

Personal banking – terms and conditions

Your Savings Account Terms



Ulster Bank

TOMORROW BEGINS TODAY

About this booklet

This booklet includes the Terms for Ulster Bank savings accounts. If you have any questions, please just pop into branch or call us on **0800 046 6486**.

This booklet is also available in Braille, large print and on audio tape. Please visit **ulsterbank.co.uk** or ask at any branch for a copy of our leaflet **Our services for customers with disabilities**.

Who are our regulators?

We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We're entered on the Financial Services Register and our firm reference number is 121878.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) can pay compensation to customers if they're eligible and a bank is unable to pay a claim against it, usually if the bank stops trading or is insolvent. Compensation limits apply depending on the type of claim. We're a member of the FSCS and our personal savings accounts are covered by the FSCS. For further information about the compensation provided by FSCS, please visit **fscs.org.uk**

Changing your mind

You can cancel your account within 14 days from the date of account opening, or the date you received the Terms and the Information Sheet if that is later, by:

- writing to your branch (see **ulsterbank.co.uk/branchlocator** to find your branch address);
- calling **0800 046 6486**;
- logging into online banking; or
- visiting your branch.

If you don't cancel your account, you'll remain bound by Your **Savings Account Terms** and the **Information Sheet** until your account is closed.

What's included in this booklet?

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1 Introduction

1.1 Your agreement with us

These **Terms**, and our **Information Sheet** (found in the booklet **A guide to personal accounts fees and interest or in a stand alone information sheet**) form the agreement between you and us (National Westminster Bank Plc, trading as Ulster Bank, registered in England and Wales (Registered Number 929027)). They explain how your account works and set out the rights and responsibilities that each of us has regarding your account. The **Mobile Banking Terms** also form part of our agreement if we have agreed that you may use our Mobile Banking service to operate your account.

References to **you** in these Terms and the Information Sheet includes each account holder (if you have a joint account with us). **You** also includes any third parties you've authorised to act on your behalf where the term relates to giving us instructions.

Please ask us if you ever need up-to-date copies of any of the documents which make up our agreement. You can also find these Terms and the Information Sheet at ulsterbank.co.uk/manage-your-savings and the Mobile Banking Terms at ulsterbank.co.uk/mobileterms. These Terms apply to the following Ulster Bank savings accounts:

- Loyalty Saver
- urfirst Account
- Cash ISA
- Private Reserve (this account is not available to new customers)
- Easy Access Savings Account (this account is not available to new customers)
- Special Interest Deposit Account (this account is not available to new customers)
- Help to Buy ISA (this account is not available to new customers)

1.2 Using your savings account

Our personal savings accounts are only available to be opened by individuals resident in the UK.

- Your account is designed to be used in the UK and must not be used for business purposes.
- If you move and are no longer resident in the UK, please tell us as soon as possible as this may affect our ability to keep your account open or to keep offering you the same account functionality.
- You must not use your account for any illegal purpose, which includes tax evasion, or to avoid tax.
- Your account is not designed for everyday payments so you can't set up standing orders or direct debits or have an arranged overdraft, and your salary or wage must not be paid directly into your account.
- Cheque books are not available with your account.

1.3 Joint accounts

Any one of you can discuss your account with us or give us instructions (without the consent of the other account holder(s)). This includes instructions to withdraw all of the money in your account or close your account.

If you don't want your account to work in this way, any one of you can tell us that we can only accept instructions from all of you acting together. After this happens, all instructions must be in writing and signed by all of you. This means that you won't be able to use our telephone, mobile or online banking services, or use a debit card as these services rely on us being able to accept instructions from just one of you.

If you want to add or remove an account holder on an account, you must all agree to this. If an account holder is the victim of financial abuse, we may agree that they can be removed from an account without the consent of the other account holder(s).

If you all live at the same address (or you give us the same email address) we'll send joint communications to all of you at that address. If you live at separate addresses then we'll only send communications to one of you. If one of you dies, we'll accept instructions from the remaining account holder(s) and the account will pass into their name(s).

1.4 The law that applies to your agreement

The laws of Northern Ireland apply to this agreement. If there's a dispute between us, you can take legal action against us in any Northern Irish court.

2 Giving us your instructions

2.1 Giving us your instructions

You can give us instructions in a number of different ways including in writing, by cash machine, by telephone, online, in branch, using your mobile device, by card or by any other means we tell you are available.

We may ask you to take extra steps to authorise transactions (for example, entering a one-time passcode that we send you or using biometric data such as a fingerprint).

You can also give instructions through third parties you've authorised to act on your behalf, for example powers of attorney and third party providers (like account aggregator services).

