

# Schedule of Services

Payment and International  
Banking Charges



 **Ulster Bank**

## Bureau de Change

This section applies to personal and business customers.

### Sales

Foreign Currency Notes	0.3% of value issued	
Minimum	– Ulster Bank customers	£3
	– Non Ulster Bank customers	£4
Maximum		£15

### Purchases

Foreign Currency Cheques	0.25% of value purchased	
Minimum		£3
Maximum		£25

**Note:** American Express travellers' cheques will be purchased free of charge.

Foreign Currency Notes	0.3% of value purchased	
Minimum	– Ulster Bank customers	£3
	– Non Ulster Bank customers	£4
Maximum		£20

Same Foreign Currency Exchange	
1% of value exchanged	
Minimum £2 plus item charge	

**Note:** Bureau de Change services are provided free of charge to personal customers over 60, 55 Plus account holders, student customers (full-time student account holders in third level education) and Graduate Package account holders.

Major Foreign Currency Rates of Exchange are displayed or will be quoted by staff at branches. These will also be available on the Bank's website [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk)

## International Drafts and Payments – Sterling

This section applies to personal and business customers. Some fees in this section are marked as 'business only'.

### Outward Payments

Anytime Internet Banking	£25
Paper/Chip and PIN request	£25
Electronic Payments (Bankline & International Cash Management – business only)	£18.75

### To Ulster Bank Branches in ROI

Anytime Internet Banking	£15
Paper/Chip and PIN request	£15
Electronic Payments (Bankline & International Cash Management – business only)	£11.25

**Note:** These charges are normally borne by the remitter and are only levied on the beneficiary on the instructions of the remitter.

Drafts	0.2% of value issued
Minimum	£6
Maximum	£40
Draft Refunds/Stops/Cancellations	£5

**Note:** Charges for drafts payable abroad are waived for 55 Plus Account holders and customers over 60. Stop Payment Advice applies for all currency drafts issued.

### **Inward Payments**

In favour of Ulster Bank customers	£6
In favour of customers of other banks	£15

### **Cut-off times for payments**

Chip and PIN (via branches)	3.00 pm
Paper (via branches)	1.00 pm
Paper (direct)	2.00 pm

### **ePayments Cut-off times**

Anytime Internet Banking	3.00 pm
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## **International Drafts and Payments – Non Sterling**

This section applies to personal and business customers. Some fees in this section are marked as 'business only'.

### **Outward Payments**

Anytime Internet Banking	
Standard Payment	No charge
Urgent Payment	£25
Paper/Chip and PIN request	
Standard Payment	No charge
Urgent Payment	£25
Electronic Payments (Bankline & International Cash Management – business only)	
Standard Payment	No charge
Urgent Payment	£18.75

### **To Ulster Bank Branches in ROI**

Anytime Internet Banking	
Same day Payment	£15
Standard Payment	Free of charge
Paper/Chip and PIN request	
Same day Payment	£15
Standard Payment	Free of charge

Electronic Payments (Bankline & International Cash Management – business only)	
Same day Payment	£11.25
Standard Payment	Free of charge
Drafts	0.2% of value issued
Minimum	£6
Maximum	£40
Draft Refunds/Stops/Cancellations	£5

**Note:** Charges for drafts payable abroad are waived for 55 Plus Account holders and customers over 60. Stop Payment Advice applies for all currency drafts issued.

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### **Cut-off times for payments**

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### **ePayments Cut-off times**

Anytime Internet Banking	3.00 pm
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## **International Accounts\***

This section applies to personal and business customers.

Foreign Currency Current Accounts Half Yearly Maintenance Fee	
	£50
Unpaid cheques outward	£30
Unpaid cheques inward	£6
Chequebook charge – Euro Only	£25
Unauthorised Excess/Funding Charge	£20
Duplicate Statement	£5.75 per sheet
Cash Transactions**	0.5%
Bank Report for Audit Purposes	£25
Certificate of Balance	£6
Certificate of Interest	£6

\*Fees for international currency accounts will be charged at the currency equivalent of the fees and charges listed in the international currency of the account.

