

Personal current accounts

Accounts Guide



This guide explains the features of our current accounts and how each of these accounts work. You should read this guide with the terms and conditions of the account (which you will be given when you open your account or if any changes are made at a later date) and keep it in a safe place in case you need to refer to it in the future. If this guide and the terms and conditions of your account contradict each other, the terms and conditions will take priority.

If you would like us to explain any issues relating to your current account, please contact any of our branches.

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A About our current accounts

1 First Trust Bank current accounts

We have the following types of account.

- Junior Saver Account
- Student Account
- Student+ Account
- Graduate Account
- Classic Account

The **Junior Saver Account** is for children up to 11 years old. This account pays interest, every quarter, on the cleared credit balance in the child's account. The Junior Saver Account and Student Account do not provide overdrafts, chequebooks, direct debits or standing orders.

The **Student Account** is for young people aged 12 to 18, and also pays interest every quarter, on the cleared balance in the child's account. If you hold a Student Account, you will be able to apply for a Visa debit card, but parental consent is required for 12 to 16 year olds.

The **Student+ Account** is available to full-time higher-education students and student nurses. We will only issue chequebooks and Visa debit cards depending on your financial circumstances. These accounts are not available as a joint account. There are no unarranged overdraft charges or monthly fees with the Student+ Account and certain other support service fees do not apply.

With the Student+ Account, you can apply for an interest-free overdraft of up to £1,850 with no fees (depending on your financial circumstances). You can also take advantage of commission-free foreign currency and a Visa debit card which you can use to withdraw money from cash machines.

Our **Graduate Account** is available to all students who have graduated within the last two years. The account has similar facilities as the standard current account. These accounts are not available as a joint account. There are no service or monthly fees with the Graduate Account and certain other support service fees do not apply.

The Graduate Account facilities are available for three years. These include interest-free overdrafts of up to £1,000 with no fees (depending on your financial circumstances), commission-free foreign currency and access to our Online services.

The standard **Classic Account** gives you quick, convenient and easy access to your money by providing you with a chequebook or a Visa debit card. You can use the card at cash machines throughout the country and abroad. If you have an arranged overdraft limit with us, you will get an interest-free portion (up to the first £200) on which no interest will be charged. You will also enjoy free banking if your account is in credit. The Classic Account does not pay credit interest.

2 Who can have a current account?

You can have a current account if you are 18 or over depending on your financial circumstances. So if you want a flexible and safe way to look after your money, a First Trust Bank current account could be just what you're looking for.

Junior Saver Accounts are only available to children up to 11 years old. Student Accounts are only available to 12 to 18 year olds. Student+ Accounts are only available to full-time university students and student nurses. Graduate Accounts are available to people who have completed university degree programmes within two years of applying for the Graduate Account and are able to hold this product for three years.

3 What form of identification do I need to provide to open an account?

When opening an account for you, the bank will need evidence of your identity and permanent address.

You can provide any of the following documents to confirm your identity.

List A

- Current signed UK passport
- Current signed Irish passport
- Current UK or EEA full or provisional driving licence or a blue disabled driver's pass
- EEA Member State identity card
- Electoral identity card
- Current firearms or shotgun certificate issued by a UK police force
- HM Revenue & Customs tax notices
- Photo registration card (if you are self-employed in the construction industry)
- Government employee ID card (police, armed services, HM Revenue & Customs, civil servants), with a photograph and signature
- Benefit book or original letter from the relevant benefits agency confirming that you are entitled to benefits or State Pension (or both)

You can provide any of the following documents to confirm **your address**.

List B

- Current UK photocard full or provisional driving licence
- Voters roll search
- Recent utility bill (for example, electricity or phone), utility statement or certificate from the utilities supplier confirming the arrangement to pay for the services on prepayment terms (for example if you pay for electricity or gas by meter)
- Current Rates Collection Agency bill
- Letter from HM Revenue & Customs
- Original bank or building society statement, mortgage statement or credit card statement
- Benefit book or original letter from the

relevant benefits agency confirming that you are entitled to benefits or State Pension (or both)

- Rent book or tenancy agreement issued by a reputable landlord
- Motor insurance certificate or schedule
- Home insurance certificate or schedule
- Vehicle registration document
- Original solicitor's letter confirming you have recently bought a house or registered your details with the Land Registry

If you are not able to provide any of these documents, please speak to the member of staff opening your account and we will be happy to discuss other forms of identification we can accept.