2.2 Delaying or refusing to act on your instructions

We'll always follow your instructions, (including to pay in cash or cheques, or to withdraw cash) **unless:**

- we reasonably believe that you didn't authorise the instruction;
- we reasonably suspect the instruction is for an illegal purpose;
- we reasonably suspect your instruction is connected to a scam, fraud or any other crime, or we reasonably consider that your instruction is of a type where there is a high risk of there being such a connection;
- your instructions are unclear or incomplete;
- we reasonably suspect that following your instruction may mean that we breach a law or regulation we must comply with or may expose us to action from a government, regulator or law enforcement agency;
- a restriction which applies to your account prevents us from following your instruction (for example, the instruction exceeds the daily or annual payments limits, or any deposit or withdrawal limits set on your account);
- following your instruction would mean your account goes overdrawn (below £0); or
- we're told about a dispute between joint account holders, which means the account can't be used until the dispute is resolved.

If you'd like to know why we didn't follow your instruction you can call us on **0800 046 6486**. If we can, we'll explain why we didn't follow your instruction unless there's a legal or security reason which means we can't tell you.

3 Paying money into your account

When we refer to **business day** below we mean Monday to Friday excluding bank holidays.

3.1 Electronic transfers

When we receive an electronic transfer, the money will be credited to your account (i.e. available for you to use and will start earning interest (if payable)) on the same day.

If we receive the money (and instructions to pay it into your account) by:

Faster Payments, we'll check the instruction and if we approve it then the money will usually be credited to your account immediately.

CHAPS, we'll check the instruction and if we approve it then the money will be credited to your account within 90 minutes of receipt.

We may not accept and credit an electronic payment to your account if we reasonably suspect that:

- it's fraudulent or related to other criminal activity on your account, or we reasonably consider that there is a high risk of such; or
- accepting it might cause us to breach a law or regulation we must comply with.

3.2 Cash

Cash will be available for you to use and will start earning interest (if payable) at different times depending on how and when the cash is paid into your account:

How is the cash paid in?	When will the cash be available to use and start earning interest (if payable)?
Branch counter	Immediately (if received within normal branch opening hours) or Next business day (if received outside of normal branch opening hours)
Cash and deposit machine before 4:30pm on a business day.	Same day
Cash and deposit machine after 4:30pm or on a non-business day	Next business day
Post Office® counter using a pay-in slip	When we receive the cash from the Post Office (normally two business days after you pay it in)
Post Office counter using your debit card	Immediately

3.3 Cheques

When you pay a cheque from a UK bank or building society into your account before 3:30pm, the money will be in your account before 11:59pm the next business day at the latest.

If a cheque is paid into your account after 3:30pm or on a non-business day, this process will begin on the next business day.

For example, if you pay a cheque into your account at 4pm on a Thursday, the money will be available for you to use before midnight on the Monday evening at the latest.

If a cheque is paid into your account at a Post Office, this process will begin when we receive it from the Post Office (normally one business day after you pay it in).

Cheques not issued by a UK bank or building society and foreign currency cheques follow a different process and might take longer than these timescales.

Occasionally there may be legal reasons, processing limitations or limited circumstances beyond our control which stops us from receiving the cheque or causes a delay to these time periods.

4 Taking money out of your account

When we refer to **business day** below we mean Monday to Friday excluding bank holidays.

4.1 Using your debit card and timescales for making payments

If a debit card is available with your account, it will display a 'Debit' logo and can be used to make purchases in stores, over the phone or online and can be used to withdraw cash from cash machines.

Some services let you create a digital copy of your debit card (for example, by adding your card to your mobile device to make contactless mobile payments or by saving your card details online to let you make payments more quickly). If you use your debit card in this way, any payments will be treated as if you used the physical card.

When we send you a replacement debit card, we may issue it under a different card scheme (for example, Visa or Mastercard).

We may also enrol your replacement card with that card scheme's automatic updater service, which will securely update the details of your former card that are saved with a merchant to save you from individually updating the details with every merchant.

We own any card issued by us, and you are not entitled to alter or modify the card or other payment instrument, yourself or through a third party, in any way. If we ask, you must return a cancelled card or other payment instrument.

The Information Sheet sets out the maximum amount of money you can withdraw from a cash machine or at any Post Office each day. This limit applies to withdrawals inside and outside the UK and we may change it from time to time.

We'll only take a debit card payment from your account when we receive the request from the payee's bank (for example, the store). This means there may be a delay between using your debit card to make a purchase and the payment being taken from your account. We'll always take payments that have been charged to your debit card from your account and we'll do so within one business day of receiving the request for payment.

