

ufirstgold User Guide



 **Ulster Bank**

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Welcome to ufirstgold

The ufirstgold account is no longer available to new customers.

You've worked hard to get where you are, now there's a current account that works hard to give you a range of benefits and privileges designed to help you get the most from life.

Inside this user guide you'll find all the information you need to help you take maximum advantage of your ufirstgold Current Account, together with details on how to access its many impressive banking, lifestyle and protection benefits.

Take a few moments now to look through each of the sections on the benefits that come with the ufirstgold account. They are divided into three sections:

- Banking Benefits
- Lifestyle Benefits
- Protection Benefits

Also, please visit [ufirstaccount.ie](https://www.ufirstaccount.ie) to see the full range of benefits available.

Information correct as at 12 February 2020

ufirstgold Membership

Take a few moments now to look through each of the benefits and see how you can make the most of your ufirstgold account.

In most cases, simply opening your ufirstgold account is all you need to do to enjoy the benefits of your membership.



What do I need to do next?

In the majority of cases, simply opening a ufirstgold Current Account is all you need to do to reap the rewards of your membership. For others, you may need to contact your branch, log on to our Members' Website at www.ufirstaccount.ie or call ufirstgold Membership Services on **1890 946 486** who will introduce you to the relevant company who will register you for these benefits.

The most important information you'll require when you call us is your ufirstgold membership number. This is made up of your branch sort code and your ufirstgold Current Account number.

Write them down in the space below so you'll always have them to hand.

Sort code

--	--	--	--	--	--

Account number

--	--	--	--	--	--	--	--

By logging on to the Members Website at www.ufirstaccount.ie, you will be able to view the benefits that are available to you. You can see how you can access these benefits and you can monitor your benefit usage to ensure you get the best value from your account.

When you log-on to the Members website for the first time, you will be asked to provide your first name, last name, date of birth, sort code and account number. You can then insert your email address and create a password that you can use to log in to the Members website in future.

You can register for the Members Website at www.ufirstaccount.ie 24 hours after account opening.

If you are experiencing issues with viewing the Members Website www.ufirstaccount.ie, please ensure that you are using the latest version of internet explorer or download Google Chrome or Firefox. Please also ensure that pop-ups aren't blocked and that Java is not disabled. Javascript can be reactivated by clicking on the right top bar of your window.

Anything else?

As with all exclusive clubs there is a monthly account fee. The ufirstgold account fee is currently €14 per month.

This fee covers all the Banking and Lifestyle benefits available with your ufirstgold account including an interest free (**0% variable**) overdraft of up to €1,000, access to tailored rates for mortgages and loans, 25% cash-back on up to four tickets for any event, discounts on holidays and much more.

The ufirstgold account also has additional protection benefits at no extra cost. These include:

Complimentary Annual Worldwide Family Travel Insurance and Ulster Bank Car Insurance discount

More information on all these benefits are included within this guide.

Don't forget!

The terms and conditions for the ufirstgold banking and lifestyle benefits are at the back of this User Guide.

To ensure you receive any items you order through ufirstgold Membership Services remember to let your branch know if you change your address. Terms and Conditions apply. For details please see our Personal Banking – Terms and Conditions brochure in our branches or on our website www.ulsterbank.ie

Please note that if you close your account, you may no longer be entitled to the benefits outlined in this user guide.

If you are living abroad or plan on living abroad, it is important to note that some of the benefits attached to your account are only available when you are visiting the Republic of Ireland or when you are resident in the Republic of Ireland. For further information please log on to the Members' Website at www.ufirstaccount.ie or call ufirstgold Membership Services on 1890 946 486 or from outside the Republic of Ireland call 00 44 2392 676 738.

If you've any questions on your account

- ask any member of staff in your local Ulster Bank branch
- call the ufirstgold membership services team

ufirstgold Membership Services



1890 946 486

or from outside the Republic of Ireland call



00 44 2392 676 738

(National call rate applies)

Lines are open 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday, to speak to an agent. Outside of these hours, you may still be able to access your benefits through an automated service and in accordance with the opening hours outlined under each individual benefit. Calls may be recorded.

1. Banking Benefits

- 1.1 Interest-free overdraft up to €1,000 (0% variable)
- 1.2 Preferential overdraft rates
- 1.3 Interest when your account is in credit
- 1.4 Tailored Rates on Personal Loans
- 1.5 Tailored Rates on Mortgages
- 1.6 Commission-free Travel Money
- 1.7 Annual Customer Review
- 1.8 Anytime Internet and Telephone Banking
- 1.9 Mobile Banking



1.1 Interest-free overdraft up to €1,000 (0% variable)

Getting close to payday and need more funds? Don't worry, with a ufirstgold interest-free overdraft limit you can borrow up to €1,000 whenever you need it – with no charges.

How it works

This is an interest-free overdraft (**0% variable**). As a ufirstgold member you can apply for an interest-free (**0% variable**) overdraft of up to €1,000 and relax knowing you have it in place to cover those additional expenses. And as long as your account balance is within the interest-free overdraft limit, debit interest will not be charged. The ufirstgold account monthly account fee is €14.

How to apply

When opening your ufirstgold Current Account you can apply for an interest-free (**0% variable**) overdraft of up to €1,000. You can also apply for the overdraft at any time after you have opened your account.

Important Information

Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland and is subject to status. Lending criteria, terms and conditions apply. The overdraft is repayable on demand. The overdraft facility may not be exceeded without the prior permission of Ulster Bank. If you exceed your overdraft limit, surcharge interest in addition to debit interest will be applied on any amount exceeding your limit, other charges may also apply. Please note: if for any reason your ufirstgold Account is closed, standard overdraft rates will apply. Please read our booklet **A Guide to Personal Account Fees and Interest** for details.

1.2 Preferential overdraft rates

Sometimes we all need a little extra money, so why not take advantage of our preferential overdraft rates for ufirstgold customers?

How it works

You can apply for a higher overdraft limit above your interest-free overdraft at a preferential rate for our ufirstgold customers. However, if you do, every time your balance goes over the interest-free overdraft, we will charge debit interest on the full amount of the overdrawn balance including your interest-free overdraft limit.

How to apply

If you would like to apply for a higher overdraft limit, please contact your branch.

If you go over your overdraft limit, we will charge you debit interest at our arranged interest rate up to the total limit and we will charge you interest at our unauthorised overdraft rate on the balance above the total limit. Please note, that if for any reason your ufirstgold Account is closed, standard overdraft rates will apply.

Lending criteria, terms and conditions apply. Credit facilities are available to over 18s only. You must repay the overdraft when we demand. You cannot go over the overdraft facility, without getting our permission first. If you go over your overdraft limit, we will charge interest at the rate shown in our **A Guide to Personal Account Fees and Interest** brochure. Please ask in branch for details.

