

ufirstgold User Guide



Ulster Bank

TOMORROW BEGINS TODAY

Welcome to ufirstgold

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 designed to help you get the most from life.

Inside this guide you'll find all the information you need to help you take best advantage of your ufirstgold account.

Also, please visit **[ufirstaccount.co.uk](https://www.ufirstaccount.co.uk)**
for further information on the benefits available.

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ufirstgold Travel Insurance Terms

For your convenience while travelling, these Terms have been set out in a separate booklet called 'ufirstgold Travel Insurance Terms'. A copy is also available through our website [ufirstaccount.co.uk](https://www.ufirstaccount.co.uk)

01

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.



The ufirstgold monthly account fee is £10 a month.

The terms and conditions for the ufirstgold benefits are at the back of this user guide. To make sure you receive any items you order through ufirstgold Membership Services, remember to let us know if you change your address. Please see the **Your Current Account Terms** on our website ulsterbank.co.uk.

Additional Packaged Accounts

If you already hold a packaged account from Ulster Bank, there may be limited advantage for you in opening another packaged account. You'll also be charged an additional monthly account fee on the new packaged account.

Living outside Northern Ireland or the rest of the UK

If you're living outside Northern Ireland or the rest of the UK or plan on living outside Northern Ireland or the rest of the UK it's important to note that some of the benefits attached to your account are only available when you're visiting or resident in Northern Ireland or the rest of the UK.

ufirstgold Membership Services



0370 600 0661* or **+44 2392 676 740** if calling from outside the UK



Also, please visit ufirstaccount.co.uk for further information on the benefits available.

Lines are open 8am–8pm Monday to Friday, 9am–5pm Saturday, Membership Services is closed Sunday and Bank Holidays. Calls may be recorded.

*Call costs from networks may vary. Calls from mobile phones may not be free.

The most important information we'll need when you call us is your ufirstgold membership number. This is made up of your sort code and your ufirstgold account number.

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

Sort code

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

Account number

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By logging on to the Membership Services Website at **ufirstaccount.co.uk**, you'll 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 Membership Services Website for the first time, you'll 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 Membership Services Website in future.

You can register for the Membership Services Website at **ufirstaccount.co.uk** 24 hours after account opening.

02

ufirstgold Benefits

- **Ticket Booking Service**
- **Worldwide Family Travel Insurance**
- **Mobile Phone Insurance**



Ticket Booking Service

Enjoy 15% cash back on tickets for the theatre, dance, opera, concert performances, sporting events and more throughout Northern Ireland, the Republic of Ireland and the rest of the UK.

ufirstgold gives you access to live entertainment at reduced prices. Get 15% cash back for as many events as you like within Northern Ireland, the Republic of Ireland and the rest of 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.

How to claim your 15% cash back

To ensure receipt of your cash back, following the completion of your online booking you must return to the ufirstgold Ticket Booking Service pages on ufirstaccount.co.uk and confirm your booking reference number provided to you by Ticketmaster in the box provided. If you do not complete an online booking in this way we will be unable to provide you with the 15% cash back. Further details can be found on www.ufirstaccount.co.uk.

- **Guaranteed 15% cash back** – based on the normal face value price of the ticket. Tickets must be ordered as outlined below.
- **Receive cash back on up to four tickets** – for each event booked.
- **No limit on usage** – take advantage of this cash back as often as you like.

Main exclusions

You can't resell your tickets, and must be attending the event. You may be able to order more than four tickets, but you'll pay full price for any additional tickets. You must order tickets as outlined below. If you order tickets in any other way we'll be unable to provide you with the 15% cash back. Terms and Conditions apply – please see pages 23 to 26 for more information, including details on how to claim your cash back for online bookings.



Book online

at ufirstaccount.co.uk or visit for more information and common questions. Only Ticketmaster events can be booked online.



Book by phone

For non-Ticketmaster events call the Ticket Concierge Service through [ufirstgold](https://ufirstgold.com) Membership Services on **0370 600 0661**.*

Lines are open Monday to Sunday 8am to 10pm except Christmas Day.

*Calls from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Worldwide Family Travel Insurance

It's good to know you have travel insurance to help protect you on your travels when you open your ufirstgold account. See what's covered when you're a ufirstgold customer.



ufirstgold gives you and your family multi-trip worldwide travel insurance up to 31 days per trip, that covers you all year round.



This also includes up to 31 days' winter sports cover per trip.

