



Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: UBN Private Current Account

Date: The information in this Fee Information Document is correct as of 21 May 2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Your Current Account Terms or at www.ulsterbank.co.uk.
- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | <ul style="list-style-type: none"> • Monthly account fee £0 • Total annual fee £180 |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing Order | No fee |
| Sending money within the UK | <ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £25 • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | <ul style="list-style-type: none"> • SEPA (Euros) Euro – £0 • Standard international payment Sterling – £25 • Urgent international payment Non-Sterling – £0 • Urgent international payment Sterling – £25 • Urgent international payment £25 |
| Receiving money from outside the UK | <ul style="list-style-type: none"> • Euro – no fee • Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | <ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | <ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of transaction |

| Overdrafts and related services | | |
|--|--|--------------------|
| Arranged overdraft | • Arranged Overdraft Interest | 19.49% EAR |
| Unarranged overdraft | • Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period). | 19.49% EAR* |
| Refusing a payment due to lack of funds | • Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.15)). | £2.15* |
| Allowing a payment despite lack of funds | | No fee |
| *We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. | | |
| Other services | | |
| Cancelling a cheque | | No fee |

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



Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: Select

Date: The information in this Fee Information Document is correct as of 21 May 2021

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- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|-------------------------------------|--|
| General account services | |
| Maintaining the account | No fee |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing Order | No fee |
| Sending money within the UK | • Faster Payment (pounds) No fee |
| | • CHAPS (pounds) between banks £25 |
| | • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | • SEPA (Euros) EURO – £0 Sterling – £25 |
| | • Standard international payment Non Sterling – £0 Sterling – £25 |
| | • Urgent international payment £25 |
| Receiving money from outside the UK | Euro – no fee Non-Euro – £6 |

| Cards and cash | |
|--|--|
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | • Non-Sterling Transaction Fee 2.65% of transaction |
| Overdrafts and related services | |
| Arranged overdraft | • Arranged Overdraft Interest 39.49% EAR |
| Unarranged overdraft | • Unarranged Overdraft Interest 39.49% EAR* (Maximum charge of £17.25 per charging period). |
| Refusing a payment due to lack of funds | • Unpaid Transaction Fee £2.15* Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.15)). |
| Allowing a payment despite lack of funds | No fee |
| *We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. | |
| Other services | |
| Cancelling a cheque | No fee |

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: ADAPT

Date: The information in this Fee Information Document is correct as of 9th February 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
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- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | No fee |
| Payments (excluding cards) | |
| Direct Debit | No Fee |
| Standing Order | No Fee |
| Sending money within the UK | • Faster Payment (pounds) No fee |
| | • CHAPS (pounds) between banks £25 |
| | • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | • SEPA (Euros) EURO – £0 Sterling – £25 |
| | • Standard international payment Non Sterling – £0 Sterling – £25 |
| | • Urgent international payment £25 |
| Receiving money from outside the UK | Euro – no fee Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | No fee |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | No fee |

| Overdrafts and related services | | |
|---|---------------------------------|------------------------------|
| Arranged overdraft | • Arranged Overdraft Interest | Service not available |
| Unarranged overdraft | • Unarranged Overdraft Interest | 0% |
| Refusing a payment due to lack of funds | • Unpaid Transaction Fee | No fee |
| Allowing a payment despite lack of funds | | No fee |
| Other services | | |
| Cancelling a cheque | | Service not available |

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: FOUNDATION

Date: The information in this Fee Information Document is correct as of 27 March 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
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| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | No fee |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing Order | No fee |
| Sending money within the UK | <ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £25 • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | <ul style="list-style-type: none"> • SEPA (Euros) Euro – £0 Sterling – £25 • Standard international payment Non-Sterling – £0 Sterling – £25 • Urgent international payment £25 |
| Receiving money from outside the UK | Euro – no fee Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | <ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | <ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of transaction |

| Overdrafts and related services | | |
|---|---------------------------------|------------------------------|
| Arranged overdraft | • Arranged Overdraft Interest | Service not available |
| Unarranged overdraft | • Unarranged Overdraft Interest | 0% |
| Refusing a payment due to lack of funds | • Unpaid Transaction Fee | No fee |
| Allowing a payment despite lack of funds | | No fee |
| Other services | | |
| Cancelling a cheque | | Service not available |

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: STUDENT

Date: The information in this Fee Information Document is correct as of 21 May 2021

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| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | No fee |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing Order | No fee |
| Sending money within the UK | • Faster Payment (pounds) No fee |
| | • CHAPS (pounds) between banks £25 |
| | • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | • SEPA (Euros) Euro – £0 |
| | • Standard international payment Sterling – £25 |
| | • Urgent international payment Non-Sterling – £0 Sterling – £25 |
| Receiving money from outside the UK | Euro – no fee |
| | Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | • Non-Sterling Transaction Fee 2.65% of transaction |

| Overdrafts and related services | | |
|---|---|------------------|
| Arranged overdraft | • Arranged Overdraft Interest | 0.00% EAR |
| Unarranged overdraft | • Unarranged Overdraft Interest | 0.00% EAR |
| Refusing a payment due to lack of funds | <ul style="list-style-type: none"> • Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.15)). | £2.15* |
| Allowing a payment despite lack of funds | | No fee |
| *We won't charge you more than £2.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions. | | |
| Other services | | |
| Cancelling a cheque | | No fee |