4.2 Charges for using your debit card

Sometimes we'll charge you fees for using your debit card to access your money. We've explained these fees and when they'll be charged in the Information Sheet, but this doesn't include any fees a third party might charge you (for example, a cash machine fee).

We'll convert any payment made in a foreign currency using your debit card into pounds Sterling using the **Payment Scheme Exchange Rate** (the rate provided by Visa, Mastercard or any other payment scheme) at the time the payment is taken from your account.

If you'd like to see the most up-to-date exchange rates you can visit the website of the payment scheme shown on your card (for example, Mastercard or Visa).

If you'd like to view our currency conversion charge with reference to the daily rate which is issued by the European Central Bank, you can visit [ulsterbank.co.uk/usingmycardabroad](https://www.ulsterbank.co.uk/usingmycardabroad). The figures displayed on that page change daily and are simply to help you compare our fees with other banks across Europe.

4.3 Paying charges from your account

Any charges you incur will be taken directly from your account. There may be other charges for additional services not covered in these Terms (for example, a CHAPS payment) but we'll always tell you about these charges before the service is provided.

If a court order or legal process brought by a third party against you is served on us (for example, telling us to freeze your account), we may charge you an administrative fee (minimum of £25). We'll take this directly from your account and let you know when we've taken it.

4.4 Timescales for transferring money to other accounts

If you tell us to make a payment in the UK, in most cases the payment will be made using the Faster Payments Service and the money will be added to the payee's account immediately (unless you ask us to make the transfer on a particular date in the future). A **payee** is the person you intend to pay. In limited circumstances (for example, if we suspect fraud), the payment may take longer to reach the payee's account.

There are daily limits on the amount that can be transferred out of your account online, through telephone or mobile banking. Please see the Information Sheet for the current daily limits and how to withdraw amounts in excess of the daily limits

If we can't use the Faster Payments Service then the following timescales will apply:

Type of payment	When will the payment reach the payee's account following receipt of your instruction?
Sterling electronic payment	By the end of the next business day
Sterling paper-based payment	By the end of the second business day
If an instruction is received on a non-business day or after 3:30pm on a business day , the process for making the payment will start on the next business day.	

Please note, if you tell us to make a payment and we reasonably suspect that the payment is part of an APP scam, we may delay making the payment while we try to contact you or a third party to investigate. We'll decide whether to make or refuse the payment by no later than the end of the fourth business day after you told us to make the payment. This applies to all Sterling payments in the UK (including those made using the Faster Payments Service).

4.5 Cancellation of a payment

We can't stop a payment you've asked us to make, unless it's for a future date. If you ask us to make a payment on a future date and you change your mind, you can stop this payment by speaking to one of our branch staff, by contacting telephone banking or by logging into online banking (if you set the payment up on online banking). Payments can't be stopped after they've been processed.

4.6 Tax

If you owe tax (or other charges) to an authority in connection with your account, we may take this payment directly from your account.

4.7 Using money in your account to repay money you owe us

If you've borrowed money from us (for example, through a loan, credit card or overdraft) and the money or the repayments are overdue for payment, we may take money from your account to repay some or all of the money you owe us (including any fees or interest). This is called "set-off". We'll **never** set off a debt on a:

- sole account against money held in a joint account between the sole account holder and another person; or
- joint account against money held in another joint account between different joint account holders.

We may also set off any money we owe you (for example, as a refund or compensation or to settle a complaint you've made against us) to repay or reduce any money you owe us that is overdue for payment.

5 International payments

This section applies to payments made to or received from countries outside the UK or in a foreign currency.

5.1 Sending an international payment

In this term we refer to **SEPA**, which is the Single Euro Payments Area where you can make and receive euro payments. It's made up of the countries in the EEA as well as the UK and a number of other regions, including Guernsey, Jersey and the Isle of Man.

You can make the following international payments from your Payment Account if you have funds available:

Type of payment	When will the payment reach the payee's account following receipt of your instruction?
Payment in euros to an account in the UK or the SEPA area	No later than the end of the next business day. However, if you make the payment before 2pm the money will usually be added to the payee's account on the same business day.
All other payments	Usually no more than four business days but this may depend on the country the money is being sent to. When making a payment to most countries, you'll have the option to send it so that the money is added to the payee's account more quickly.

We'll usually send all payments to the payee in their local currency. For example, if you ask us to make a payment to a payee in the United States of America, we'll send the payment in US Dollars, unless you tell us otherwise.