1.3 Interest when your account is in credit

Credit interest is payable on this account. We work this out on the amount actually in your account at the close of business everyday (this does not include any cheques or other items not yet cleared). We add this interest to your account every month. Interest will be paid after the deduction of Deposit Interest Retention Tax (DIRT). Details of current interest rates are available from any branch of Ulster Bank or from our website www.ulsterbank.ie

1.4 Tailored Rates on Personal Loans

As a ufirstgold member, you are entitled to a discount off the bank's standard fixed interest rate for personal, car and home improvement loans.

Representative example: €15,000 over 5 years at 6.68% fixed, 6.9% representative APR* (fixed), with 60 monthly repayments of €294.83. Total amount repayable €17,689.80.

For the latest rates please check our website www.ulsterbank.ie

How it works

The discount will be taken off your personal loan interest rate when we provide a quotation for you. Once you have agreed how much you wish to borrow, and for how long, your branch will draw down your loan for you and you'll benefit from the reduced rate for the life of the loan.



If you are looking for a personal, car or home improvement loan, simply call into your local branch or phone **1890 587 587**.

Lines are open 8.30am – 8pm Monday to Friday. Calls may be recorded.

A discount will be applied to the interest rate for fixed rate loan borrowings for ufirstgold customers. Typical discount equates to approximately 1% off the APR* of the prevailing rate. This discount is subject to change.

Important Information

Lending criteria, terms and conditions apply. Personal Loans are not available for business or mortgage purposes – other lending restrictions may apply. Loans are paid monthly and terms must be set in increments of one month. The loan must be drawn down in one sum within one month from date of offer and will not be valid after this period. Credit is only available to persons aged 18 or over, who are residents of the Republic of Ireland. Security may be required. The amount you can borrow will be based upon your ability to repay and the purpose of the loan.

We will only accept loan applications from €1,500 to €2,499, if the application is to refinance existing Ulster Bank debt.

*APR: Annual Percentage Rate

1.5 Tailored Rates on Mortgages

All ufirstgold members are entitled to apply for a discount on Ulster Bank Variable Rate mortgages. These offer all the features and benefits of our Variable Rate mortgages with the added benefit of a special discount. A free valuation is available on our Variable Rate Mortgage for ufirstgold customers. In each case a valuer will be nominated for you from Ulster Bank's valuation panel to carry out your valuation. Only one free valuation per customer applies. The details of this offer may change to reflect the mortgage market conditions and changes in lending rates. Up to date details are available from any Ulster Bank branch or from our website at www.ulsterbank.ie

How it works

If you wish to take a Variable Rate Mortgage with ufirstgold discount, full details of this will be given to you before and upon application.

Once your application is agreed, an Offer of Advance will be forwarded to you. From the moment you drawdown the mortgage funds, you'll start receiving the benefit of your Variable Rate Mortgage with ufirstgold discount.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

If you choose a variable rate loan:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

Example

Assuming a total amount of credit of €100,000 repayable over 20 years at a borrowing rate of 3.55% (variable), the cost per month is €582.53 excluding insurance. The total amount to be repaid is €139,845.20 which includes a release of security fee of €38. The Annual Percentage Rate of Charge is 3.6% (variable). The additional cost per month of a 1% rise in the rate of interest of such a mortgage is €52.82 and would be payable monthly.

This quotation is for illustrative purposes only and the actual repayment may vary. For the latest rates please check our website www.ulsterbank.ie

How to apply

Simply contact your branch and identify yourself as a ufirstgold member.

Important information

Lending criteria, terms and conditions apply. Mortgage loans are granted subject to status. Mortgaged property must be in the Republic of Ireland. Credit is only available to persons aged 18 and over. Security and insurance are required.

The loan amount approved is not based on one fixed formula. Factors reflecting the individual repayment capacity of each application are individually assessed based on a number of factors including qualifying income, net disposable income and existing commitments. Maximum Loan to Value is 80%.

1.6 Commission-free Travel Money

ufirstgold members can buy or change foreign currency for personal use at any Ulster Bank branch and have the usual commission fee waived.

Important Information

Commission-free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use – not ATM* machines. 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.

1.7 Annual Customer Review

All Ulster Bank customers are entitled to an annual financial consultation with an Ulster Bank Customer Advisor.

How it works

A consultation with our Customer Advisors could help you ensure your money is working as hard as you do. This service is also designed to provide real peace of mind.

How to apply

Simply telephone or call into your local branch and make an appointment with either the Customer Advisor or Branch Manager.

*ATM: Automated Teller Machine

1.8 Anytime Internet and Telephone Banking

You can register your ufirstgold Current Account for Internet and Telephone Banking. These services provide you with access to your accounts 24 hours a day, 7 days a week, 365 days a year.

How it works

Once registered, you can access your accounts and the following services*:

- Balance enquiries
- Pay bills
- Switch to eStatements with online banking
- Manage standing orders and Direct Debits
- Transfer funds from one account to another
- Order a chequebook or paying-in book

Internet and Telephone banking is designed so you can do your banking when it suits you.

Important information

Ulster Bank Anytime Internet and Telephone Banking is subject to terms and conditions, available on request from any Ulster Bank branch.

Ulster Bank Anytime is available to registered account holders only. Calls are charged at single unit local rates. All calls made to Ulster Bank Anytime from outside the Republic of Ireland and from mobile phones are charged at normal rates. Calls may be recorded.

How to register for Anytime Internet and Telephone Banking



You can register for Anytime Internet Banking at ulsterbank.ie/anytime



To register for Anytime Internet Banking Call **1850 211 461**



To register for Anytime Telephone Banking Simply call into your local branch or telephone Ulster Bank Anytime on **1850 211 461** to complete an application.

*Other Anytime Banking services are available, this is not an exhaustive list.

1.9 Mobile Banking

We offer you a range of free mobile banking services that will help you manage your money – wherever you are:

Free text alerts

Helps you keep track of your money on the move and is easy to use.

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 or mini-statement text any time you like. Just text BAL or MINI to the Ulster Bank Shortcode 53627.

If we hold a valid mobile number for you we will also 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

What may help you when registering for our Alerts Service

You can register for our free text alerts service:

In your local branch

By logging onto our website www.ulsterbank.ie/alerts

In the mobile app in settings/alerts

Or telephone us on **1850 211 830**

Please make sure we hold an up-to-date mobile phone number for you.

You can update your information at any time and set your alerts on

Anytime Internet and Telephone Banking or at your branch.



You can register at
ulsterbank.ie/alerts
or in the mobile app in settings/alerts.