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: Graduate

Date: The information in this Fee Information Document is correct as of 21 May 2021

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- A glossary of the terms used in this document is available free of charge.

| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | No fee |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing order | No fee |
| Sending money within the UK | • Faster Payment (pounds) No fee |
| | • CHAPS (pounds) between banks £25 |
| | • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | • SEPA (Euros) Euro – £0 |
| | • Standard international payment Sterling – £25 |
| | • Urgent international payment Non-Sterling – £0 Sterling – £25 |
| Receiving money from outside the UK | Euro – no fee |
| | Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | • Non-Sterling Transaction Fee 2.65% of transaction |

| Overdrafts and related services | | |
|--|--|--------------------|
| Arranged overdraft | <ul style="list-style-type: none"> • Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer (£1500). | 39.49% EAR |
| Unarranged overdraft | <ul style="list-style-type: none"> • Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period). | 39.49% EAR* |
| Refusing a payment due to lack of funds | <ul style="list-style-type: none"> • Unpaid Transaction Fee <p>Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.15)).</p> | £2.15* |
| Allowing a payment despite lack of funds | | No fee |
| *We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. | | |
| Other services | | |
| Cancelling a cheque | | No fee |

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: U FIRST GOLD

Date: The information in this Fee Information Document is correct as of 21 May 2021

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| Service | Fee |
|---|---|
| General account services | |
| Maintaining the account | <ul style="list-style-type: none"> • Monthly account fee £10 • Total annual fee £120 |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing Order | No fee |
| Sending money within the UK | <ul style="list-style-type: none"> • Faster Payment (pounds) No fee • CHAPS (pounds) between banks £25 • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | <ul style="list-style-type: none"> • SEPA (Euros) Euro – £0 Sterling – £25 • Standard international payment Non-Sterling – £0 Sterling – £25 • Urgent international payment £25 |
| Receiving money from outside the UK | Euro – no fee Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | <ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | <ul style="list-style-type: none"> • Non-Sterling Transaction Fee 2.65% of transaction |

| Overdrafts and related services | | |
|---|--|--------------------|
| Arranged overdraft | • Arranged Overdraft Interest | 39.49% EAR |
| Unarranged overdraft | • Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period). | 39.49% EAR* |
| Refusing a payment due to lack of funds | • Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.15)). | £2.15* |
| Allowing a payment despite lack of funds | | No fee |
| *We won't charge you more than £2.15 in a monthly charging period for an unarranged overdraft or any unpaid transactions. | | |
| Other services | | |
| Cancelling a cheque | | No fee |

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Fee Information Document

Name of the account provider: Ulster Bank, a business name of National Westminster Bank Plc (“NatWest”)

Account name: U FIRST PRIVATE

Date: The information in this Fee Information Document is correct as of 21 May 2021

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| Service | Fee |
|---|--|
| General account services | |
| Maintaining the account | • Monthly account fee £26 |
| | • Total annual fee £312 |
| Payments (excluding cards) | |
| Direct Debit | No fee |
| Standing Order | No fee |
| Sending money within the UK | • Faster Payment (pounds) No fee |
| | • CHAPS (pounds) between banks £25 |
| | • CHAPS (pounds) between branches £6 |
| Sending money outside the UK | • SEPA (Euros) Euro – £0 |
| | • Standard international payment Non-Sterling – £0 |
| | • Urgent international payment £25 |
| Receiving money from outside the UK | Euro – no fee |
| | Non-Euro – £6 |
| Cards and cash | |
| Cash withdrawal in pounds in the UK | No fee |
| Cash withdrawals in foreign currency outside the UK | • Non-Sterling Transaction Fee 2.65% of withdrawal |
| Debit card payment in pounds | No fee |
| Debit card payment in a foreign currency | • Non-Sterling Transaction Fee 2.65% of transaction |

| Overdrafts and related services | | |
|--|--|--------------------|
| Arranged overdraft | • Arranged Overdraft Interest | 19.49% EAR |
| Unarranged overdraft | • Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period). | 19.49% EAR* |
| Refusing a payment due to lack of funds | • Unpaid Transaction Fee Charged if you instruct a payment that would create an unarranged overdraft and we decide not to make the payment (1 fee per charging period (£2.15)). | £2.15* |
| Allowing a payment despite lack of funds | | No fee |
| *We won't charge you more than £19.40 in a monthly charging period for an unarranged overdraft or any unpaid transactions. | | |
| Other services | | |
| Cancelling a cheque | | No fee |

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