

3 Transaction Fee Free Banking

Charges for additional services still apply. Please see our leaflet **A Guide to Personal Accounts Fees and Interest** available in branch for more details.

4 Commission-free Foreign Exchange

Applies to Branch transactions only – not ATM machines. Commission free travel money (foreign exchange) applies to Ulster Bank over-the-counter branch transactions only for the customer's own use. Offer does not apply to transactions on foreign currency accounts, bank drafts, credit cards or foreign exchange transactions conducted via any other Ulster Bank products or services. Foreign exchange is subject to terms and conditions available on request from any Ulster Bank branch.

5 Access to your cash at home and abroad

Visa debit – We apply a foreign-exchange fee of 1.5% of transaction value (excluding withdrawals within the Eurozone or from an Ulster Bank, First Active, Easy Cash, Royal Bank of Scotland, NatWest cash machine). You will also be charged 2% of the value of your cash withdrawal with a minimum charge of €3 and a maximum charge of €12. This does not include any additional fees that a merchant or cash machine owner may impose on the customers for using this service.

6 Internet and Telephone Banking

Internet and Telephone Banking are subject to terms and conditions, available on request from any Ulster Bank branch.

7 Student loan

The student loan is only available where the duration of the course is two years or more. Student loan applications are subject to our normal credit scoring criteria. Security may be required. Student loan – €4,000 over duration of course. Maximum drawdown of €1,300 per annum or €2,750 per annum if parental guarantee is obtained. *Available from year 1. APR 7.0% variable. Typical example: €2,750 student loan – repayable over 12 months, with monthly repayments of €237.70, total repayable after 12 months €2,852.43. The total cost of credit is €102.43.

Student travel loan

Travel loan of €2,000. Loan to be repaid within one year of drawdown. Only one travel loan per customer at any one time. APR 7.0% variable. Typical example: €2,000 student travel repayable over 12 months, with monthly repayments of €172.87, total amount repayable after 12 months €2,074.47. The total cost of credit is €74.47. Information and rates are correct as at 20/05/09 and are subject to change.

8 Student Credit Card

Students may apply for our Student Credit Card. Terms and conditions apply. Please see Student Credit Card brochure for details. Credit only available to persons aged 18 years and over, subject to status and conditions.

Rates correct as at time of going to print (October 09) and are subject to change.

Liabilities on overdrafts or loans may be set-off against any other account in your name. Formalities may include the use of Credit Reference Agencies who will note that an enquiry has been made about you. If you borrow and do not repay in full, within the agreed credit terms, Credit Reference Agencies may be advised and will note the outstanding debt. This may affect future applications for credit facilities through the Ulster Bank Group of companies (Ulster Bank) or other lenders.

Here are some more of our better ideas for your student life:

- **Upfront interest-free* overdraft of €650²**
- **Transaction fee-free banking³**
- **Commission-free foreign exchange⁴**
- **Access to your cash at home and abroad⁵**
- **Internet and telephone banking⁶**
- **Dedicated Student Officer in every branch**
- **You can apply for your account online**

You can also apply for

- **Student credit card**
- **Student loans**
- **Student travel loan**
- **Easy Access savings account**

Seemed like
a good idea...



For more information call into
any Ulster Bank branch

www.ulsterbank.ie/students

 **Ulster Bank**

...here's a better one
Student Account

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Student Account good idea or a great one?

Throughout your student life we'll be right here ready to offer you the services and information that you need. So visit your dedicated Student Officer in your local Ulster Bank for more info on our special Student Account today.

The account that lets you get on with being a student

Upfront interest-free overdraft¹

Open a Student Account and you'll have access to an upfront interest-free* overdraft of €650².

Important: You'll need to be using this account regularly and repay the overdraft within one year of finishing your course. It's the best way to borrow as a student because it doesn't cost you anything.

Transaction fee-free banking³

With our Student Account you'll also enjoy transaction fee-free banking. That's no fees for transactions, direct debits or standing orders.