Free Mobile Banking apps

With our apps you can:

- Login using your fingerprint (on compatible devices and operating systems)
- Use the same app on compatible devices across different mobile platforms
- Check your balance and your statement, filter to see transaction types
- Hide your balance, reorder your accounts or edit the names of your accounts to personalise your banking experience
- Share your account details so people can pay you directly into your account
- Set up and amend your SMS alerts
- Transfer money between your Ulster Bank Republic of Ireland Accounts
- Manage Standing orders
- Make one off payments to any ROI account using a BIC/IBAN (Payment limits apply). PDFs are now available as confirmation of payments made in the app
- Send international payments to payees you have previously set up on Anytime Internet banking
- Get Cash from your account at any Ulster Bank Republic of Ireland or EasyCash cash machine without your debit card
- Apply for a credit card, loan, overdraft or savings account by visiting Our Products
- Find your nearest cash machine or local branch with Near Me

To use the Ulster Bank RI Mobile Banking app, you need to be registered for Anytime Internet Banking and have a RI mobile number or International Mobile number.

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.

Important information

Terms and conditions apply. Standard charges for downloading data may apply. Contact your operator for details. Payments must be within daily withdrawal limit. App available for selected smart phones.

Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.

2. Lifestyle Benefits

- 2.1 Ticket Booking Service
- 2.2 Travel Service
- 2.3 Airport Lounge Membership

2.1 Ticket Booking Service

Enjoy 25% cash-back on tickets for the theatre, dance, opera, sporting events, concert performances and more throughout the Republic of Ireland and the UK.

ufirstgold gives you access to live entertainment at reduced prices.

- **Cash-back on up to four tickets** – for each event booked
- **No limit** – take advantage of this cash-back as often as you like
- **25% cash-back** – based on the normal face value price of the ticket

Main exclusions

You can't resell your tickets, and must be attending the event. You may be able to order more than four, but you will pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we will be unable to provide you with the 25% cash-back. Terms and Conditions apply – please refer to pages 34–37 of this brochure.

How it works

Get 25% cash-back for as many events as you like within the Republic of Ireland and the UK. The cash-back will appear in your online cash-back summary within five days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. To ensure receipt of your cash-back, following the completion of your online booking you need to confirm your booking reference number provided to you by Ticketmaster when prompted when returning to the ufirstgold Tickets Services page on **www.ufirstaccount.ie**. If you do not complete an online booking in this way we will be unable to provide you with the 25% cash-back. Tickets may also be booked over the phone through the Ticket Concierge Service.



Book online

Log on to the Members Website at
www.ufirstaccount.ie



Book by phone

Call the Ticket Concierge Service through ufirstgold membership services on
1890 946 486.

Lines are open Monday to Friday, 8am-8pm, excluding Bank Holidays and 9am-5pm Saturday.

2.2 Travel Service

Make savings for you and your family on package holidays, hotels, tours and cruises, weekends away, car hire, flights and much more.

Planning a weekend getaway, family holiday or a romantic trip away? Your money goes further when you're a ufirstgold member. With a 10% discount off weekend breaks, hotels, holidays, car hire and overseas travel, you could travel further, more often.

ufirstgold travel booking service offers you:

- Holiday packages, tours and cruises
- Tickets for scheduled airline flights
- Tickets for any chartered airline flights offered to the public
- Tickets for UK based low cost airline flights (excluding Ryanair)*
- Holiday cottages and villas
- Ferry tickets
- Hotel accommodation
- Car hire

You can book your holiday or travel by phone.

Call ufirstgold membership services on **1890 946 486**.
Lines are open Monday to Friday, 8am–8.30pm and 8am–6pm on weekends and Bank Holidays, closed Christmas Day.

More information on Travel Services

Terms and Conditions apply – please refer to pages 28–32 of this brochure, or call ufirstgold membership services for more details and common questions.

*You can book low cost airline flights through the Travel Service but the 10% discount will not apply.

2.3 Executive Airport Lounge Membership

Avoid the hustle and bustle of airports – start your holiday in style. As a ufirstgold member you can apply for a Priority Pass giving you access to over 600 airport lounges around the world for a small fee.

- Access to over 600 VIP lounges in more than 100 countries and 300 cities worldwide
- Available to use regardless of the class of travel or airline you're flying
- Privileged access to over 70 US Airport VIP Lounges
- Relaxing ambience – for you and your guests
- Complimentary refreshments and snacks

How it works

Priority Pass gives you access to more than 600 executive lounges all over the world. As a ufirstgold account holder the annual fee – normally €99 – will be waived. For a fee of €28 per person per visit, you, your family, or friends travelling with you can enjoy the comfort of an executive lounge – even when you're flying economy.

Register online

through our Members Website at
www.ufirstaccount.ie

Register by phone

call ufirstgold Membership Services on **1890 946 486** to request an application form for your Priority Pass.

Please note: The Priority Pass per visit fee must be paid for using a nominated credit card (debit cards are not accepted).

*PIN: Personal Identification Number

3. Protection Benefits

The ufirstgold account also has additional protection benefits at no extra cost. These include:

- 3.1 Annual Worldwide Family Travel Insurance
- 3.2 Ulster Bank Car Insurance discount
- 3.3 Additional Packaged Accounts

3.1 Annual Worldwide Family Travel Insurance

This benefit gives you and your family multi-trip worldwide travel insurance up to 31 days, that covers you all year round. This also includes up to 17 days' winter sports cover.

Worldwide Travel Insurance is introduced by Ulster Bank to the insurance provider and underwriter U K Insurance Limited (UKI).

U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ
Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

Worldwide travel cover for you and your family

- **Worldwide cover for you** – also covers your partner and dependant children if applicable
- Provides cover for trips up to 31 days
- **Winter sports cover** – up to 17 days' cover

How it works

You will need to register for this benefit to activate the cover on this policy. The insurance is only in force for as long as you have your ufirstgold Current Account.



Call ufirstgold Membership Services on **1890 946 486** who will introduce you to UKI. They will provide you with terms and conditions, additional information and register you for cover.

Do you have an existing medical condition?

You will not be covered for claims relating to any pre-existing medical conditions. Call ufirstgold Membership Services on **1890 946 486** who will introduce you to UKI for more information.

For more information in relation to this benefit or how to make a claim, log on to **www.ufirstaccount.ie** or call **1890 946 486**.

Lines are open Monday to Friday 9am–6pm and Saturday 10am–4pm.

3.2 Ulster Bank Car Insurance discount

Car Insurance is something every driver needs – and getting the best value cover is something every driver wants. As a ufirstgold member, you are eligible for a discount off your Ulster Bank Car Insurance premium.

What benefit will I receive?

As a ufirstgold member, you are eligible for a **10% discount** off your premium – this is in addition to other discounts which you may be eligible for.