\*\*The cut-off time for cash transactions to these accounts is 2.00 pm, cash transacted after this time will be deemed to have been received on the next business day.

The Unarranged Borrowing Rate for International Accounts will be set at a fixed margin of 4% above three month EURIBOR where the Account is denominated in euro or at

a fixed margin of 4% above the one month equivalent publicly available Reference Rate for non-euro currencies (e.g. one month US Dollar LIBOR where the Account is denominated in US dollars).

Details can be found on [www.ulsterbank.co.uk](http://www.ulsterbank.co.uk)

## Collections

This section applies to personal and business customers.

### Collections

Outward		0.1%
Cheques –	Minimum	£10
	Maximum	£40
Inward		0.2%
Cheques –	Minimum	£10.00
	Maximum	£40.00

## Commercial Cards

This section applies to business customers only.

### NatWest Business Card\*

Annual Fee (per card)	£32
Foreign Exchange Fee	2.75%
Cash Advance	3% min £3
Late Payment Interest	1.60% per month
Late Payment Fee	£12
Copy statement	£1 per sheet (max £40)
Emergency Card Replacement	£75
Unpaid Direct Debit Fee	£12

### NatWest Premium Business Card\*

Annual Fee (per card)	£79
Foreign Exchange Fee	2.75%
Cash Advance	3% (min £3)
Late Payment Interest	1.60% per month
Late Payment Fee	£12
Copy statement	£1 per sheet (max £40)
Emergency Card Replacement	£75
Unpaid Direct Debit Fee	£12

\*Not available to new customers.

### **Ulster Bank OneCard**

Annual Fee (per card)	£32
Foreign Exchange Fee	2.75%
Cash Advance	2% (min £2)
Late Payment Interest	1.6% per month
Late Payment Fee	£10
Copy Statement	£1 per sheet (max £40)
Emergency Card Replacement	£75
Unpaid Direct Debit Fee	£10
Audit List of Cardholder and Limits	£10
Extended Payment Period (centrally billed)	7 days – 0% 14 days – 0.45% 21 days – 0.55% 25 days – 0.60% 28 days – 0.70%
Extended Payment Period (individually billed)	14 days – 0% 21 days – 0.55% 25 days – 0.60% 28 days – 0.70%

### **Ulster Bank Purchasing Card**

Annual Fee (per card)	£30
Foreign Exchange Fee	2.75%
Cash Advance	1.5%
Late Payment Interest	2% per month
Late Payment Fee	£10
Copy Statement	£3
Emergency Card Replacement	£75
Unpaid Direct Debit Fee	£10
Audit List of Cardholder and Limits	£10
Extended Payment Period (centrally billed)	7 days – 0% 14 days – 0.25% 21 days – 0.50% 25 days – 0.75% 28 days – 1.00%
Extended Payment Period (individually billed)	N/A

### **Business Debit**

Non Sterling Transaction Fee: Any transaction in a foreign currency is converted into sterling at our current exchange rate. A transaction fee of 2.65% is added for debit card transactions. This fee is known as the Non Sterling Transaction Fee (NSTF).

Transactions in the UK (including the Channel Islands, Isle of Man and Gibraltar)

Cash withdrawals in sterling

- at a UK cash machine (ATM) No Charge\*\*
- In any Ulster Bank/RBS/NatWest branch No Charge
- in any other bank, travel agent, bureau de change or other outlet displaying the VISA logo 2.25%  
(min £2, max £5)

Purchase of foreign currency or travellers cheques\*\*\*

- In any Ulster Bank/RBS/NatWest branch No Charge
- In any other bank, travel agent, bureau de change or other outlet displaying the VISA logo 2.25%  
(min £2, max £5)

Transactions abroad

Cash Withdrawals 2.25%  
(min £2, max £5)  
of combined value of transaction plus NSTF

Purchase of currency or travellers cheques\*\*\* 2.25%  
(min £2, max £5)

Card Purchase (per transaction) £0.75

Where a charge is shown as a percentage, it is a percentage of the total sterling value of the transaction.