4 How does a current account work?

When you open a Classic or Graduate current account, we will order you a chequebook containing 30 cheques (whether we order a chequebook for you will depend on your circumstances). You can use these to pay for goods and services or to withdraw cash from any of our branches. The amount you write each cheque for will then be charged to the balance of your account and shown on your statement. We will issue replacement chequebooks automatically. If you need a replacement chequebook before we issue it, you should fill in the order form in your old chequebook and take it or send it to your branch at least 10 working days before you need the replacement chequebook.

You can also arrange to pay regular bills from your account by using either a standing order or direct debit (except if you have a Junior Saver Account or Student Account). See section F for more information.

You can also apply for a Visa debit card, which you can use to withdraw cash (up to a certain daily limit) from any cash machine at any time of the day. If you have a Visa debit card, you can use it to pay for goods or services at shops and other outlets that accept Visa Debit.

5 Joint accounts

You can open a Classic current account in the names of more than one person (for example, you and your husband or wife). In this case, you will both be individually and jointly responsible for keeping to the terms and conditions of the account and for paying back any money either of you owe. If you separate or divorce, you will both continue to be individually and jointly responsible for any money you owe. If one of you dies, the other will be responsible for paying back any money either of you owe us.

When opening a joint account, you will sign a mandate (instruction) telling us how to authorise any withdrawals on the account (in other words, whether only one of you needs to give their signature or both of you). Unless the mandate says otherwise, in most cases any one of you can withdraw the whole balance of the account without the permission of the others. With a joint account, each of you is entitled to receive a bank statement, free of charge. You can arrange this with us. For other conditions relating to joint accounts, see section L, subsection 3.

6 Alerts

An Account Alert is a text message notification we'll send you to help you manage your Current Account. All customers with a personal current account will automatically receive an Account Alert providing we have your up-to-date mobile telephone number.

A Balance Alert is a text message notification we'll send you when your account has reached or dropped below an amount that you set.

You can log into Online Banking to set your Balance Alert.

B Online Services

1 Online Banking

This is our internet banking service, which allows you to:

- check your account balance;
- check your statements;
- view pending transactions made using your debit card;
- find out whether a particular cheque you have written has been paid;

- transfer funds between accounts;
- pay bills; and
- register for eStatements.

We will give you your own registration number and personal access code (PAC), which you must enter every time you use the Online Banking service. You can register for Online and Phonline Banking by phoning our helpline on 028 9034 6034 or at any of our branches. Further information and a demo is available by visiting our website at www.firsttrustbank.co.uk.

When can I use First Trust Bank Online services?

You can begin using our Online services as soon as you receive your registration number and personal access code (PAC). The first time you use the service, you will need authorisation from us. Simply call 028 9034 6034 with your registration number and PAC and they will ask you to confirm some personal details before giving you access to Online and Phonline Banking.

Once you have authorisation, you can use the Online and Phonline Banking services from 7am to 3am GMT, seven days a week.

How do I use the Online Banking service?

- Enter www.firsttrustbank.co.uk/onlinebanking in your browser
- Type in your registration number and the personal access code digits you are asked to enter.
- Follow the simple instructions to view your bank account.

2 Phonline Banking

You can also access your account details using our telephone banking service.

By registering for the Online Banking service, you will automatically be registered for our Phonline Banking service.

How do I use the Phonline Banking service?

- You need a touch-tone phone to use this service.
- Dial 0345 793 0000[†]. (Your call will be charged at the local rate.)

- Using the keys on your phone, type in your registration number and the personal access code (PAC) digits you are asked to enter.
- You will automatically be given the latest balance on your account.
- To make an enquiry about your last five transactions, select menu code 1 and service code 2 when asked.
- When you have finished, type in 9 to end the call.

3 Clearing funds transferred through Online services

You can use our Online services to transfer funds between accounts which have been registered for this service. If you transfer funds between First Trust Bank accounts, they will be available immediately for withdrawal and will start to earn interest (if this applies) the following banking day. If the funds are being transferred to an account with another bank, the funds will normally be available no later than the next banking day.

4 Helpline

If you have any problems using Online services, or any questions about the services, you can contact our helpline on 028 9034 6034† from 8.30am to 5pm, Monday to Friday. We'll be happy to help.