For an instant quote or to arrange immediate cover, call Ulster Bank on **1890 700 800**, ensuring you inform the Customer Support Team that you are a ufirstgold member.

Lines are open Monday to Friday 9am–6pm. Calls may be recorded.

Important Information

Discounts are applied consecutively to your individual premium. Subject to a minimum premium of €280. Underwriting and acceptance criteria apply.

Ulster Bank Car Insurance is introduced by Ulster Bank Ireland DAC and underwritten and administered by Aviva Insurance Ireland DAC. Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland.

3.3 Additional Packaged Accounts

If you already hold a packaged account from Ulster Bank and are satisfied to open an additional packaged account, please note that there may not be any additional advantage for you of opening another account for the following: Travel Service, Airport Lounge Access, Tailored Personal Loan Rates, Tailored Mortgage Rates, Commission Free Travel Money, Worldwide Travel Insurance and Car Insurance (if you have more than two packaged accounts). You will also be charged an additional monthly account fee on the new packaged account.

04. Terms and Conditions

Please read the following Terms and Conditions. They tell you important information about your Ulster Bank ufirstgold Current Account.



Terms and Conditions

Please read the following Terms and Conditions. They tell you important information about the benefits that your account offers. We will tell You about any changes we make to these Terms and Conditions by putting a notice in at least one national daily paper and in our branches or by writing or emailing you. We will also update the information on our information services including telephone helplines and websites as soon as the changes come into effect. If you are not happy with the changes, you can close your Account without charge in accordance with these Conditions. If you do not contact us about closing your Account by the end of any notice period set out above, we will assume You agree to such changes.

1 Definitions

“ufirstgold Membership Services” means services provided by Affinion International Limited acting as agents for Ulster Bank.

2 ufirstgold Benefits

- 2.1 The customer is entitled to apply for any additional benefits specified in any promotional literature for the Account. The Bank may alter any of these benefits on giving at least one month’s prior notice.
- 2.2 The Bank reserves the right to reclaim all or part of the value given on any benefits so denoted in the ufirstgold user guides issued to customers when opening the Account, should the ufirstgold Current Account be closed within six months of the Account being opened.
- 2.3 If you cease to reside in the Republic of Ireland, you may not be able to access some of the ufirstgold Benefits attached to the Account. For further information contact your branch or call ufirstgold Membership Services on 1890 946 486. From outside the Republic of Ireland call 0044 2392 676 738.

Banking Benefits

3 Interest-free overdraft

- 3.1 Each ufirstgold Current Account holder can apply for an interest-free overdraft limit marked. Whilst the balance of your ufirstgold Current Account remains either in credit or within the interest-free overdraft limit, debit interest will not be charged. Details of the level of the interest-free overdraft are given in our booklet **A Guide to Personal Accounts Fees and Interest** available from any Ulster Bank branch.
- 3.2 If the balance of your account exceeds the interest-free overdraft limit without prior arrangement, debit interest at the Bank’s overdraft interest rate will apply to the whole overdrawn balance and surcharge interest will apply to the balance over the interest-free overdraft limit.

4 Transaction Fees Covered

- 4.1 ufirstgold Current Account is free from all transaction fees and account maintenance fees, whether the account is credit or debit. These charges include Cheques, ATM withdrawals, Visa Debit transactions, Direct Debits, standing orders, automated lodgements or withdrawals and non-automated lodgements and withdrawals. Charges for additional services will continue to apply.

5 Discounts on Personal Loans

- 5.1 Personal Loan applications are subject to our normal credit scoring criteria, Terms and Conditions.
- 5.2 A discount will be applied to the interest rate for fixed rate personal loans for ufirstgold members.
- 5.3 Written quotations are available on request from any Ulster Bank branch.
- 5.4 Liabilities on overdrafts or loans may be set-off against any other Account in your name.

6 ufirstgold Mortgage Offer

- 6.1 Periodic Mortgage Offers will be available to ufirstgold Current Account holders. Details of the terms and conditions which will apply to the ufirstgold Mortgage Offer are available from any Ulster Bank branch or by telephoning Ulster Bank Anytime Banking on 1850 4 24 365 or on our website at www.ulsterbank.ie

7 Annual Financial Consultation

7.1 An annual financial consultation from one of Ulster Bank's Customer Advisers is available to all ufirstgold members, once a year.

8 Account Fee

8.1 The fee for the ufirstgold Current Account is €14 per month.

9 Commission Free Travel Money

9.1 Applies to Branch transactions only – not ATM machines.

9.2 Transactions on foreign currency accounts are not eligible for the discount.

9.3 Commission free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use. Offer does not apply to transactions on foreign currency accounts, bank drafts or credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services. Foreign exchange is subject to terms and conditions.

Lifestyle Benefits

10 Travel Discount Terms and Conditions

10.1 General

10.1.1 All travel services are provided by Affinion International Travel Limited ("Affinion"), Registered in Ireland No. 369768. Registered Office: 25/28 North Wall Quay, Dublin 1, Ireland. Affinion has taken out a total payment protection (topp) policy provided by Travel & General Insurance Services Limited, with policy number AFFIN\topp\19\01, to provide financial protection for you.

10.1.2 Affinion International Travel Limited is a wholly owned subsidiary of Affinion International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinion International Travel Limited from arranging travel into Cuba and this will continue to apply unless the regulations are lifted.

10.1.3 The ufirstgold Travel Service is operated for Ulster Bank by Affinion International Travel Limited which simply acts as an agent in arranging travel. These terms and conditions govern Affinion's relationship with you.

10.1.4 As a ufirstgold account holder you will receive a 10% discount on all travel products booked through the ufirstgold Travel Service, subject to the eligibility criteria listed in clause 10.2, and the exclusions listed in clauses 10.5 and 10.6.

10.1.5 When you make a booking through the ufirstgold Travel Service, you will enter into a contract directly with the tour operator, airline or travel company which supplies the service and will be subject to their terms and conditions.

10.2 Eligibility

10.2.1 Subject to the exclusions in section 10.5 overleaf, you may book package holidays, tours, cruises, tickets for scheduled, charter and low cost airline flights, city breaks, selected ferry tickets, hotel accommodation, holiday cottages and villas, holiday apartments, car hire, airport lounges, airport parking, attraction tickets, camping holidays, coach tours, holiday parks, resort transfers and boats and motor homes through the service. Your contract will be made directly with the tour operator, cruise company/airline, which supplies the service and will be subject to its terms and conditions of carriage.

10.2.2 There is no limit to the number of times you may use the service, provided you have an active ufirstgold account.

10.3 Travel Reservations

10.3.1 Reservations can only be made via telephone through the ufirstgold Membership Services 1890 946 486.

10.3.2 If you phone the ufirstgold Travel Service to make a reservation, your Membership details will be verified and you will be put through to a Travel Service Agent.