Main exclusions:

- The maximum trip duration is 31 days including winter sports trips.
- There is no cover for persons aged 70 or over unless an age upgrade has been purchased for them.
- Dependent children aged 18 or over (or 23 or over if in full time education) are not covered under this policy.
- Travel within the UK, Channel Islands or the Isle of Man is only covered if you stay at least 2 nights in pre-booked accommodation.
- You must be resident of and have your main home in the UK or Channel Islands or Isle of Man.

Please see the ufirstgold Travel Insurance Terms for full policy information

Do you have an existing medical condition?

You may not be covered. Call ufirstgold Membership Services on **0370 600 0661*** for more information.

How to make a claim

The fastest and easiest way to contact us is by using the Allianz Assistance Hub which can be securely accessed through your banking app or by using Internet Banking.

Visit www.ufirstaccount.co.uk/benefits or call **0370 600 0661** or from outside the UK **+44 2392 676 740**. Please have your ufirstgold membership number to hand when you call. Calls may be recorded.

More information on travel insurance

The insurance is only in force for as long as you have your ufirstgold account. Conditions apply to the insurance – please see the summary of the cover in the ufirstgold Insurance Product Information Document (IPID) and the full terms and conditions in the Travel Insurance Terms for full policy information or log onto ufirstaccount.co.uk for more details and common questions.

Worldwide Travel Insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909.

*Calls from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

Mobile Phone Insurance

Provides cover for your phone against loss, theft, accidental damage and breakdown (after the manufacturer's warranty has expired),



Cover is for phones with a screen size of less than 7 inches (measured diagonally).



Loss, theft and accidental damage – including water and liquid damage.



Breakdown cover – if your phone develops an electrical or mechanical fault outside of the manufacturer's warranty.

48hr

Replacement phones delivered to your home or place of work within 2 business days. Replacement phones will, where possible, be of the same make and model and will be refurbished models. All replacement phones come with a 12 month warranty.



Worldwide protection – will cover you anywhere in the world – but if you're abroad when you claim, we can only replace your phone when you're back in the UK.



Accessories are covered up to £250 per claim, if they were lost, stolen or damaged at the same time as your phone.

+£100

A £100 excess applies when your phone is replaced.

Main exclusions:

- Only the phone you use on a daily basis is covered. This includes the phone used on a daily basis by a joint account holder.
- You won't be covered for phones used on a daily basis by family or friends – even if you pay the bill.
- Phones that are owned by your employer are not covered.
- You can't make more than two approved claims in any 12-month period – or if it is a joint account then each account holder can make two approved claims with a maximum of four per account.
- All instances of loss or theft must be reported to the network provider as soon as is reasonably practicable after the event.

More information on worldwide mobile phone insurance

The insurance is only in force for as long as you have your ufirstgold account and remain a permanent resident in the UK.

Conditions apply to this insurance. Please see the full terms and conditions in the ufirstgold Mobile Phone Insurance Terms on pages 27 to 36 of this brochure and the summary of cover in the ufirstgold Mobile Phone Insurance Product Information Document (IPID).

You're automatically covered by this insurance and whilst there's no need to register the phone immediately, you should register the phone with us as soon as possible.

Registering your phone will make it easier if you need to make a claim later.



You can register online at ufirstaccount.co.uk



or by phone **0370 600 0661***

Mobile Phone Insurance is underwritten by Aviva Insurance Limited. Registered in Scotland No. SC002116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153. The service will be provided by Likewise Device Protection UK Limited. Registered in the UK (company number 14134370). Registered office: Unit 2 Crewe Logistics Park, Jack Mills Way, Crewe, CW2 5XF. Authorised and regulated by the Financial Conduct Authority (FRN: 984178).

*Call costs from networks may vary. Calls from mobiles may not be free. Calls may be recorded.

03

Anytime Internet and Telephone Banking

Like to have control over your money from the comfort of home – or anywhere else in the world – whenever you want? Want to reduce the amount of time spent queuing in branch?

Our Anytime Internet and Telephone Banking services can give you this freedom, 24 hours a day, 365 days a year. We take security seriously, so you can have complete peace of mind when banking online. But Anytime offers far more than confidence and convenience.