If your payment is being sent outside the SEPA area, you may choose to:

- pay our charges and the payee will pay their own bank's charges,
- have all charges paid by the payee, or
- pay all the charges for the payment (including agent charges from other banks in the payment chain).

For more information on payment types and our charges please visit ulsterbank.co.uk (search for "Send Money Abroad").

5.2 Exchange rates

Our exchange rates are based on our prevailing rate at the date and time that a foreign currency payment is processed. We publish reference exchange rates on ulsterbank.co.uk (search for "Exchange Rates"). These rates are indicative only and are published for reference.

What do you want to do?	When will we tell you the exchange rate?
Make a payment	<p>Before you make an international payment, you can ask us to tell you the actual exchange rate that'll be applied to the payment. We'll provide or make this available to you where it's possible to do so. Where we can't tell you the actual exchange rate, we'll provide it to you as soon as we can afterwards.</p> <p>If you ask us to make a sterling payment to another country, our chosen bank or the payee's bank may convert your payment to the currency of the payee's account at their market exchange rate.</p>
Receive a payment	<p>If you've received a payment in another currency, we'll tell you the actual exchange rate used to convert it to sterling, as soon we can after the payment has been processed.</p> <p>If a payment in another currency is returned to your account, it'll be converted to sterling at the exchange rate applicable at the date and time the payment is credited to your account. This means that the payment may be more or less than the original payment you made from your account.</p>

5.3 Booked payments

In this term we refer to NatWest Markets and NWM Terms of Business:

- NatWest Markets means NatWest Markets Plc and anyone who might take over its rights and/ or responsibilities.
- NWM Terms of Business means the NatWest Markets Booked Payment FX Terms, as amended from time to time. The current version can be found at natwest.com/corporates/support/disclosures.html.

A booked payment is a non-sterling payment, where either:

- the amount of the payment is the equivalent of £100,000 or more, or
- we treat the payment as a booked payment at our discretion.

If you make or receive a booked payment:

- you appoint and authorise us, on your behalf as agent, to enter into a foreign currency conversion transaction with NatWest Markets, under the NWM Terms of Business for that booked payment. This means that you'll be in a direct legal relationship with NatWest Markets under the NWM Terms of Business. NatWest Markets will be responsible for the foreign currency conversion and delivery to us of the required foreign currency, but they won't be responsible for anything else under these Terms.
- the exchange rate applied will be based on a rate provided by NatWest Markets, adjusted to build in a margin. Part of that margin will be paid back to us by NatWest Markets.

- we'll transfer funds out of your account to NatWest Markets, and NatWest Markets will transfer the corresponding amount of the foreign currency to fund the booked payment (or in the case of a received booked payment, to fund the credit to your account).
- we'll still be responsible for the settlement of your funds to the payee's account after we've received the converted foreign currency funds from NatWest Markets. The usual timescales for processing the payment will apply.

6 Interest

If interest is payable, it'll be calculated each day and paid monthly, quarterly or annually depending on the type of account you hold.

The Information Sheet we give you at account opening explains when any interest will be paid to you and the rate that applies to your account.

You can also find out information about our interest rates by:

- asking at any of our branches;
- calling **0800 046 6486**;
- visiting **ulsterbank.co.uk**;
- logging into online banking; or
- referring to your account statement

7 Keeping your account safe and limiting the use of your account

7.1 What you need to do to keep your account safe

You must:

- take all reasonable steps to keep your security details safe (including your debit card PIN and any passwords or log in details for telephone, mobile or online banking);
- never share your authentication codes/details (including a one-time passcode or card reader code) with anyone as these can be used to authorise payments out of your account;
- never approve a transaction in your mobile app that you don't recognise or have not made yourself;
- take reasonable steps to maintain the hardware and software on any device you use for online or mobile banking (for example, a mobile phone or computer), which may include carrying out regular virus checks and security updates;
- sign your debit card if your account comes with one as soon as you receive it;
- keep your debit card secure and mobile device (for example, mobile phone or tablet) secure at all times and not let anyone else use them to make payment;
- when you're logged on to online or mobile banking, not leave the device (for example, the mobile phone or computer) you're using unattended and you must make sure that any information stored or displayed on your device is kept secure; and
- be aware that if you give your online banking password and log-in details to a third party provider, we're not responsible for what they do with your details or account information.

We'll **never**:

- ask you to give us or any person or organisation your full security details (including your card PIN, your online banking password or security codes);
- send someone to collect cash, your PIN, or your card if you're a victim of fraud; or
- ask you to transfer money to a new account for fraud reasons.

Some third party providers might ask you for your online banking log in details and password to provide their service to you. If you decide to give them this information, this means that they'll be able to see and do anything you can on your accounts.