10.3.3 Your details will not be used for any purpose other than to fulfil the obligations under the ufirstgold Travel Service.

10.3.4 The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your booking with the ufirstgold Travel Service.

10.3.5 For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.

10.3.6 You may request specific excerpts from brochures, where available, to be posted to you by calling the ufirstgold Travel Service. The ufirstgold Travel Service can also provide information on short-notice bargain holidays and forward tickets for such travel to your point of departure for collection, if necessary.

10.3.7 Car-hire and hotel accommodation-only reservations can be arranged through the service, for your convenience. For car hire bookings, you should provide your preference of car size, model etc. to the Travel Service Agent. When requesting car or room availability, you will be advised of the lowest rate available at the time of booking.

10.3.8 If you do make a booking through the ufirstgold Travel Service it will be subject to further terms and conditions (some of which may limit or exclude liability), including the cancellation charges of the individual tour/airline operator with whom your booking is made. These terms and conditions can be accessed online by visiting the website of the relevant supplier and, where applicable, they will be forwarded to you with your booking confirmation and invoice. Alternatively, you may call Affinion to request a copy at any time by telephoning ufirstgold Membership Services on 1890 946 486 Monday to Friday, 8am–8.30pm and 8am–6pm on weekends and Bank Holidays, closed Christmas Day.

10.4 Payment

10.4.1 You will be advised at the time of booking if a deposit or the full balance is required. Reservations cannot be confirmed until payment for a deposit or full balance is taken by the ufirstgold Travel Service.

10.4.2 Payments may be made by debit card, credit card or cheque.

10.4.3 Best results are achieved if you elect to pay the ufirstgold Travel Service by credit or debit card at the time of booking, otherwise the rates quoted cannot be guaranteed. If there are any special conditions attached to the booking you will be advised of this at the time of payment.

10.5 Travel Booking Exclusions

10.5.1 Any reservations which must be booked privately, i.e. which can not be booked through a Travel Agency (and therefore not through the ufirstgold Travel Service). This includes:

- a) 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers, Center Parcs etc – holidays which cannot be booked through a travel agency)
- b) Non-UK based Low Cost Airlines and Ryanair
- c) Hotel stays and car-hire bookings of 31 days or longer
- d) Tickets for domestic ferry journeys or journeys not originating in Republic of Ireland or the UK
- e) Such accommodation as
 - Bed and breakfasts
 - Caravans and selected camp-sites
 - Chalets
 - Rental properties (such as privately owned apartments, flats, etc) unless booked with a tour operator
 - Time-shares

- Non-sleeping rooms (such as conference or meeting rooms)
- Health spas and health farms which do not accept bookings through Travel Agencies
- Hotels which do not accept bookings through Travel Agencies
- Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
- Rooms held by companies on a semi-permanent basis for use by their employees.

10.6 Travel Discount Exclusions

- 10.6.1 Bookings for ufirstgold Members' relatives, friends, associates or others, unless the ufirstgold Member is one of the travelling party.
- 10.6.2 'Accommodation-only' bookings (i.e. bookings which are not made in combination with a holiday package or airline/ferry ticket) unless paid for in full at the time of booking.
- 10.6.3 Flight bookings with Low Cost Airlines. Prices offered through the ufirstgold Travel Service may differ from prices offered by the Airline directly.
- 10.6.4 Tour Operator funded loyalty discounts (e.g. P&O's Portunus Club).
- 10.6.5 Tour Operator direct promotions (e.g. Sandals 2 for 1), which cannot be booked through a Travel Agency.
- 10.6.6 Prices which are only available if the booking is made via a tour operator's direct selling channels e.g. call centre, high street travel agent and websites such as www.thomascook.com
- 10.6.7 Any amount in excess of the published base price of the eligible travel, including:
- a) Surcharges – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance, flight/room/board upgrades, in flight meals, transfers, excursions, extra leg room, children's club.
 - b) Optional Products or Services – e.g. upgrades, food or beverage services, services charged to a hotel room, petrol for hire-cars, optional tours or excursions, baby equipment and facilities, 'optional extras' for hire-cars such as mobile phones.

10.7 Insurance

Adequate travel insurance is recommended. You must ensure that the insurance cover you purchase is adequate for your needs. Please read your policy details carefully and take it with you on your holiday.

10.8 Special requests and medical problems

If you have any special request, you must advise Affinion at the time of booking. Although Affinion will endeavour to pass any reasonable requests on to the relevant supplier, Affinion cannot guarantee any request will be met. Affinion cannot accept any conditional bookings, i.e. any booking which is specified to be conditional on the fulfilment of a particular request. If you or any member of your party has any medical problem or disability which may affect your arrangements, please tell Affinion before you confirm your booking. If a supplier reasonably feels unable to properly accommodate the particular needs of the person concerned, it may reserve the right to decline their reservation.

10.9 Passports, visas and health requirements

You are responsible for ensuring that you hold a valid passport, visa and any other requirements for your proposed destination and for ensuring that you are fit to travel and have taken the appropriate steps to ensure you have had all the necessary vaccinations and inoculations prior to departure. Requirements may change and you must check the up to date position in good time before departure. Affinion cannot accept any liability if you are refused entry onto any transport or into any country due to failure on your part to carry correct documentation. You must check passport and visa requirements with the Embassy or Consulate of the country(ies) to or through which you are intending to travel.

10.10 Data Protection

Affinion is the data controller for the personal data they collect directly from you for the purposes of the Travel Discount. Affinion will only use your personal data as set out in their Privacy and Cookies Policy when you use the Travel Discount Service. To request a copy, please contact them on 1890 946 486.

10.11 Consumer Disclosure

- 10.11.1 Affinion International Travel Limited is independently owned and operated and acts as an agent and intermediary for suppliers in selling services or in accepting reservations or bookings for services which are not directly supplied by it. Affinion International Travel Limited shall not therefore be responsible for any breach of contract or any intentional or careless actions or omissions on the part of said suppliers which result in any loss, damage, delay or injury to you.
- 10.11.2 Affinion International Travel Limited shall not be held responsible for any injuries, damages or losses caused to you or any traveller in conjunction with terrorist activities, social or labour unrest, mechanical or construction difficulties, diseases, local laws, climatic conditions, abnormal conditions or developments or any other actions, omissions or conditions outside the control of Affinion International Travel Limited.
- 10.11.3 By accepting tickets and/or embarking upon your travel, you voluntarily assume all risks involved with such travel, whether expected or unexpected. You are hereby warned of such risks and advised to obtain appropriate insurance coverage against them. Your retention of tickets, reservations or bookings after receipt of this disclosure shall constitute your agreement to the above and an agreement on your part to convey the contents of this clause 12 to your travel companions or guests.
- 10.11.4 Itineraries and rates as quoted and advertised by Affinion International Travel Limited are correct when provided to Affinion, however, Affinion International Travel Limited cannot be held responsible for changes made by any supplier, with or without notice.

