banking

## Overview

Like to have control over your money from the comfort of home – or anywhere else in the world – whenever you want? Want to reduce the amount of time spent queuing in branch? Our Anytime Internet and Telephone Banking services can give you this freedom, 24 hours a day, 365 days a year.

We take security seriously, so you can have complete peace of mind when banking online. But Anytime offers far more than confidence and convenience.

## Key features of Anytime Internet and Telephone Banking:

- 1 Registration is simple and only takes a few minutes.
- 2 Make payments and transfer money instantly between your Ulster Bank accounts.
- 3 Send money to friends and family at home or abroad (Fees and charges may apply for International payments – please see our brochure ‘Schedule of Services – Payment and International Banking Charges’).
- 4 Check your balances easily. Your available balances are updated in real time.
- 5 Check your Ulster Bank Credit Card balances and transactions and pay them online.
- 6 View and manage your Direct Debits and Standing Orders.
- 7 Pay bills today or up to 120 days in the future.
- 8 Switch from paper to eStatements – view up to 7 years of statement history online.
- 9 Set up your text alert preferences.
- 10 Free additional online protection with Rapport, our free desktop security software.
- 11 Extra security and peace of mind is available with a free easy-to-use Card Reader.
- 12 Help with technical queries is available when you need it via our online Help 24/7 service.

If you already have an Ulster Bank account, why not sign up to Anytime Internet and Telephone Banking so that you can manage your finances any time, anywhere.

## Key considerations for Ulster Bank Anytime Internet and Telephone Banking

You need to be over 11 years of age.

Transaction fees apply for payments and transfers using Anytime Internet & Telephone Banking. Please see our booklet A Guide to Personal Accounts Fees and Interest, available in branch and online, for further details.

Fees and charges apply for international transfers via Anytime Internet Banking. Please see our brochure 'Schedule of Services – Payment and International Banking Charges' for more information. Anytime Internet and Telephone Banking terms and conditions apply. Some services may not be available on certain types of account or to under 18s, for further information please see the Personal Banking Terms and Conditions brochure in branch.

There are limits on the amount you can transfer under any credit transfer. For details of the limits applicable for transfers made through Anytime Internet Banking please visit our Help 24x7 service found on our website [www.ulsterbank.ie](http://www.ulsterbank.ie). For Telephone Banking the limits will be advised to you when you are making the transfer.

## What may help you when registering for Anytime Internet and Telephone Banking

Signing up to Anytime is simple. All you need is an Ulster Bank Personal account or Credit Card held in the Republic of Ireland and be aged 11 years or over.



You can register for Anytime Internet Banking at [www.ulsterbank.ie/anytime](http://www.ulsterbank.ie/anytime)



To register for Anytime Telephone Banking, call **1850 211 461** (from abroad **+ 353 1 804 7475**).



If you are already registered for Anytime Telephone Banking you can manage your account over the telephone by calling us on **1850 424 365** (from abroad **+ 353 1 804 7475**).

# Mobile Banking and Alerts Services

## Overview

Our Mobile Banking App and Alerts Service give you more control of your finances when you are on the move.

### Key features of our Mobile Banking app

- Application available free of charge from the relevant App Store.
- Up-to-the-minute balance available.
- View a statement with up to seven years of transaction history anytime, anywhere.
- Get Cash from your account at any Ulster Bank Republic of Ireland or EasyCash cash machine without your Debit card.
- Pay bills.
- Transfer money between your Ulster Bank accounts.
- You can view, cancel and create standing orders.
- Find your nearest cash machine or local branch with Near Me.
- Make one off payments to any Republic of Ireland account using a BIC/IBAN (Payment limits apply).
- Locate your nearest Ulster Bank Branch or Cash Machine.
- Available on most smartphones where you are registered for Anytime Internet Banking and a have an ROI or international mobile number.

Please note, transaction fees may apply to the transactions listed above. Please see our booklet A Guide to Personal Accounts Fees and Interest, available in branch and online, for further details.

### Key features for Alerts Service

- Once a week, we'll text you your account balance on whatever day suits you best.
- We'll let you know by text when your account goes above or below a certain limit set by you.
- Once you've registered we can send you a balance and mini-statement text anytime you like. Just text BAL or MINI to the Ulster Bank Shortcode 53627.
- To avail of the Alerts Service you need to have a valid ROI mobile number or a valid email address.