†Calls may be recorded. Call charges may vary - refer to your service provider.

C Lodgements and withdrawals

1 Lodgements

You can use your Visa debit card to lodge money at any of our branches or at most UK Post Offices®. You can also arrange for your employer to pay your salary or wages direct to your account.

2 Withdrawals

You can withdraw funds from your current account in any of the following ways.

- By cheque.
- By handing a withdrawal slip or your Visa debit card to the cashier at any First Trust Bank branch. If the cashier does not know you personally, you will need to provide some form of identification.

If you are withdrawing local currency from a cash machine abroad (including the Republic of Ireland), certain fees will apply. For more details, see our price list for personal customers. All withdrawals depend on whether the amount you are trying to withdraw has cleared – see section D, subsection 6.

3 Post Office® services

You can use your Visa Debit Card to make 'real time' transactions at the Post Office®

You can lodge (up to £20,000 cash per transaction, including £250 coin at most Post Offices®), withdraw up to £500 and check your balance.

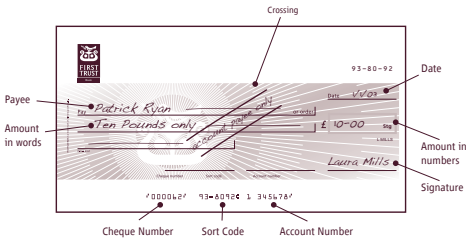
You can use a pre-printed lodgement docket and a First Trust Post Office® envelope to lodge cheques through the Post Office® (Cut off times vary by outlet). The clearing cycle for cheques begins when the cheques are credited to your account, usually the next banking day.

You can lodge to your Current or Select account using your pre-printed lodgement docket at the Post Office® counter (up to £20,000 cash per transaction, including £250 coin at most Post Offices®. Lodgements made before 7 pm are credited to your account the next banking day.

D Cheques

1 Writing a cheque

The diagram below shows how to write a cheque.



Important

- Never write or sign a cheque until you are about to issue it.
- You must not write a cheque with a future date on it as it may not prevent the payee from paying it into their bank before that date. We may allow the cheque to be lodged.
- Always make sure that the amount in words and the figures in the box on the right-hand side are the same.
- Always write the date on a cheque. You should also cross it as shown in the diagram (or by using one of the crossings listed below).
- Always put a line through blank spaces on a cheque and keep figures and words close to each other to make sure that nothing can be added later.
- If, when writing a cheque, you act without reasonable care and this causes you or us to suffer a loss (for example, if you do not write the numbers clearly and we pay out £260 instead of £200), you may be responsible for this.

The purpose of crossing a cheque is to make it a safer way of transferring money from one person to another and to protect the person who writes it. If your First Trust Bank cheque does not have a pre-printed crossing, you can cross the cheque

by drawing two diagonal lines (as shown in the diagram) across it and writing in one of the following.

- '& company'
- '& Co'
- 'Not negotiable'
- 'Not negotiable & co'
- 'Account payee' or 'A/c payee' (with or without the word 'only')

Cheques which have any of the first four written can be transferred by endorsement (that is, signed on the back by the person who is being paid). Cheques which have 'Account Payee' or 'A/c payee' (with or without the word 'only') written on them cannot be cashed and must be paid into the account of the person the cheque is made payable to.

If you send a cheque through the post, it will help to prevent fraud if you clearly write the name of the person you are paying the cheque to and put extra information about them on the cheque.

For example:

- if you are paying a cheque to a large organisation such as HM Revenue & Customs, write on the cheque the name of the account you want the cheque paid into (for example, 'HM Revenue & Customs – account, L Mills'); or
- if you are paying a cheque into a bank or a building society account, always write on the cheque the name of the account holder (for example, 'XYZ Bank – account, L Mills').

2 Out-of-date cheques

A cheque which has not been paid because its date is too old is known as an 'out-of-date cheque'. A cheque normally becomes out of date after six months from the date written on it. When this happens, the bank on which the cheque is drawn can return the cheque to the person who wrote it for confirmation that it should be paid.

3 Stopping a cheque

If you have written a cheque, you can stop it before it is paid. To stop a cheque for any reason, you should phone your branch immediately and give them the following details.

- Cheque number
- The date of the cheque
- The amount the cheque is for
- The name of the person it is made out to (known as the payee)

You should confirm these details, in writing, as soon as possible. There will be a fee for stopping a cheque, as set out in our price list.