Key features

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

- 1** Registration is simple and only takes a few minutes.
- 2** Make payments and transfer money instantly between your Ulster Bank accounts.
- 3** Send money to friends and family at home or abroad (Fees and charges may apply for sending money outside the UK – please see our brochure ‘Schedule of Services – Payment and International Banking Charges’).
- 4** Easily check your Balance including pending items and any Arranged Overdraft remaining (if there is one set up on the account).
- 5** View and manage your Direct Debits and Standing Orders.
- 6** Pay bills today or up to 120 days in the future.
- 7** Switch from paper to eStatements – view up to 7 years of statement history online.
- 8** Set up your text alert preferences.
- 9** Extra security and peace of mind is available with a free easy-to-use Card Reader.
- 10** Help with technical queries is available when you need it via our online Help 24/7 service.

Key Considerations

- Fees and charges may apply for sending money outside the UK via Anytime Internet Banking. Please see our brochure 'Schedule of Services – Payment and International Banking Charges' for more information.
- Anytime Internet and Telephone Banking terms and conditions apply.
- Some services may not be available on certain types of account or to under 18s, for further information please see the Your Current Account Terms brochure on our website [ulsterbank.co.uk](https://www.ulsterbank.co.uk).
- There are limits on the amount you can transfer under any credit transfer.

For details of the limits applicable for transfers made through Anytime Internet Banking please visit [ulsterbank.co.uk/paymentlimits](https://www.ulsterbank.co.uk/paymentlimits). For Telephone Banking the limits will be advised to you when you're making the transfer.

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

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



You can register for Anytime Internet Banking at **ulsterbank.co.uk/anytime**



To register for Anytime Telephone Banking Call **0345 900 3200**



If you are already registered for Anytime Telephone Banking you can manage your account over the telephone by calling us on **03457 424 365*** (from abroad + **44 28 9053 8033**).

*Calls from networks may vary. Calls from mobile phones may not be free. Calls may be recorded.

04

Mobile Phone Banking and Text Alerts



Mobile Banking Apps and Text Alerts

Key features of our Mobile Banking Apps

- 1** Application available free of charge from the relevant App Store.
- 2** Up-to-the-minute balance available.
- 3** View a statement with up to seven years of transaction history anytime, anywhere.
- 4** Make transfers between your Ulster Bank accounts.
- 5** Pay your Contacts – using only their Mobile Phone Number.
- 6** Pay your friends, family, credit card, or utility bills.
- 7** Withdraw cash from an ATM** without a debit card using the Get Cash service.
- 8** Locate your nearest Ulster Bank Branch or Cash Machine.

**ATM: Automated Teller Machine

Alerts Service

We've a range of free alert services that will help you manage your money – wherever you are:

Act Now Alerts

If we hold a valid mobile number for you we will automatically send you an alert to inform you if:

- You are at risk of going into unarranged overdraft.
- We are not able to make all your payments.

Arranged overdraft alerts (if you have an arranged overdraft)

If we hold a valid mobile number for you we will automatically send you an alert to inform you if:

- You are at risk of going into arranged overdraft or you are in your arranged overdraft.

Note: We will automatically register you for Act Now Alerts and arranged overdraft alerts if we hold a valid mobile number for you.

Activity alerts

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 or standing order.
- update your address or telephone details.
- you are issued with a new debit/cash card or PIN*.

Register by calling **0345 366 6558** or logging onto **ulsterbank.co.uk/alerts**. 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.

*PIN: Personal Identification Number

Key considerations for Ulster Bank Mobile Banking Apps and Alerts Service

- Ulster Bank Mobile Phone Banking is free of charge to all personal customers.
- You need to be over 11 years of age to use our Mobile Banking Apps and Alerts Services.
- Data Charges may apply on some mobile networks.
- Full terms and conditions are available at [ulsterbank.ie/mobile](https://www.ulsterbank.ie/mobile) or by contacting your local branch. Mobile Phone Banking terms and conditions apply.
- **Please remember we will never ask you for your PIN or Password details by text or email.**

What may help you when registering for our Mobile Banking Apps

To register you'll need your serviceCARD/debitCARD for the first account you want to register and your 10 digit customer number used to log in to the Anytime Banking service.



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

What may help you when registering for our Alerts Service

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

Note: We will automatically register you for Act Now Alerts and arranged overdraft alerts if we hold a valid mobile number for you.



You can register online at [ulsterbank.co.uk/alerts](https://www.ulsterbank.co.uk/alerts)



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

Terms and Conditions

Please read the following terms and conditions. They give you important information about the benefits which come with your Ulster Bank ufirstgold account.