If you're ever in doubt, please refer to the customer security centre at **ulsterbank.co.uk/security** and/or call the number on the back of your card.

7.2 What you need to do if you think someone knows your security details or you've lost your debit card or mobile device

- If you think that someone else might know your card or security details or if you suspect that someone may have used your account without your permission, please tell us as soon as possible by calling **0370 600 0459** (or **+44 131 549 8186** from outside the UK) or by contacting a member of staff at one of our branches; or
- If you need to report a debit card as lost or stolen please tell us by calling **0370 600 0459** (or **+44 131 549 8186** from outside the UK), visiting any branch or via Anytime Internet Banking at www.ulsterbankanytimebanking.co.uk. If you use your mobile device to make payments from your account (for example, through the mobile app) and your mobile device is lost or stolen, please tell us by using these contact details.

7.3 Limiting the use of your account or services

We may suspend or restrict the use of your accounts or to certain services (such as your debit card or online banking) if:

- we reasonably believe that your security details or debit card details haven't been kept safe;
- we reasonably suspect that your security details or your debit card have been used fraudulently or without your permission;
- a restriction applies to your account (for example, we're told about a dispute between joint account holders, which means the account can't be used until the dispute is resolved);
- we believe it's appropriate in order to protect your account;
- you're no longer resident in the UK (and we're unable to operate your account in the same way as when you were resident in the UK);
- we reasonably suspect that your account or any other account you hold with us, or another member of NatWest Group, has been, is being or is likely to be used for an illegal purpose;
- we reasonably suspect you're involved in fraud or other serious criminal activity; or
- we reasonably suspect that by not taking these steps we might breach a law or regulation we must comply with.

We'll explain why we've taken any of these steps unless we're unable to contact you or there's a legal or security reason which means we can't provide an explanation.

7.4 Notifying you of concerns

If we suspect or become aware that your account may be subject to fraud or security threats, we'll contact you using the contact details we hold for you.

7.5 Limits on payments to and from your account

We may apply limits to payments to and from your account, for example, to the amount of cash you pay in or withdraw, or to payment types where there is a high risk of fraud, scams or other crimes. We monitor these limits, may change them over time and will make information on them available to you, unless there is a security reason that prevents us from doing so. We may allow you to set some limits, such as those that apply to contactless payments and Faster Payments.

8 What happens when something goes wrong?

In this term we refer to **gross negligence**, which is a legal term. Where you have failed to do something with gross negligence, this means that you have failed very carelessly to do it.

8.1 When you need to contact us:

If you suspect that:

- An incorrect payment has been made from your account;
- An unauthorised payment has been made from your account; or
- You're the victim of an APP scam,

you must contact us as soon as possible by calling **0370 600 0459** or contacting your branch.

An **authorised push payment scam (APP scam)** is when you are tricked into making one or more payments to a different person, or for a different purpose, from the one you meant.

8.2 What we'll do if an incorrect payment has been made to or from your account

If we pay money into your account by mistake, we can take the money out of your account. If we make an incorrect payment from your account, which was our mistake, we'll refund you (including any interest that you've lost as a result of the payment being taken). If you tell us that we've made an incorrect payment based on incorrect payment details you gave us, we'll make reasonable efforts to recover the payment for you but we may not be able to recover it and we may charge you a fee for trying. If we can't recover the payment we won't refund you but we'll contact the payee's bank to ask for the payee's contact details for you. Please remember that the sort code and account number of an account identifies it, not the name of the account holder.

8.3 What we'll do if the payer's bank tells us about an incorrect payment

A **payer** is the person or organisation you receive a payment from. We may take a payment from your account if the payer's bank tells us that this payment was sent to you incorrectly. If this happens, we'll hold the money and contact you to tell you what's happened. We'll ask you to confirm if the payment was sent to you incorrectly. If the payment was sent incorrectly then we'll return it to the payer. If you tell us that the payment was not sent incorrectly then we'll return the money to you but we may have to pass your contact details onto the payer's bank. If we can't get in touch with you within 15 business days, then we'll return the payment to the payer. If the payment is a CHAPS or SEPA payment, we'll ask you before we take the money from your account.

8.4 What we'll do if you tell us about an unauthorised payment

If an unauthorised payment has been taken from your account (which means someone else made the payment without your permission), you should tell us as soon as possible so that we can take steps to protect your account. You may be entitled to a refund – this will depend on a number of factors. In this table we refer to payment details – this includes your debit card, debit card details and your security details.