10.12 Complaints

- 10.12.1 Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, Affinion International Travel Limited will liaise with the tour operator on your behalf to resolve the situation.

If your complaint relates to a product or service purchased on-line, you can contact the European Commission using their Online Dispute Resolution (ODR) platform. The ODR platform, primarily aimed at European Union (EU) cross-border disputes, is designed to help consumers resident in the EU get access to dispute resolution if they remain unhappy with the response they have received from a trader established in the EU. To use the ODR platform <http://ec.europa.eu/odr> you will need the following information: ComplaintsRI@ulsterbank.com.

Please note that under current rules the European Commission will ultimately redirect your complaint to the Financial Services and Pensions Ombudsman (FSPO), therefore you may prefer to contact Affinion or the FSPO directly in the first instance regarding your complaint.

- 10.12.2 Please note that the ABTA guidelines give the tour operator 28 working days to respond, once the complaint has passed to them. Complaints regarding your travel discount should be put in writing to:

Customer Services Manager
 ufirstgold Membership Services
 PO Box 1157
 Crumlin
 Dublin 12

11 Executive Lounge Membership (Priority Pass)

- 11.1 Global Airport Lounge Access is provided by Priority Pass. Registered address: 5 Brighton Road, South Croydon, Surrey CR2 6EA. Company Registration Number 2132179. Membership to Priority Pass offers access to the largest independent airport lounge access programme. The service can be used once your Priority Pass application has been processed, and a Priority Pass Membership Pack and Membership Card have been issued to you. On application, you will need to assign a credit card to your membership so that lounge visit billing can take place. There is no need to pre-book airport lounges before use. Your Priority Pass card must be shown to gain entry to the lounges. On entry to the lounge, you may be required to sign a 'Record of Visit' voucher. Your assigned credit card will be debited at the prevailing rate after your visit. Please refer to your Priority Pass Membership Pack for full Conditions of Use.
- Priority Pass conditions of use:
- 11.2 The Priority Pass card is not transferable and is only valid up to its date of expiry and when it has been signed by the member. The card may not be used by any person other than the member. Please note that improper use of the Priority Pass card could constitute fraud.
- 11.3 The Priority Pass card is not a payment card nor is it proof of credit worthiness and attempts to use it as such could constitute fraud.
- 11.4 Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card. The administrators of Priority Pass shall debit all charges for lounge usage by the member, where applicable (dependent on membership plan) and any guests to the payment card designated on the member's Application/ Enrolment form as per the terms agreed to on that form. If the designated payment card is lost, stolen, cancelled or otherwise invalidated, it is the member's responsibility to notify the administrators of Priority Pass immediately and designate another payment card for charging purposes. Failure to do so could constitute fraud. The member remains liable for all lounge visit charges until such time as they are paid in full.
- 11.5 The Priority Pass group of companies reserves the right to change the lounge usage charge (where applicable) at any time. Members will be notified accordingly if such changes occur.
- 11.6 When presenting the Priority Pass card on entering the lounge, lounge staff will make an imprint of the card and issue a 'Record of Visit' voucher to the member or make a log entry. Some lounges may have electronic card readers, which will read the member's details off the magnetic strip on the reverse side of the Priority Pass card. Where applicable, the member must sign the 'Record of Visit' voucher, which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the member (dependent on membership plan), and that for any guests will be based on the 'Record of Visit' voucher/log submitted by the lounge operator.
- 11.7 While it is the responsibility of the lounge staff to ensure a voucher imprint/log is made of the Priority Pass card, the member is responsible for ensuring the 'Record of Visit' voucher/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the member is responsible for retaining the 'Cardholder's' copy of the 'Record of Visit' voucher presented to them at the lounge.
- 11.8 All participating lounges are owned and operated by third party organisations. The member and accompanying guests must abide by the rules and policies of each participating lounge/club. Access may be restricted due to space constraints but this will be wholly at the discretion of each individual lounge operator. The Priority Pass group of companies has no control over the facilities offered, the opening/closing times or the personnel employed by the lounges. The administrators of Priority Pass will use every endeavour to ensure the benefits and facilities are available as advertised, but the Priority Pass group of companies does not warrant nor guarantee in any way that said benefits and facilities will be available at the time of the member's visit. Neither is the Priority Pass group of companies liable for any loss to the member, or any accompanying guests,

arising from the provision or nonprovision (whether in whole or in part) of any of the advertised benefits and facilities. All accompanying children (where permitted) will be subject to the full guest fee unless otherwise stated in the lounge listing.

- 11.9 Participating lounges have no contractual obligation to announce flights and the Priority Pass group of companies shall not be held liable for any direct or indirect loss resulting out of any member and/or accompanying guests failing to board their flight(s).
- 11.10 The provision of free alcoholic drinks (where local law permits) is at the discretion of each lounge operator and in some cases may be limited. In such cases the member is responsible for paying any charges for additional consumption direct to the lounge staff. (See individual lounge descriptions for details).
- 11.11 Telephone facilities (where available) vary from lounge to lounge and are provided at the lounge operator's discretion. Free usage is normally limited to local calls only.
- 11.12 Fax charges (where applicable) and Internet charges (where applicable) are at the discretion of each lounge operator and the member is responsible for paying these direct to the lounge staff.
- 11.13 Admittance to lounges is strictly subject to members and any guests being in possession of a valid flight ticket for the same day of travel. Outside the US, flight tickets must be accompanied by a valid boarding pass for a departing flight, i.e. outbound passengers only.
- 11.14 Admittance to lounges is subject to members and any guests behaving and dressing (no shorts allowed outside of the USA) in an orderly and correct manner. The Priority Pass group of companies is not liable for any loss suffered by the member and any guests where a lounge operator has refused admission because the member and/or guests have not complied with this condition.
- 11.15 Lost, stolen or damaged Priority Pass cards are to be notified immediately to the Priority Pass office from which the card was issued. A replacement cost of €18 shall be charged for each replacement card.
- 11.16 The Priority Pass group of companies shall not be held responsible for any disputes that may occur between the member and/or any guests and a lounge operator.
- 11.17 The Priority Pass group of companies reserves the right at any time at its absolute discretion and without notice to revoke membership in Priority Pass, in which event a proportional refund of the annual fee/enrolment fee (whichever is applicable) will be made provided revocation has not been made because of fraud by the member.
- 11.18 Renewal terms and conditions are at the discretion of Priority Pass Ltd. Priority Pass Ltd has the right to refuse membership to people who are employed by or contracted to an airline, airport or a Government in respect of airline or airport security. The member agrees that s/he will defend and indemnify the Priority Pass group of companies, its directors, officers, employees and agents (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgements, costs and expenses (including reasonable attorney's fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of any lounge by the member or any guests or any person in said lounge at the behest of the member, except that such indemnification shall not extend to acts of gross negligence or wilful misconduct by the indemnified parties.