05.1 Terms and Conditions

ufirstgold Benefits

You are entitled to apply for any additional benefits specified in this User Guide for as long as your ufirstgold Current Account remains open. We may alter any of these benefits and will usually give you at least one month's prior written notice except in exceptional circumstances (for example where a benefit provider goes into liquidation) when we may remove a benefit without prior notice.

We reserve the right to reclaim all or part of the value given on any benefits as highlighted in this User Guide should the ufirstgold Current Account be closed or downgraded within six months of the Account being opened.

Please note that if you cancel your agreement for the ufirstgold Current Account during the 14-day period, your ufirstgold Membership will also be cancelled automatically and you will not be able to use any ufirstgold benefits in this Guide.

If you cease to reside in the UK, 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 **0370 600 0661**. From outside the UK call **+44 2392 676 740**.

Ticket Booking Service

These terms and conditions govern the ufirstgold Ticket Booking 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 Capillary Technologies Europe Limited, which simply acts as an agent in sourcing tickets for the event of your choice in respect of which you will receive a 15% cash back refund on up to four tickets per event booked when the booking is made. These terms and conditions govern Capillary Technologies Europe Limited's relationship with you.

General:

1. The ufirstgold Ticket Booking Service is provided by Capillary Technologies Europe Limited, a private company incorporated in the United Kingdom with Company Number 03297240, and having its registered office at 15 Alfred Place, London, United Kingdom, WC1E 7EB (from this point on referred to as "we or our")
2. As a ufirstgold account holder you will receive a 15% cash back Refund ("cash back") on all tickets purchased via the Service up to a maximum of four tickets per event.
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 our attention that either of these conditions has not been complied with, we reserve the right to withdraw the use of the Ticket Booking Service from you.

Online bookings:

4. Bookings may be made online via the dedicated ufirstgold Ticket Booking Service pages of the website via **ufirstaccount.co.uk**. These pages are provided by Ticketmaster UK Limited ("Ticketmaster"), registered office: 48 Leicester Square, London WC2H 7LR, No. 02662632 and any bookings you make online are subject to Ticketmaster's terms and conditions, details of these can be found at **ticketmaster.co.uk/legal/purchase.html**. If you are not able to access the website, or if tickets for the event are not available online, you may call ufirstgold Membership Services on **0370 600 0661** to book via the Ticket Concierge Service.

Terms and Conditions Continued

5. For tickets booked online, cash back will not be applicable to events taking place outside of the United Kingdom and the Republic of Ireland.
6. 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.
7. 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.
8. To be eligible for cash back for an online booking you must access the Ticketmaster site via the ufirstgold Ticket Booking Service pages of the website via [ufirstaccount.co.uk](https://www.ufirstgold.co.uk)
9. Following the completion of an online booking made through the ufirstgold Ticket Booking Service pages, you should confirm the booking reference number provided to you by Ticketmaster in the box provided to you when returning to the ufirstgold Ticket Booking Service pages on [ufirstaccount.co.uk](https://www.ufirstgold.co.uk).
10. For bookings made online it may be possible to purchase tickets sold through Ticketmaster partner sites, these bookings will not be eligible for cash back. You will be notified when tickets are being sold by partner sites.

Ticket Concierge Service:

11. To enquire about tickets not available online or to make a query about the Service you may call ufirstgold Membership Services on **0370 600 0661** between the hours of 8am to 10pm Monday to Sunday, 364 days a year (excluding Christmas Day) to speak to a Ticket Concierge Service adviser about an event or events for which you would like to buy tickets.
12. If it is not possible to provide the requested information immediately, or book your tickets immediately, the Tickets Concierge Adviser will make enquiries and contact you within 13 business hours with the outcome or status of the enquiry where business hours are between 9am and 5pm Monday to Friday (excluding Bank Holidays).
13. The Ticket Concierge Service will try to accommodate any specific request you may have, by sourcing a supplier for the desired event tickets, however success cannot be guaranteed. You will be contacted within 13 business hours of receiving your instruction to make the search to tell you if they have not succeeded in finding a source of the tickets for you.
14. Bookings can only be made for events taking place in the United Kingdom and the Republic of Ireland.
15. Tickets for Sporting Events cannot be booked through the Ticket Concierge Service.
16. The Ticket Concierge Service can only source tickets where they are available at face value.
17. You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
18. If you book tickets for an event taking place within the Republic of Ireland you will be charged in pounds sterling 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.
19. For telephone bookings, the Ticket Concierge Service purchases tickets from agents and venues on behalf of ufirstgold account holders and has no control over the events.