What happened?	Will we refund you?
You acted fraudulently.	We won't refund you in any circumstances.
An unauthorised payment was taken from your account before you received your payment details.	We'll refund you (including any interest you've lost as a result of the payment being taken).
Your payment details were lost or stolen.	We'll refund all unauthorised payments but we may hold you responsible for the first £35 if we believe you should have been aware that your payment details were lost or stolen.
Your payment details were used to pay for something at a distance where the account holder doesn't need to be there (for example, online or over the phone).	We'll refund any unauthorised payments (including any interest you've lost as a result of the payment being taken).
You intentionally or with gross negligence failed to: <ul style="list-style-type: none">• use your payment details in accordance with these Terms (for example, you didn't take reasonable steps to keep your payment details safe); or• tell us as soon as you became aware that your payment details were lost or stolen or that an unauthorised payment was taken from your account.	We won't refund you for any unauthorised payments that were made before you notified us.
In any other situation where an unauthorised transaction was taken from your account.	We'll refund you (including any interest you've lost as a result of the payment being taken).

If you're entitled to a refund, you'll be refunded by the end of the business day after you told us that an unauthorised payment had been taken from your account. We may take longer to refund you if:

- the unauthorised payment took place more than 13 months before you notify us; or
- we reasonably suspect fraud.

8.5 What we'll do if you tell us about an APP scam:

We'll investigate to see if you're entitled to a refund. This may include asking you and others for further information about the APP scam. We'll refund you, or explain why we're not refunding, as soon as possible and within a maximum time limit.

Please be aware:

- To qualify for a refund, APP scam payment(s) must be electronic payments made in pounds Sterling to an account in the UK that you don't control. This does not include debit card payments.
- Any refund will be up to a maximum for each APP scam.
- We may hold you responsible for part of your claim, except where:
 - due to personal circumstances you were vulnerable when you made the APP scam payments; and
 - your vulnerability contributed towards you becoming a victim.
- More information on APP scams and how you are protected is included ulsterbank.co.uk/safefromscams. This includes information on:
 - the types of electronic payments that are in scope;
 - what you can do to protect yourself;
 - the maximum amount that we'll refund for each APP scam;
 - the part of your claim that we may hold you responsible for;
 - how we investigate claims, including how long we have to reach a decision; and
 - the date from which these protections apply.

We won't refund you if:

- you acted fraudulently, including intentionally misleading us about the details of your claim;
- you make the claim more than 13 months after the last APP scam payment;
- you tried to make the APP scam payment(s) for an illegal purpose (for example, buying illegal goods or services);
- you have a genuine dispute with a provider of goods or services (for example, about the quality of those goods or services);
- you failed intentionally or with gross negligence to:
 - respond to specific actions that we, the police or another law enforcement agency took to help prevent you from falling victim to an APP scam;
 - tell us as soon as you became aware, or you suspected, that you'd fallen victim to an APP scam;
 - respond to our reasonable requests for additional information while assessing your claim; or
 - report your claim, or agree that we can report your claim, to the police or another law enforcement agency;

unless, due to personal circumstances, you were vulnerable when you made the APP scam payment(s) and your vulnerability contributed towards you becoming a victim.

8.6 Our general liability

Except where the law doesn't permit, we won't be responsible for any losses:

- caused by circumstances beyond our control as the situation was abnormal or unforeseeable (for example, due to extreme weather, terrorist activity or industrial action);
- you suffer relating to loss of opportunity, loss of goodwill, loss of business or loss of profit arising in any circumstance;
- we could not have reasonably predicted when you gave us an instruction; or
- where we delay or refuse to act on your instructions, accept a payment to your account, close your account or limit the use of your account or services for a reason we give in these Terms.

8.7 Payment processed without you agreeing the amount

If you authorise a payee to take a payment from your account without knowing how much the final payment will be (for example, when hiring a car or booking a hotel room), then you'll be refunded provided:

- you didn't know the exact amount of the payment when you authorised it;
- the amount of the payment exceeded what you could reasonably have expected to pay (excluding increases resulting from exchange rate fluctuations)
- the payment was made either (i) in the case of a euro payment, to a payee in the UK or the EEA, or (ii) in the case of all other payments, to a payee in the UK; and
- you ask for a refund within eight weeks of the date the payment left your account.

You won't be refunded if you gave your consent to the payment directly to us and at least four weeks in advance:

- we or the payee provided you with information about the payment; or
- information about the payment was made available to you through online banking or at any branch.

We may ask you for additional information to decide whether you should be refunded. We'll refund you, or explain why we're refusing the refund, within 10 business days of your request for a refund or (if we've asked you for additional information) within 10 business days of us receiving that information.