### Activity Alerts

If we hold a valid Mobile number for you we will automatically send you a text when a certain activity has taken place on your account such as:

- create or amend a payee
- create or amend a Standing Order
- update your address or telephone details
- you are issued with a new debit/cash card or PIN\*.

\*PIN: Personal Identification Number

\*\*ATM: Automated Teller Machine

## Key considerations for Ulster Bank Mobile Banking Apps and Alerts Service

Ulster Bank Mobile Banking is free of charge to all personal customers. You need to be over 11 years of age to use our Mobile Banking Apps and Alerts Services. Data Charges may apply on some mobile networks for mobile banking. Full terms and conditions are available at [www.ulsterbank.ie/mobile](http://www.ulsterbank.ie/mobile) or by contacting your local branch. Mobile Banking terms and conditions apply.

**Please remember we will never ask you for your PIN or Password details by text or email.**

### What may help you when registering for our Mobile Banking App

You can download the Mobile Banking App from the relevant App Store or from [www.ulsterbank.ie/mobile](http://www.ulsterbank.ie/mobile)



Once you've downloaded the app, registering is simple. All you need to hand is your Anytime Internet Banking customer number, PIN and password to access the app straight away.

### What may help you when registering for our Alerts Service

Make sure we hold an up-to-date ROI mobile phone number for you. You can update this at any time on Anytime Internet Banking, by phone or at your branch.



You can register online at [www.ulsterbank.ie/alerts](http://www.ulsterbank.ie/alerts)



Any ROI mobile phone with text functionality can be used to receive our Alerts Service

# Credit Cards

## Overview

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

Ulster Bank offers three different credit cards – Classic Mastercard, Black Mastercard and Student Mastercard – each of which offers real flexibility wherever you are in the world. For specific details of each and current rates, please visit [www.ulsterbank.ie/creditcards](http://www.ulsterbank.ie/creditcards)

## Key benefits for Ulster Bank Credit Cards

### 1. Interest rates

#### **Classic Mastercard Representative example:**

Total amount of credit is €1,500 repayable over 12 months.

12 equal monthly capital repayments of €125.

Total amount of interest repayable across the 12 months is €135.04.

#### **Rate of interest:**

0% (fixed) on purchases for 3 months from account opening (to welcome you as a new Cardholder) and 17.9% p.a. (variable) thereafter.

21.1% p.a. (variable) on cash advances.

3.9% p.a. (fixed) on balance transfers for 12 months and 17.9% p.a. (variable) thereafter.

Representative 22.7% APR\*, APR is inclusive of stamp duty of €30.

Total Amount Payable is €1,665.04.

For a Classic Card you need to have a minimum income of €10,000 per annum. The minimum credit limit for a Classic Card is €500.

#### **Black Mastercard Representative Example:**

Total amount of credit is €3,000 repayable over 12 months.

12 equal monthly capital repayments of €250.

Total amount of interest repayable across the 12 months is €212.75.

#### **Rate of interest:**

0% (fixed) on purchases for 6 months from account opening (to welcome you as a new Cardholder) and 13.9% p.a. (variable) thereafter.

21.1% p.a. (variable) on cash advances.

0% p.a. (fixed) on balance transfers for 12 months and 13.9% p.a. (variable) thereafter.

Representative 16.1% APR\*, APR is inclusive of stamp duty of €30.

Total Amount Payable is €3, 242.75.

\*APR: Annual Percentage Rate



For a Black Card you need to have a minimum income of €40,000 per annum. The minimum credit limit for a Black Card is €3,000.

(NOTE: No annual fee applies. Minimum monthly repayments are just €5 or 3% of your balance, whichever is the greater.)

**2. No annual fee**

Unlike some credit cards, you're not asked to pay an additional charge each year for your Ulster Bank Credit Card (see Note 4 in Key Considerations).

**3. Up to 56 days' interest free credit on purchases**

Pay off your outstanding balance in full within 25 days of your statement being issued and you won't be charged any interest on purchases if you've also paid your previous month's balance in full and on time.

**4. Low minimum payments**

Each month you can pay just €5 or 3% of your balance, whichever is the greater. However, if you only pay minimum balance, interest will accrue on the remaining balance.

**5. Easy ways to pay**

You can pay your bill at any Ulster Bank branch, by post or direct debit and over the phone or on the internet if you are registered for Ulster Bank Anytime. (You'll find more details about this option by visiting [www.ulsterbank.ie/anytime](http://www.ulsterbank.ie/anytime) or phoning 1850 424 365.)