12 Ticket Booking Service

These terms and conditions govern the ufirstgold Tickets Service ("the Service") which is available to you as a ufirstgold account holder. If you cancel your ufirstgold account you will no longer be eligible to use the Service. The Service is provided by Affinion International Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 25% cash back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern Affinion International Limited's relationship with you.

12.1 General

- 12.1.1 The ufirstgold Tickets Service is provided by Affinion International Limited (“We/us/our”), registered office: Charter Court, 50 Windsor Road, Slough SL1 2EJ, No. 1008797.
- 12.1.2 As a ufirstgold account holder you will receive a 25% cash back Refund (“Cash-back”) on all tickets purchased via the Service up to a maximum of four tickets per event.
- 12.1.3 You must be included in the party attending the event to qualify for the cash back benefit. Tickets must not be re-sold. If it comes to Affinion’s attention that either of these conditions has not been complied with, Affinion reserve the right to withdraw the use of the Ticket Booking Service from you.
- 12.1.4 You may book tickets for events using the Service either online or by telephone as detailed below. Tickets for some events may be available online but not via the Ticket Booking Telephony Service and vice versa.
- 12.1.5 For more information on how your data is used, please view the Ulster Bank Privacy Policy by visiting <https://www.ufirstaccount.ie/Content.aspx?content=privacy>

12.2 Online Bookings

- 12.2.1 All online bookings should be made via the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.ie.
- 12.2.2 For tickets booked online, cash back will not be applicable to events taking place outside of the Republic of Ireland and the United Kingdom.
- 12.2.3 All bookings are subject to the purchase policy and terms and conditions of the individual ticket agent or venue you book through which you will be asked to accept at the time of purchase. The terms and conditions that govern the booking you make with the ticket agent or venue you book through will be provided to you with your tickets.
- 12.2.4 All bookings are subject to availability and the rules and regulations of the venue, event organiser, promoter and ticket agent, including their cancellation and refund policies.
- 12.2.5 To be eligible for cash back for an online booking you must access the Ticketmaster site via the ufirstgold Tickets Service pages of the website via [ufirstaccount.ie](http://www.ufirstaccount.ie). These pages are provided by Ticketmaster, a company registered in Ireland under company number 135876, with registered office at Ticketmaster, 2nd floor, College Park House, 20 Nassau Street, Dublin 2, D02 VY46 and any bookings you make online are subject to Ticketmaster’s terms and conditions, details of these can be found at www.ticketmaster.ie/legal/purchase.html.
- 12.2.6 Following the completion of an online booking made through the ufirstgold Tickets Service pages you should confirm the booking reference number provided to you by Ticketmaster with the box provided to you when returning to the ufirstgold Tickets Service pages on the website [ufirstaccount.ie](http://www.ufirstaccount.ie).
- 12.2.7 For bookings made online it may be possible to purchase tickets sold through Ticketmaster partner sites, including GETMEIN and Seatwave, these bookings will not be eligible for cash back. You will be notified when tickets are being sold by partner sites.

12.3 Ticket Concierge Service

- 12.3.1 Bookings can be made by calling Membership Services on 1890 946 486 between the hours of 8am–8pm Monday to Friday, excluding Bank Holidays and 9am–5pm Saturday and speaking to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets. Affinion will try to accommodate any specific request you may have, by sourcing a supplier of tickets for the desired event. If it is not possible to provide the requested information, or book your tickets immediately, the Ticket Concierge Service adviser will make enquiries and phone you back within 6 business hours with the outcome or status of the enquiry (even if they have not succeeded in sourcing tickets for you). Business hours

are between 9am and 5pm Monday to Friday (excluding Bank Holidays). Bookings can only be made for events taking place in the Republic of Ireland and the United Kingdom.

- 12.3.2 Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
- 12.3.3 The Ticket Concierge Service can only source tickets where they are available at face value. Affinion cannot source tickets which include additional extras including food, drink and hotel packages.
- 12.3.4 You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
- 12.3.5 If you book tickets for an event taking place within the United Kingdom you will be charged in euros using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day of the time of booking which will be advised by the Ticket Concierge Service adviser.
- 12.3.6 For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on your behalf, and has no control over the events. Affinion act as an agent, and therefore your ticket contract is with the ticket vendor and not Affinion. If you book by telephone you will be asked to provide an email address so that the Ticket Concierge Service can issue you with a confirmation of your booking and your booking reference which you should have with you on arrival at the event venue. If you cannot provide an email address, your booking confirmation will be sent to you by post to the address you provide at the time of booking.

12.4 Pre-registration

- 12.4.1 By pre-registering for tickets you are requesting Affinion International Limited to purchase tickets on your behalf. This means that when tickets for the event you have pre-registered for go on general sale Affinion will try to accommodate your request by sourcing the tickets you have requested.
- 12.4.2 You can pre-register for an event only once. You will not be able to submit multiple pre-registration requests for the same event.
- 12.4.3 You may pre-register for as many tickets as permitted by the booking form as set by the venue, event organiser, promoter and ticket agent, however cash back will only apply subject to the details in the Cash back Section below.
- 12.4.4 You can amend or cancel your pre-registration request up until the event that you have pre-registered for goes on general sale by calling Membership Services on 1890 946 486.
- 12.4.5 Once the event you have pre-registered for goes on general sale, you will be notified as soon as possible whether or not your tickets have been successfully sourced.
- 12.4.6 On purchasing your requested tickets payment will be taken in full. Tickets cannot be refunded or exchanged.
- 12.4.7 Upon securing your booking you will be issued with a booking reference. If collecting tickets at the event venue box office, you should present your booking reference upon arrival at the event venue.
- 12.4.8 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the event venue box office on the day of the event, where available and at your request.

12.5 Tickets

- 12.5.1 Tickets cannot be refunded or exchanged.
- 12.5.2 You may purchase as many tickets as are available for the event or as stipulated by the venue, event organiser, promoter and ticket agent. Only 4 tickets booked through the Service for any one event will be eligible for the cash back.