9 Communications and statements

9.1 How we'll contact you

We'll contact you and provide communications to you (which will be in English) by:

- post;
- phone;
- email to the email address you gave us;
- secure message to your inbox in online banking;
- text message to the mobile number you gave us; and/or
- notification through the mobile banking app.

Any documentation we send you by email, secure message or through the mobile app may be sent as an electronic attachment (for example, as a PDF). You should make sure that your electronic device(s) are set up to receive our communications (for example, they have the correct hardware, software, operating system and browser).

9.2 Statements

Unless we agree otherwise, we'll provide you with statements every month, free of charge, provided that there have been payment transactions on the account during the month. If you have an ISA, we'll provide you with a statement at least annually; this will also be free of charge.

We can provide you with a copy of a previously issued statement for £3.

9.3 Your contact details

If your contact details change, you should tell us as soon as you can to ensure you receive our communications.

10 Making changes to our agreement or changing your account to another account

10.1 Changing the Terms and Information Sheet

We can make changes to these Terms and our Information Sheet (excluding interest rates) if we have a valid reason. For example, we can make changes to:

- comply with changes in law, industry codes or regulatory requirements;
- reflect changes in the systems, schemes or suppliers we use;

- reflect changes in inflation or the costs we reasonably incur in providing accounts or services; or
- make the agreement clearer or more favourable to you.

We'll give you **at least 60 days' notice** before we make the change. We'll assume that you've accepted the change unless you switch or close your account during the notice period. If you choose to do this, you won't lose any interest and there are no closure fees.

10.2 Changing your interest rates

We can change the interest rate on your account to:

- respond proportionately to a change in the Bank of England's base rate or any other publicly listed market rate;
- respond proportionately to changes in the interest rates paid by other banks and financial institutions on personal savings accounts;
- reflect changes in the costs we reasonably incur for providing your account; or
- reflect changes to the banking or financial system or changes in law, industry codes that we follow, the decision of an ombudsman or any other regulatory requirement.

We will not change an interest rate which is fixed as stated in the Information Sheet.

How we'll notify you:

Type of account	If we change the interest rate	Notice we'll give you	How we'll give you notice
All savings accounts (including ISAs)	In a way that is to your advantage	Either before the change comes into effect or at the earliest opportunity afterwards	By: <ul style="list-style-type: none"> • advertising the change on our website ulsterbank.co.uk • displaying a notice of the change in our branches; or • advertising the change in at least three daily newspapers
All savings accounts except ISAs	in a way that is to your disadvantage	At least 60 days	By: <ul style="list-style-type: none"> • post; • email to the email address you gave us; or • secure message to your inbox in online banking
ISA (where your account has a balance of £100 or more)	in a way that is to your disadvantage	At least 14 days	By: <ul style="list-style-type: none"> • post; • email to the email address you gave us; or • secure message to your inbox in online banking
ISA (where your account has a balance of less than £100).	in a way that is to your disadvantage	Either before the change comes into effect or at the earliest opportunity afterwards	By: <ul style="list-style-type: none"> • advertising the change on our website ulsterbank.co.uk; • displaying a notice of the change in our branches; or • advertising the change in at least three daily newspapers.

We'll assume that you've accepted the changes unless you switch or close your account during the notice period. If you choose to do this, you won't lose any interest and there are no closure fees.

10.3 Changing your account

We can change your savings account to another savings account in our range that we reasonably believe is appropriate for you. We can do this if we have a valid reason. For example, we can change your account if:

- we decide to stop offering that particular type of account; or
- you're not eligible for the account (for example, if you move outside the UK, if we introduce new eligibility criteria, or we change any existing eligibility criteria for your account and you don't meet these).

We'll give you **at least 60 days'** notice before we change your account. We'll assume that you've accepted the change to your account unless you switch or close your account during the notice period. If you choose to do this, you won't lose any interest and there are no closure fees.

10.4 Transferring rights or obligations under this agreement

We may transfer our rights or responsibilities under this agreement to another person or organisation in the future. We'll only do this if we reasonably believe that you'll be treated to a similar standard after the transfer as we treated you beforehand.

11 Closing your account

11.1 How to close your account

You can close your account at any time without being charged any closure fees by:

- writing to Ulster Bank Everyday Banking Operations, 11-16 Donegall Square East, Belfast, BT1 5UB;
- calling **0800 046 6486**;
- logging into online banking; or
- visiting your branch

11.2 When we can close your account

We can close your account **immediately** if:

- we reasonably suspect that you've given us false information, which was a significant factor in our decision to open your account (or to continue to provide it to you);
- we reasonably suspect that your account (or any other account you hold with us) is being used, or is planned to be used, for an illegal purpose;
- you behave in an offensive, threatening or violent manner, which includes any racist or other discriminatory conduct, towards our staff;
- we're required to do so by law or regulation;
- you're declared bankrupt;
- you've entered into a voluntary arrangement with your creditors to repay your debts; or
- you've used your account for business purposes.