4 Unpaid cheques

We expect you to keep your account in credit at all times, unless you have arranged an overdraft. So, if you suspect that your account may go overdrawn as a result of cheques you have issued or other debit transactions you should check your balance and if required, you can lodge cleared funds to your account up to 2pm (12pm on Christmas Eve, if it is a Banking day) to cover these items. If this is not possible speak to your branch about the matter.

If you write cheques which take your account overdrawn or over your arranged overdraft limit, we may decide not to pay them. If this happens, we will return the cheques unpaid to the payee's bank (the bank of the person the cheque is made payable to) with the answer 'refer to drawer'. You will also have to pay a fee, in line with our price list. If we do decide to pay the cheques (meaning you go overdrawn or over your arranged overdraft limit as a result), this does not mean we will pay any cheques up to this amount in the future. Details of these fees, why we charge them and when we will take the fee from your account, can be found in our price list.

Sometimes cheques are returned 'unpaid' for technical reasons – for example, 'out of date', 'payment stopped' (see section D, subsections 2 and 3) or 'amounts differ' (that is, when

the amounts written in words and figures are different).

If any cheques you pay into your account are later returned unpaid by the bank or building society on which they are drawn, we will take the amount from your account and return the cheque to you by post. You will also have to pay a fee in line with our price list.

5 Disputing a cheque paid from your account

If, within a reasonable period after an entry has been made on your statement, you have a dispute with us about a cheque paid from your account, we will give you the cheque or a copy as evidence. If there is an unreasonable delay after you have told us about it, we will add the amount of the cheque to your account until we have sorted the matter out. We will keep original cheques paid from your account, or copies, for at least six years.

6 Clearing cheques

When you lodge a cheque to your account, it has to go through a process known as the clearing cycle. We will treat the money as 'uncleared funds' for a period of time, depending on the bank the money is being drawn from. This 'uncleared period' reflects the time it takes to receive the payment from the branch of the bank on which the cheque is drawn.

The following table shows what day your cheque will clear for you to be able to withdraw the money. The days refer only to working days and do not include weekends or bank holidays.

The clearing cycle on cheques lodged through the Post Office® begins when the cheque has been credited to your account, usually the next banking day.

Examples

First Trust Bank cheques

If you lodge a First Trust Bank cheque into your First Trust Bank account on a Monday, the money will normally be available for you to withdraw on a Wednesday morning. Once we have collected the money from the branch named on the cheque, we will clear the funds so we can work out what interest you have earned, if this applies. So, if you lodge a First Trust Bank cheque into a First Trust Bank account that pays interest on a Monday, it will start to earn interest (or reduce the overdrawn balance for interest purposes on any current account) from that day.

Other UK bank cheques

If you lodge a cheque drawn on another bank into a First Trust Bank account on a Monday, the money will normally be available for you to withdraw on a Friday morning. Once we have

collected the money from the bank named on the cheque, we will clear the funds so we can work out what interest you have earned, if this applies. So, if you lodge a cheque drawn on another bank into a First Trust Bank account that pays interest on a Monday, you will normally start to earn interest (or reduce the overdrawn balance for interest purposes on any current account) on Wednesday.

As described above, there is a risk that the cheque could be returned unpaid and taken from your account up to close of business on the sixth day after the cheque was lodged. The timescales are for guidance purposes only and show when we aim to make the funds available to you.

Note: These rules only apply to cheques drawn in sterling on UK banks. Different timelines apply for cheques drawn on foreign banks and cheques drawn in foreign currencies on UK banks.

Day	Event
Day 0	Day the cheque is lodged into a customer's account.
Day 1	Day the cheque is exchanged with the paying bank and processed through their clearing system.
Day 2	Day the cheque is debited from the paying bank customer's account.
	Day that the customer gets value for the cheque (for example, the day the funds will start earning interest OR reduce the amount of overdraft interest charged).
	Day that the paying bank makes the decision to pay the cheque or return the cheque unpaid.
Day 3	Day that the collecting bank should receive the unpaid cheque from the paying bank and takes the amount from the customer's account.
Day 4	Day that the funds will be available for the customer to withdraw.
	Unpaid cheque may still be taken from the customer's account.
Day 5	Unpaid cheque may still be taken from the customer's account.
Day 6	Last day that a cheque returned unpaid by the paying bank can be reclaimed from a customer's account. However, an unpaid cheque may be taken after this date if First Trust Bank has the customer's permission to take the amount from their account, or if the customer was knowingly committing fraud.