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.

Tickets:

20. Tickets cannot be refunded or exchanged.
21. 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.
22. 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.
23. You must provide credit or debit card details to secure your tickets and payment in full is required at the time of booking.
24. 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.

Cash back:

25. To be eligible for the cash back, you must be a ufirstgold account holder at the time you purchased your tickets.
26. The cash back is calculated on the full price paid for the tickets, including any booking fee and any processing or delivery fees incurred.
27. The cash back is not applicable to any other promotional offer and only applies to tickets purchased through the Service.
28. The cash back will appear in your online cash back Summary on the dedicated ufirstgold Tickets Service pages of the website via www.ufirstaccount.co.uk 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 Services on **0370 600 0661**.
29. The cash back amount will appear as "Tickets cash back" on your bank statement.
30. Cash back will only be applied to bookings for events taking place in the United Kingdom and Republic of Ireland.
31. If you book tickets for an event taking place within the Republic of Ireland the cash back earned will be in pounds sterling 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.
32. Cash back is only applicable for sporting events where the tickets are booked online via ufirstaccount.co.uk
33. 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.
34. If your ticket(s) were purchased via the dedicated ufirstgold Ticket Booking Service pages of the ufirstaccount.co.uk 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.

Terms and Conditions Continued

35. We 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 we 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.

Customer service:

36. ufirstgold Membership Services must be contacted for all booking related queries, complaints and claims. Please write to Customer Services Manager, ufirstgold Membership Services, Building 1000, Lakeside North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EZ or call ufirstgold Membership Services on **0370 600 0661**. If telephoning, your call may be recorded for quality and training purposes.
37. 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 **0370 600 0661**.

05.2

ufirstgold account Mobile Phone Insurance Terms

ufirstgold account Mobile Phone Insurance Terms

1. Introduction

This Mobile Phone Insurance policy is automatically provided as a benefit of you being a ufirstgold account holder (“you, your”).

Please take a few moments to familiarise yourself with the content of this policy document and then keep it in a safe place for future reference. If you have existing policies that give the same cover elsewhere, you’ll need to consider whether you may be paying for duplicate cover. If you fail to comply with these terms and conditions, we may refuse cover in the event of a claim.

Aviva Insurance Limited (“Aviva”) (“we/us/our”) are the insurer of this policy and are liable to you under the terms and conditions of this policy. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 202153). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>). Aviva is incorporated in Scotland with registered number 2116 and registered office at Pitheavlis, Perth PH2 0NH. We have appointed Likewise Device Protection UK Limited (“Likewise”) to act on our behalf as our agent to help us administer your policy and deal with claims. Likewise is incorporated in England with company number 14134370, and registered address at Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, Crewe, Cheshire, CW2 5XF. Likewise is authorised by the Financial Conduct Authority (FRN: 984178).

2. Registering your phone

You’re automatically covered by this policy. However, it’ll be quicker and easier to make a claim if you register your phone and its IMEI number with us in advance. You can find your IMEI number on the box or receipt for your phone, or by dialing ***#06#** on your phone’s keypad. If you wish to register your phone, go online at www.ufirstaccount.co.uk

3. Period of Cover

Your cover will begin as soon as your ufirstgold account has been opened. Your cover will end if any of the following conditions are met:

- a. Your ufirstgold account is closed;
- b. You are no longer a United Kingdom (UK) resident (meaning that your main home is no longer in England, Scotland, Wales or Northern Ireland);
- c. Ulster Bank removes this cover as a benefit of the ufirstgold account in accordance with your account terms.

4. What is covered?

- a. This cover is for the phone you use on a daily basis only. It does not apply to phones used on a daily basis by anyone else, including your partner or your children even if you pay the bill. If your account is in joint names, cover is also provided for the phone the other account holder uses on a daily basis. No other phones are covered.

There is no cover for phones that are owned by your employer.

- b. Cover applies worldwide, but we can only arrange a replacement phone when you are back in the UK.
- c. You will be able to make a **maximum of two approved claims** for incidents reported to Likewise in any 12 month period, or if this is a joint account each account holder can make two approved claims in any 12 month period, subject to a total maximum of four per account.
- d. You will pay a contribution of **£100** for each approved claim (the “excess”). The excess will be collected from you by Likewise before we replace your phone.