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- 12.5.3 Upon making your booking you will be issued with a booking reference. If collecting tickets at the box office, you should present your booking reference upon arrival at the event venue. You will separately receive confirmation of your booking by email.
- 12.5.4 Depending on the venue, event or the period of time between your booking and the date of the event, tickets will be dispatched to you by post, email, or you may collect your tickets at the venue box office on the day of the event.
- 12.5.5 Where either artist, venue or time of event are different or where the same event is booked at a different time and you receive a different order confirmation number this will be classed as a separate event.
- 12.5.6 All bookings are subject to the terms and conditions of the individual ticket agent and/or venue you book through which you will be asked to accept at the time of purchase. These terms and conditions will be provided to you with your tickets.
- 12.6 Cash back**
- 12.6.1 To be eligible for the cash back, you must be a ufirstgold account holder at the time you purchased your tickets.
- 12.6.2 The cash back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
- 12.6.3 The cash back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
- 12.6.4 The cash back will appear in your online cash back Summary on the dedicated ufirstgold Tickets Service pages of the website via ufirstaccount.ie within 5 days of booking (subject to a successful payment transaction), and will be paid into your ufirstgold account within 30 days of your booking. Should you not receive your cash back within 30 days of your booking please contact ufirstgold membership service on 1890 946 486.
- 12.6.5 The cash back amount will appear as "Tickets Cash-back" on your bank statement.
- 12.6.6 cash back will only be applied to bookings for events taking place in the Republic of Ireland and the United Kingdom.
- 12.6.7 If you book tickets for an event taking place within the United Kingdom the cash back earned will be in euros using the average daily prevailing currency exchange rate as published by www.oanda.com on the previous business day to the day the cash back is processed which may vary from the exchange rate used by your payment card issuer.
- 12.6.8 For bookings made through the Ticket Concierge Service, if for any reason the event that the ticket(s) were purchased for is cancelled a refund (less any cash back already paid to you) will be paid to the credit or debit card used to purchase the ticket(s) originally.
- 12.6.9 If your ticket(s) were purchased via the dedicated ufirstgold Tickets Service pages of the www.ufirstaccount.ie website, you will receive a full refund of the price paid at the time of purchase to the credit or debit card used to purchase the ticket(s) on the internet originally.
- 12.6.10 Affinon reserve the right to retrieve the cash back paid to you at the time of the purchase of the ticket(s) if the event that the ticket(s) were purchased for is cancelled. If Affinon are going to debit the cash back value from your ufirstgold account, ufirstgold Membership Services will write to you giving no less than 28 days' notice of the date this debit will be made, along with the account details from which it will be taken, and the amount.

12.7 Customer Service

- 12.7.1 ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Sentinel House, Airspeed Road, Portsmouth PO3 5RF or call ufirstgold Membership Services on 1890 946 486. If telephoning, your call may be recorded for quality and training purposes.
- 12.7.2 Any complaint regarding an event that you attend must be brought to the attention of the venue management as early as possible during the event and, if not resolved to your satisfaction, should be notified to ufirstgold Membership Services on 1890 946 486.

12.8 Other Important Terms

- 12.8.1 It is always possible that, despite Affinon's best efforts, some of the tickets Affinon sell may be incorrectly priced due to mispricing by the Ticket Vendor. If Affinon accept and process your booking where a pricing error is obvious and unmistakeable and could reasonably have been recognised by you as a mispricing, Affinon may cancel your booking, refund you any sums you have paid.
- 12.8.2 If Affinon fail to comply with these terms, Affinon are responsible for loss or damage you suffer that is a foreseeable result of Affinon's breaking this contract or Affinon's failing to use reasonable care and skill, but Affinon are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both Affinon and you knew it might happen.
- 12.8.3 Affinon do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by Affinon's negligence or negligence of Affinon's employees, agents or subcontractors; for fraud or fraudulent misrepresentation; for breach of your legal rights in relation to the service.
- 12.8.4 The EC Online Dispute Resolution Platform If you have a complaint, you have the option to register your complaint using the European Commission Online Dispute Resolution (ODR) Platform. This is a web-based platform that is designed to help consumers who have bought goods or services online to deal with issues arising from that purchase. Complaints submitted to the platform will be dealt with by approved ADR providers. You can access the platform at the following website address: <http://ec.europa.eu/consumers/odr/>
- 12.8.5 Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.

Your information

Who we are

We are a member of The Royal Bank of Scotland Group plc (“the **RBS Group**” or “RBS”) and we are responsible for processing your information. More information about the RBS Group can be found at www.rbs.com by clicking on ‘About Us’.

Your Information

- 1.1 We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. This includes basic personal information such as your name and contact details, and information about your financial circumstances, your accounts and transactions. This section sets out how we may share your information with other RBS companies and third parties.
- 1.2 For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our full privacy notice, Ulster Bank Ireland DAC Privacy Notice – Long form, (our “Privacy Notice”) at www.ulsterbank.ie/privacy.
- 1.3 We can make very limited use of information that you provide to us in relation to a third party, for example an additional authorised account user. If you provide such information to us, we will:
- (a) contact the third party to advise them that we have received their data, the circumstances under which we have received it and the purposes for which we will use the data;
 - (b) ask for confirmation that we may process that data;
 - (c) provide the third party with access to our privacy notice; and
 - (d) request that the third party ensures that their information is accurate, up-to-date and that they promptly notify us if they become aware that it is incorrect.
- 1.4 Your information may be shared with and used by other RBS companies. We will only share your information where it is necessary for us to carry out our lawful business activities, or where it is necessary to comply with laws and regulations that apply to us.
- 1.5 We will not share your information with anyone outside RBS except:
- (a) where we have your permission;
 - (b) where required for your product or service;
 - (c) where we are required by law and to law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
 - (d) with other banks and third parties where required by law to help recover funds that have entered your account as a result of a misdirected payment by such a third party;
 - (e) with third parties providing services to us, such as market analysis and benchmarking, correspondent banking, and agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
 - (f) with other banks to help trace funds where you are a victim of suspected financial crime and you have agreed for us to do so, or where we suspect funds have entered your account as a result of a financial crime;

- (g) with debt collection agencies;
 - (h) with the Central Credit Register, credit reference and fraud prevention agencies;
 - (i) with third party guarantors or other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
 - (j) where required for a proposed sale, reorganisation, transfer, financial arrangement, asset disposal, including, without limitation, loan portfolio sales, securitisations or other transaction relating to our business and/or assets held by our business where information may be shared with any relevant third party;
 - (k) in anonymised form as part of statistics or other aggregated data shared with third parties; or
 - (l) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.
- 1.6 If you ask us to, we will share information with any third party that provides you with account information or payment services. If you ask a third party provider to provide you with account information or payment services, you’re allowing that third party to access information relating to your account. We’re not responsible for any such third party’s use of your account information, which will be governed by their agreement with you and any privacy statement they provide to you.
- 1.7 In the event that any additional authorised users are added to your account, we may share information about the use of the account by any authorised user with all other authorised users.
- 1.8 RBS will not share your information with third parties for their own marketing purposes without your permission.
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