\*Standard Current Account Transaction Charges may apply as per Guide to Business Current Account Fees.

\*\*We will not charge you for using your card at a cash machine (ATM) in the UK but other companies may charge a fee. You will be advised on screen about any charges before you withdraw cash.

\*\*\*Standard commission rates apply.

## Bankline

This section applies to business customers only.

Bankline gives you:

- Online visibility of up to 999 of your domestic and international business accounts
- Real time balance and transaction reporting
- The ability to make unlimited volumes of payments

Monthly Subscription fee £5

Standard Domestic Payment £0.40

Same Day Domestic Payments £18.75

International Payments

25% discount on the paper payment pricing

## Outward Payments – Sterling

Electronic Payments (Bankline & International

Cash Management – business only) £18.75

## Outward Payments – Non Sterling

Standard Payment No charge

Urgent Payment £18.75

## To UB branches in ROI – Sterling

Electronic Payments (Bankline & International

Cash Management – business only) £11.25

## To UB branches in ROI – Non Sterling

Electronic Payments (Bankline & International

Cash Management – business only)

Same day Payments £11.25

Standard Payments Free of charge

There is one optional service available through Bankline.

### Bankline Statement Download

Bankline generation of download per file\* £20

\*Bankline Statement Download offers customers an optional service to generate downloadable files. This service is subject to availability and has separate terms and conditions.

For more information on Bankline including details on pricing please visit [www.ulsterbank.co.uk/bankline](http://www.ulsterbank.co.uk/bankline)

## Sundry

This section applies to personal and business customers.

Cheque Encashment Facilities Abroad £20

Status Reports on Parties Abroad £10

Issue of Release notes £30

Enquiries abroad in respect of Drafts/Payments £10

### Additional Information:

For Electronic Payment instructions to make a sterling payment within the UK or euro payment within the EEA, we will ensure that the payment reaches the payee's institution no later than the following business day.

For Paper Payment instructions to make a sterling payment within the UK or euro payment within the EEA, we will ensure that the payment reaches the payee's institution no later than two business days later.



For other payments within the EEA we will ensure that the payment reaches the payee's institution by the end of the fourth business day after the bank received the instruction. For payments outside the EEA or in non-EEA currencies, different execution times may apply. The Bank will provide further information on request.

**Note:**

1. Ulster Bank out of pocket expenses, such as Swift, courier, postage and foreign bank charges are additional in all cases.
2. There may be an option to have Ulster Bank charges and/or out of pocket expenses deducted from out-going payments i.e. applied to the beneficiary.
3. In many cases, agents abroad and/or the beneficiary bank take charges. These vary from bank to bank and country to country. The applicant may have the option of paying the charges here or having them applied to the beneficiary.
4. An additional charge may be levied for urgent requests.
5. Government Stamp Duty will apply on Euro Chequebooks.

**Important Information:**

Terms and Conditions apply in respect of products and services outlined. Fees outlined in this brochure apply to all accounts, irrespective of whether or not the account is maintained in debit or credit. Information correct as at 15 September 2014 and is subject to change.

For further Current Account charges please check out 'A Guide to Personal Accounts Fees and Interest' or 'A Guide to Business Current Account Fees' brochures, available at your Business Centre/Branch.

To find out more:



Call into your local branch



[ulsterbank.co.uk](http://ulsterbank.co.uk)

**Braille, large print, audio**

This brochure is also available in Braille, large print, audio or on disk. Please contact your local branch for details or Textphone 0800 015 4422.

For full details of the services offered, contact your local Ulster Bank Branch/Business Centre/Relationship Manager.

This brochure includes information for Business and Personal customers. For further information please ask at your Business Centre/Branch.



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