**6. Contactless payments**

You can make a contactless payment by tapping your card on a reader to pay for goods up to the value of €30.

**7. Apple and Google Pay™**

Avail of Apple and Google Pay using an eligible Apple or Android device to make payments in shops or In app with a single touch.

**Balances on other cards? Switch them and save.**

Applying for an Ulster Bank Credit Card makes even more sense if you already have balances on other credit or store cards with other banks. Transfer these onto your new Ulster Bank Credit Card and you will benefit from either:

0% (fixed) for 12 months (from the account open date) on balances transferred to the Ulster Bank Black Credit Card, thereafter 13.9% p.a. or

3.9% (fixed) for 12 months (from the account open date) on balances transferred to the Ulster Bank Classic Credit Card, thereafter 17.9% p.a.

€30 Government Stamp Duty charge will be applied (See Notes 3 and 4 in Key Considerations).

## Key considerations for Ulster Bank Credit Cards

Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age.

Minimum annual salary of €40,000 (gross of tax) required for Black Mastercard.

**(Note 1)** Cash advances subject to a handling fee of 1.5% subject to a minimum charge of €2.54, and can only be withdrawn from an ATM\* displaying the Mastercard symbol, subject to maximum daily cash advance limit of €300 or the amount available on your card, whichever is lesser.

**(Note 2)** Foreign currency transactions (outside the euro-zone) are subject to an administration levy equivalent to 2% of the transaction value. This charge does not apply to the Black Card.

**(Note 3)** Approval for a balance transfer is only available once the credit card application has been accepted. The amount of the balance transfer(s) that we process will depend on the allocated credit limit. Should your credit limit be insufficient to process all transfer requests, we will action them according to the order in which you have provided them to us.

You can only transfer balances from non-Royal Bank of Scotland Group companies' credit or store cards. Ulster Bank is not responsible if a credit or store card provider will not accept payment. We cannot accept responsibility for interest charged by other credit card providers. We can refuse to accept any balance transfer request.

**(Note 4)** Government Stamp Duty of €30 applies. Tax liability and other matters referred to are as applicable under current legislation, which may change, and their applicability will depend on your individual circumstances.

Credit card terms and conditions apply.

Visit [www.ulsterbank.ie/creditcards](http://www.ulsterbank.ie/creditcards) for full details

## What you will need to apply for any Ulster Bank Credit Card



**COMPLETED APPLICATION** Apply online at [www.ulsterbank.ie/creditcards](http://www.ulsterbank.ie/creditcards)



**PHOTOGRAPHIC PROOF OF IDENTITY** e.g. valid passport, valid driving licence or student identity card



**PROOF OF ADDRESS** e.g. utility bill issued within last six months or a valid driving licence or student identity card

**PROOF OF PERSONAL PUBLIC SERVICE NUMBER (PPSN) / TAX REFERENCE NUMBER** e.g. Payslip, Letter from the revenue, P60

\*ATM: Automated Teller Machine

## Helpful tips on your finances

Smart ways to cut costs when using current accounts and credit cards.

### Current Accounts

- For short-term borrowing, a bank overdraft may be a suitable option. Always arrange this with your bank as higher rates of interest and fees may be charged for an unarranged overdraft.
- Most current accounts don't pay interest on the money you have in credit. If you have money left at the end of every month, consider transferring some to a savings account.
- Some current accounts have waivers in place for fees. Check to see if this is the case when opening the account.
- Some current accounts will not attract fees for services if the account remains in credit. Check to see if this is the case when opening the account.

### Credit Cards

- Pay your account off in full every month by the due date. Otherwise interest will be applied to any outstanding balance.
- Set up a direct debit to pay either the minimum or full amount of your balance. This will ensure you do not miss any payments, as missed payments will attract a fee.
- Try not to wait for the 'payment due' date because interest can be charged right up until your payment is received.
- Be aware that you might be charged a higher rate of interest if you use credit cards to withdraw cash from cash machines.

To find out more:



Call into your local branch



[ulsterbank.ie](http://ulsterbank.ie)

**Braille, large print and audio**

This brochure is also available in Braille, large print, audio or on disk.

Please contact your local branch for details.

 **Ulster Bank**

Information correct as at 21 July 2019

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Calls may be recorded.  
ULST880RI 21 July 2019