We can also close your account by giving you **at least 60 days'** notice.

12 Making a complaint

If you're not completely happy with our service, we'd like you to let us know so that we can resolve your complaint as quickly as possible. You can contact us by:

- **visiting your nearest branch**;
- calling **0800 046 6486** (Relay UK **18001 0800 161 5131**);
- visiting **ulsterbank.co.uk** (and using our online form); or
- writing to us free post at **Complaint Handling Centre, Ulster Bank, Freepost BEL4084, Belfast BT1 5BR**

Our complaints process is set out in full in our leaflet **Unhappy with our services? – Making things better** which you can see online or request from one of our branch or telephone banking staff.

We'll do our best to respond to your complaint and resolve it as soon as we can but if you're not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation

which tries to resolve complaints between customers and financial organisations where we've not been able to resolve the complaint ourselves.

Our response to your complaint will outline any deadlines you have to contact the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted at:

- **Exchange Tower, London E14 9SR;**
- **0800 023 4567** (from a landline) or **0300 123 9123** (from a mobile);
- **Complaint.info@financial-ombudsman.org.uk;** or
- **www.financial-ombudsman.org.uk**

13 Your information

- 13.1 We are a member of the NatWest Group ("NatWest"). For more information about other NatWest companies please visit **natwestgroup.com** or contact your branch.
- 13.2 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 NatWest companies and third parties.
- 13.3 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 (our "Privacy Notice") provided on our website (**www.ulsterbank.co.uk/privacy**).
- 13.4 We may update our Privacy Notice from time to time, by communicating such changes to you and/or publishing the updated Privacy Notice on our website. We would encourage you to visit our website regularly to stay informed of the purposes for which we process your information and your rights to control how we process it.
- 13.5 In respect of any personal information relating to a third party that you provide to us, you must:
- a) notify the third party that you are providing their personal information to us and obtain their permission;
 - b) provide the third party with a copy of our Privacy Notice and these Terms;
 - c) promptly notify the third party of any changes to our Privacy Notice that we notify you of; and
 - d) ensure that, to the best of your knowledge, the personal information is accurate and up to date, and promptly notify us if you become aware that it is incorrect.
- 13.6 Your information may be shared with and used by other NatWest 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.
- 13.7 We will not share your information with anyone outside NatWest except:
- a) where we have your permission;
 - b) where required, whether directly or indirectly, for your product or service, which could include in relation to your welfare or accessibility requirements;
 - c) with law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
 - d) with other banks and third parties in relation to fraud or financial crime or criminal activities; or in the event of suspected fraud or financial crime or criminal activities; or the monitoring, prevention and investigation of the same; 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, where advice or services are required or requested in connection with the bank's legal, regulatory or contractual rights or obligations relating to products or services provided to you;
 - f) with social media companies (in a secure format) or other third party advertisers and marketing companies so they can display or send relevant messages to you and others or compile information relevant to marketing to you about our products and services on our behalf. Third party advertisers may also use information about your previous web activity to tailor adverts which are displayed to you;
 - g) with credit reference agencies and with third parties in relation to debt collection and related activities;
 - h) with third party guarantors or other companies that provide you with benefits or other services (such as insurance cover) associated with your product or service;
 - i) where required for a proposed or actual sale, reorganisation, transfer, financial arrangement, asset disposal or other transaction relating to our business and/or assets held by our business. Where such data is shared with a third party it is done so under strict duties of confidentiality;
 - j) In anonymised form as part of statistics or other aggregated data shared with third parties; or
 - k) where permitted by law, it is necessary for our legitimate interests or those of a third party, and is not inconsistent with the purposes listed above.
- 13.8 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.
- 13.9 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.
- 13.10 We will not share your information with third parties for their own marketing purposes without your permission.
- 13.11 We may transfer your information to organisations in other countries (including to other NatWest companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws. We will only transfer your information if we are legally obligated to do so, or where the other country has laws that adequately protect your information, or where we have imposed contractual obligations on the recipients that require them to protect your information to the same standard as we are legally required to.

Q **Braille, large print or audio format?**

If you'd like this information in another format, call us on **0345 742 4365** (Relay UK **18001 0345 742 4365**)

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Calls may be recorded.