- e. Cover is limited to phones that:
 - i. have a screen size of less than 7 inches (measured diagonally);
 - ii. are the manufacturer's standard design and specification;
 - iii. cannot be used as a satellite phone; and
 - iv. have not been manufactured wholly or partly from precious or semi-precious metals, stones or crystals.

5. What we will do

- a. If, during the period of cover, your phone is lost or stolen, your phone is damaged or suffers a breakdown due to an internal fault which occurs after the manufacturer's warranty has expired, we will, through our agent Likewize, provide you with a replacement phone.
- b. If we replace your phone, we will provide you with a refurbished model. Refurbished replacement phones will have genuine manufacturer parts and be in an 'as new' / 'Grade A' condition. The replacement phone comes with a 12-month warranty provided by Likewize.
- c. If the standard accessories supplied with your phone and/or any case, charger, screen protector and/or memory card are lost, stolen or damaged at the same time as your phone, we'll pay their replacement value up to a maximum of £250 per claim.

6. What is not covered?

- a. Theft or loss of your phone where the circumstances of the claim suggest you have deliberately put the phone at risk.
- b. Theft from an unattended vehicle unless the vehicle was locked with security systems activated and the phone concealed from view in an enclosed storage compartment, such as boot, luggage space or glove box.
- c. Any claim where you do not provide the IMEI number or the IMEI number you provide is currently recorded as lost or stolen.
- d. Any claim for a phone other than the one used by you on a daily basis.
- e. Any claim for a phone owned by your employer.
- f. Information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data.
- g. Any loss related to you being unable to use your phone.
- h. Cosmetic enhancements you have made to your phone, for example plating or embellishment with precious metals, stones or crystals.
- i. Any costs you have to pay due to unauthorised use of your phone.
- j. Financial loss you suffer because of your phone being used to access your bank account or mobile wallet, including the unauthorised use of contactless payment methods attached to your phone.
- k. Cosmetic damage to the surface of the phone such as scratches and dents that don't affect how the phone works.
- l. Any claim following damage or breakdown:
 - a) you've caused deliberately;
 - b) caused by having the phone repaired by someone other than the manufacturer or one of their authorised repair agents;
 - c) caused by technical modifications made to the phone by someone other than the manufacturer;

- d) caused by misuse or failure to follow the manufacturer's instructions; or
- e) caused by a virus or the use of software or accessories not approved by the manufacturer.
- m. Any damage or breakdown that is covered by either the manufacturer's warranty or the replacement phone warranty provided by Likewize as part of a previous claim. Or a claim that is the result of a manufacturer's defect or recall of your phone.
- n. Any claim caused because of your phone being confiscated by an authority such as the police or border control.
- o. Any claim where you have failed or refused to provide documents or other information necessary to support and/or verify your claim.
- p. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a) war: any war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power;
 - b) terrorism;
 - c) any action taken in controlling, suppressing or in any way relating to war or terrorism.

7. Making a Claim

Please contact Likewize as soon as reasonably practicable after you discover theft, loss, damage or breakdown of your phone.

Likewize can be contacted as follows:

Online: www.ufirstaccount.co.uk

Call: **0370 600 0661** (Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays will be opened during the same hours noted, excluding Christmas Day and New Year's Day.)

Write to: Ulster Bank Insurance Services

Likewize
 Claims Department
 Gawsorth House
 Crewe Business Park
 Crewe
 Cheshire
 CW1 6XB

- a. You must pay the excess (as set out in section 4) before Likewize will replace your phone.
- b. If your phone is damaged or breaks down, it must be returned to Likewize. You will need to hand it over when the replacement phone is delivered.
- c. Following loss or theft of your phone, you must notify your network provider as soon as reasonably practicable after the event so they can block your phone. Failure to notify your network provider of the loss or theft of your phone may affect your ability to make a claim under this policy.
- d. Your original phone will become Likewize's property once a replacement phone has been issued. If a lost or stolen phone is then found, you must contact Likewize immediately to arrange its return.

Mobile Phone Insurance Terms Continued

- e. You will need to confirm the IMEI number of your phone when making your claim. You can obtain this from your phone by dialing ***#06#** on the phone's keypad. Alternatively, you can find it on the box your phone came in or on the receipt.
- f. If your phone has been stolen, you must report it to the police, and request a crime reference number as this report may be requested by Likewize to validate your claim.
- g. If your claim is for damage or breakdown, before Likewize can arrange replacement of your phone, you must ensure any information, data, photos or apps are updated before disconnecting it from any external systems, data storage or security systems that it's linked to, such as Apple Find My iPhone or iCloud.

