



Ulster Bank

## 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 18th October 2023**

- 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](http://www.ulsterbank.co.uk).
- A glossary of the terms used in this document is available free of charge.

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

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>19.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>19.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

This information is also available in Braille, large print, audio or on disk.



Ulster Bank

# 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 18 October 2023

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

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
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

<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>No fee</b>
<b>Cash withdrawals in foreign currency outside the UK</b>	• Non-Sterling Transaction Fee <b>2.65% of withdrawal</b>
<b>Debit card payment in pounds</b>	<b>No fee</b>
<b>Debit card payment in a foreign currency</b>	• Non-Sterling Transaction Fee <b>2.65% of transaction</b>
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	• Arranged Overdraft Interest <b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest <b>39.49% EAR*</b> (Maximum charge of £17.25 per charging period).
<b>Refusing a payment due to lack of funds</b>	• Unpaid Transaction Fee <b>£1.55*</b> 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 (£1.55)).
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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Ulster Bank

## 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 9 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.
- 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](http://www.ulsterbank.co.uk)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
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 £25
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
<b>Cards and cash</b>	
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

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

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Ulster Bank

## 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.
- 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](http://www.ulsterbank.co.uk)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
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 Sterling – £25
Receiving money from outside the UK	Euro – no fee
	Non-Euro – £6
<b>Cards and cash</b>	
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

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

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Ulster Bank

## 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 18 October 2023**

- 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](http://www.ulsterbank.co.uk)
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
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 £25
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
<b>Cards and cash</b>	
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

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>0.00% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest	<b>0.00% EAR</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> 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 (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £1.55 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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Ulster Bank

## 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 18 October 2023**

- 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
<b>General account services</b>	
Maintaining the account	No fee
<b>Payments (excluding cards)</b>	
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 Sterling – £25 £25
Receiving money from outside the UK	Euro – no fee Non-Euro – £6
<b>Cards and cash</b>	
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

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest will only be charged if you use your arranged overdraft by more than your interest free buffer (£1500).</li> </ul>	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Interest</li> </ul>	<b>0.00% EAR</b>
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee</li> </ul> <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 (£1.55)).</p>	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £1.55 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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Ulster Bank

## 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 18 October 2023

- 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](http://www.ulsterbank.co.uk)
- A glossary of the terms used in this document is available free of charge.

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

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	• Arranged Overdraft Interest	<b>39.49% EAR</b>
<b>Unarranged overdraft</b>	• Unarranged Overdraft Interest (Maximum charge of £17.25 per charging period).	<b>39.49% EAR*</b>
<b>Refusing a payment due to lack of funds</b>	• 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 (£1.55)).	<b>£1.55*</b>
<b>Allowing a payment despite lack of funds</b>		<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.		
<b>Other services</b>		
<b>Cancelling a cheque</b>		<b>No fee</b>

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Ulster Bank

## 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 18 October 2023**

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

<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<ul style="list-style-type: none"> <li>• Arranged Overdraft Interest <b>19.49% EAR</b></li> </ul>
<b>Unarranged overdraft</b>	<ul style="list-style-type: none"> <li>• Unarranged Overdraft Interest <b>19.49% EAR*</b></li> </ul> (Maximum charge of £17.25 per charging period).
<b>Refusing a payment due to lack of funds</b>	<ul style="list-style-type: none"> <li>• Unpaid Transaction Fee <b>£1.55*</b></li> </ul> 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 (£1.55)).
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
*We won't charge you more than £18.80 in a monthly charging period for an unarranged overdraft or any unpaid transactions.	
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>No fee</b>

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