Commission-free foreign exchange⁴

Every penny counts when you're a student. It's good to know that if you do make plans to go abroad you can buy or change foreign currency and you won't have to pay any commission.

Access to your cash at home and abroad⁵

If you're at home or away, use a serviceCARD/debitCARD or cashCARD. The Ulster Bank Visa serviceCARD/debitCARD gives you access to cash worldwide from any ATM with the Visa symbol⁶ and the ability to buy goods wherever you see the Visa symbol. A cashCARD gives you access to cash from any ATM globally where you see the Visa logo.

Internet and telephone banking⁶

With Anytime Banking you can check transactions, pay bills or transfer money Anytime, anywhere. To register, log on to www.ulsterbank.ie/anytime

You can also apply for:

Student loan and travel loan⁷

If the need to borrow arises, come and talk to us about our rates for students. You can apply for a student loan (APR 7.0% variable) for anything up to €2,750 per year from year 1. You can also apply for a travel loan of up to €2,000 (APR 7.0% variable).

Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating.

Student credit card⁸

We can also offer you a credit card (limit €450) if you'd like the reassurance of knowing you always have 'emergency back-up' cash. Get an excellent introductory rate of 0% APR on purchases and balance transfers for the first 9 months. Then, after the first 9 months, you'll enjoy a rate of just 17.9% APR (variable) on purchases and balance transfers and 22.9% APR (variable) on cash advances from date of account opening. For full terms and conditions, please see our student credit card brochure, available when you open an Ulster Bank Student Account.

Easy Access Savings Account

With our Student Account, you can choose to apply for an Easy Access Savings Account. The more you have in your account, the more interest you earn. At the same time, you still have instant access to your cash – €750 from an ATM 24 hours a day, 7 days a week and if you need to take out more, just call into your branch. All you need to open an account is €1 and you must be aged 18 or over. Interest is calculated daily and paid annually in October.

So what are you waiting for?

Open an account today

It doesn't matter whether this is your first account or you are switching from another account.

You can either open your account online or in branch – the choice is yours!

Apply online: simply log onto www.ulsterbank.ie/students and follow the instructions.

In branch: visit your local branch with some photo ID (e.g. your passport or a photo driving licence) and proof of your permanent address (e.g. CAO letter of offer). In branch, we'll be able to set up your account there and then.

Apply today!
Visit www.ulsterbank.ie/students or ask in branch.

Terms and Conditions

Ulster Bank Student Package is only available to full-time (minimum course length of one year, maximum six years), third level students aged 17 and over, resident in the Republic of Ireland. Only one Student Account per student. You must use the Student Account as your main current account and deposit regular amounts. Loans, overdrafts and other credit facilities are only available to persons aged 18 or over, and are granted subject to status and conditions. Overdrafts are repayable on demand. Security may be required.

1 Upfront interest free overdraft

Available for Ulster Bank Student Customers upon application. The overdraft is an authorised overdraft limit (APR 0%) available upfront to all Student Account Holders. The overdraft facility must be repaid within one year of course completion, provided the course does not exceed six years. The overdraft must not be exceeded without prior agreement of Ulster Bank. If the account goes into an unauthorised overdraft or exceeds an authorised overdraft, surcharge interest will be applied on any balance above the overdraft limit. Full details can be found in our leaflet **A Guide to Personal Account Fees and Interest** available from any Ulster Bank branch.

2 Guideline Amounts

You can apply for up to the following amounts interest-free*:

| Year of Study | Maximum Interest free Overdraft Amount | Rate/APR |
|---------------|--|----------|
| Year 1 | €1,750 | 0% |
| Year 2 | €1,950 | 0% |
| Year 3 | €2,250 | 0% |
| Year 4 | €2,500 | 0% |
| Year 5 | €2,800 | 0% |

Lending terms and conditions apply.

*Where the length of the course is only one year, the maximum interest-free overdraft limit is €650.

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