This process will be explained during the assessment of your claim and Likewize will check that it has been disconnected before arranging your replacement. No replacement phone will be issued if your phone is reconnected to any external systems.

- h. If your phone is being replaced, Likewize will try to provide you with the same make and model of phone, although it may be a different colour. In the unlikely event that Likewize's suppliers do not have your phone in stock, Likewize will offer you an alternative phone. This will be at least the equivalent technical specification of your phone but may be a different make, model or operating system or have different features and functions.
- i. All replacement phones that are refurbished models will come with a 12-month warranty provided by Likewize. In the unlikely event that your replacement phone develops a fault, please contact Likewize on **0370 600 0661**. The team will guide you through some checks and if the issue cannot be resolved over the phone, they will arrange for your phone to be returned for repair. Phone repairs under this warranty do not affect your insurance claims limit and there is no excess to pay. Cover for breakdown under your insurance policy will resume when Likewize's warranty expires.
- j. All stock that is refurbished uses genuine parts. It will have been refurbished by the manufacturer or by a manufacturer accredited repairer and will be in an 'as new' condition, meaning it will be fully working with brand new cosmetic parts. In the unlikely event that the replacement phone you receive has cosmetic damage when you receive it, you must notify Likewize within 72 hours of accepting the delivery. If you notify Likewize later than this, they may deem the damage to have occurred after the phone was received by you. Cosmetic damage to the replacement phone Likewize have provided you with is not covered under the warranty.
- k. Likewize may ask you to provide proof of your ownership of the phone and other information, documents or receipts reasonably necessary to verify your claim.
- l. We and Likewize may share details of your claim with other insurance companies.
- m. You may be required to provide information in writing and/or through a telephone interview with a claims investigator. You should refer to section 15 for further details on how we and Likewize will use personal information.
- n. You will not be able to make a claim if Ulster Bank has suspended or restricted access to the benefits on your account, in accordance with your account terms.

8. Technical support set-up service

Where the phone is replaced in accordance with these terms and conditions, you will be eligible for free technical support to help set up and get you started with the replacement phone. Likewize can help you with the following:

- Initial set-up and walk-through of the replacement phone and its operating system;
- Set-up one web-based email account (excluding enterprise email) on the replacement phone; and
- Initial set-up of the app store relevant to the replacement phone and installation of one app that is free to use.

To take advantage of this service please call us on **0370 600 0661**.

Conditions for using the service

- a. The service will be limited solely to the replacement phone.
- b. Your full use of this service is dependent on your operating system and access to a mobile/WiFi internet connection. Where an operation cannot be completed on the replacement phone, no alternative will be offered.
- c. By taking advantage of this service you agree to follow Likewize's reasonable instructions, including any security instructions.
- d. No cash alternative is available to the service.
- e. We and Likewize will not be liable to you for any economic loss, including but not limited to; mobile data charges, and/or loss or corruption of data arising from your use of this service.

9. General Conditions

- a. You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under this policy to enforce any of its terms whether under statute or otherwise.
- b. We will not provide cover nor be liable to pay any claim or provide any benefit under this policy to the extent that providing cover, payment of the claim or provision of such benefit would expose us, our parent company or our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
- c. We and Likewize may take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy.
- d. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, we and Likewize are entitled to approach that insurer for a contribution towards the claim.
- e. Where you fail to co-operate or fail to provide Likewize and us with information or documentation we and Likewize reasonably require and this affects Likewize's ability to process a claim or defend their interests, Likewize will not pay the claim and will pass details to Ulster Bank who may, at their discretion, close your ufirstgold account.

10. Changes to your policy

We may, at any time and after taking a fair and reasonable view, make changes to your policy cover and/or terms and conditions of insurance to:

- a. reflect changes in our expectation of the future cost of providing cover and administering your policy;
- b. reflect changes (affecting us or your policy) in the law, regulation or the interpretation of law or regulation;
- c. reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply; and/or
- d. make them clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

If Ulster Bank decides to remove Mobile Phone Insurance as a benefit of the ufirstgold account or change to another insurance provider, they will give you at least 30 days' notice in accordance with your account terms.

Mobile Phone Insurance Terms Continued

11. Your right to cancel

This Mobile Phone Insurance forms a core part of your ufirstgold account and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to close or downgrade your account. If your account is not closed or downgraded, the Mobile Phone Insurance will remain active for the duration of the Period of Cover set out at section 3.

To close or downgrade your account, please call Membership Services on **0370 600 0661**.

12. Other Important Information

A. Choice of Law

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.

B. Special Requirements

We are committed to meeting the needs of all our policyholders, including those with special requirements. Letters and other documents are all available on request in Braille or large text or audio format. Please call **0370 600 0661** for assistance.

C. Telephone Call Recording

For training and security purposes, telephone calls may be recorded and/or monitored.

D. Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

13. Complaints Procedure

We and Likewize believe you deserve a courteous, fair and prompt service. If there is any occasion when Likewize or our service does not meet your expectations or complaints relating to policy coverage, terms & conditions or the underwriting of your policy, please contact either Likewize or us using the appropriate contact details below, providing your name and your mobile phone IMEI number to help us deal with your comments quickly.

Write to: Ulster Bank Insurance Services
Likewize
Customer Relations Department
Gawsworth House
Crewe Business Park
Crewe
Cheshire
CW1 6XB

Email: UlsterBankcustomerrelations.uk@likewize.com

Call: **0370 600 0661**

(Lines are open Monday to Friday 8am – 8pm, Saturday 9am – 6pm, and Sunday 10am – 5pm. Bank Holidays are open during the hours noted, excluding Christmas Day and New Year's Day.)

Our Complaints Process

We and Likewize operate a comprehensive complaints process and will both do our best to resolve any issue you may have as quickly as possible. Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 5 working days of receipt.

If we or Likewise are unable to resolve your concerns within 8 weeks, you may be entitled to refer the complaint to the Financial Ombudsman Service. We or Likewise will provide full details of how to do this when your final response letter addressing the issues raised is provided.

Please note: The Financial Ombudsman Service will not consider a complaint if you have not provided us with the opportunity to resolve it previously. The Financial Ombudsman Service can be contacted at:

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Call: +44 (0) 800 0 234 567 or +44 (0) 300 123 9 123.

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect your right to take legal action.

14. Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk or call **0800 678 1100** (Freephone) or **020 7741 4100**.

15. Privacy Notice

Personal Information

The main data controller responsible for your personal information is Likewise who is responsible for policy administration and claims handling. For the purposes of this section 15 only, “we”, “our” and “us” refers to Likewise. Additional data controllers include Aviva who is the insurer of this policy and the Royal Bank of Scotland Group who are responsible for the sale and distribution of the product and any applicable reinsurers.

Likewise is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside Your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes

Mobile Phone Insurance Terms Continued

Sharing of Personal Information – For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information may be shared with prospective purchasers and transferred upon a sale of our company or transfer of business assets.

International transfer – Due to the global nature of our business Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security and retention of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy – More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Notice at: <https://likewise.com/uk-dp-privacy-notice/> or you may request a copy by emailing to: privacy@likewise.com.

Details about the way Royal Bank of Scotland Group use your personal information can be found in their separate privacy notices available at ulsterbank.co.uk/privacy.

How Aviva may use your Personal Information

To the extent Aviva receives and processes your Personal Information, Aviva will be a data controller for that information. Aviva may receive your Personal Information, for example, if your complaint is escalated to Aviva or if Aviva takes over administration of your insurance policy or handling of your claims from Likewise. For more information about how Aviva may collect, use and disclose your Personal Information and your rights in relation to your Personal Information, see Aviva's privacy policy at www.aviva.co.uk/privacypolicy or write to The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR, or email DATAPRT@aviva.com.

16. Fraud

If you make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if you give any false declaration or statement to support the claim, we will not pay the claim and we will pass details to Ulster Bank who may, at their discretion, close your ufirstgold account. We reserve the right to tell the police about any dishonest claim. If we settle a claim that we subsequently discover to be fraudulent, we will take steps to recover our costs from you.

Fraud Prevention and Detection

In order to prevent and detect fraud, we may, at any time:

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We can supply on request further details of the databases we access or contribute to. If you require further details please contact us at:

Ulster Bank Specialised Services
Likewise
Gawsworth House
Crewe Business Park
Crewe
Cheshire
CW1 6XB

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you give us other satisfactory proof of identity.

To find out more:

 Call into your local branch

 [ufirstaccount.co.uk](https://www.ufirstaccount.co.uk)

 **0800 046 6486**
(Relay UK **18001 0800 046 6486**)

Braille, large print and audio

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