E Cards

1 Visa debit card

You can apply for a First Trust Bank Visa debit card, which you can use to withdraw cash (up to £500 in one day) and to make payments direct from your current account.

You can use the Visa debit card to:

- pay for goods and services anywhere Visa Debit is accepted – simply hand over your card and sign the voucher or key in your PIN number;
- pay for goods and services by post, over the phone or on the internet – quote your card number, its expiry date, security code, and your name and address;
- You can also withdraw cash over the counter at any bank that accepts LINK or Visa Debit throughout the world;
- withdraw cash in local currency (up to £500 a day) at any cash machine throughout the world that accepts Visa Debit (local cash machine currency restrictions may apply).
- withdraw cash (up to £500 in one day) at most UK Post Offices®.

For customers who have difficulty using a PIN, we can offer a Chip and Signature Visa debit card. When you buy goods in a shop, you will not have to enter your PIN on the terminal. Instead, the assistant will print a receipt for you to sign and this signature will then be compared to the signature on the back of your card. All other transactions, such as online and mail order, will be carried out in the same way as the Visa debit card. For more information or to ask for a Chip and Signature Visa debit card, please contact your branch.

If you have a Junior Saver Account you will not be able to apply for a Visa debit card.

Security code

For security purposes, when you make a purchase by phone or online you may be asked to provide details of the CVV 'security code' on your card. This is the last three digits of the number printed on the signature panel on the back of your card. However, you will never be asked for your PIN.

Currency conversions

When you are using your card abroad, some cash machines, retailers and hotels may offer you the

facility to pay in pounds sterling rather than the local currency. If you choose to pay in pounds sterling, it is important to know that the retailer will apply a local exchange rate to the transaction. This rate is currently outside our control and we have no way to change it. If you choose to pay in the local currency, we will apply the exchange rate to the transaction.

If there is a Contactless symbol located under the Visa Debit logo (see User Guide) on the front of your Visa Debit Card, then your card is enabled for Contactless payments.

))) Contactless and Mobile Payments – The faster way to pay

If there is a Contactless symbol located under the Visa Debit logo (see User Guide) on the front of your Visa Debit Card, then your card is enabled for Contactless payments.

You can pay for your purchases quickly and securely using contactless, Android Pay™. Simply touch and pay for items that cost £30 or less with your card/Android Pay™. For items over £30 you can pay using Android Pay™ depending on the retailer.

Here's how it works



Look

Look for the Contactless symbol at the till.



Touch to Pay

Simply hold your card or your device against the reader. If using a mobile device you may be required to wake up or unlock it.



Go

Wait for confirmation and you're done.

How do I get started?

Card: To activate Contactless))) on your new card, complete a Chip & PIN or Cash Machine transaction and then you're good to go.

Android Pay: Get the app on the google play store, add your debit or personal credit card and follow the on screen instructions. To find out more go to firsttrustbank.co.uk/androidpay

Benefits



Fast



Simple



Secure

To use Contactless on your new card, you will need to do a Chip & PIN transaction first in a shop or at a cash machine.

Keeping track of your spending

Visa debit card transactions are made direct from your First Trust Bank current account. Your bank statement will show exactly how much you have spent and when you have spent it. You can also track your spending on Online Banking, Phonenumber Banking, Mobile Banking and First Trust Bank cash machines.

2 Personal identification numbers (PINs)

We will provide you with your PIN and your card separately. You can use our cash machines to change your PIN for your Visa debit card to a number you prefer and can remember more easily. The cash machine will give you instructions on how to do this.

3 Replacement Visa debit cards

We will replace your Visa debit card if it is lost, stolen or damaged, although we may charge a fee for this. Our most up-to-date fees are given in our price list. Visa debit cards are normally valid for at least two years and we will replace them before their expiry date. We will not issue any more cards on your account if you tell us not to do so.

4 Recurring payment transactions on a Visa debit card

You can use your Visa debit card to shop online. You can also agree a spend limit for your card for internet purchases. Please contact us on (028) 9033 0099 if you would like to do this. If internet transactions appear on your statement and you are sure that they are not yours, call us as soon as possible. If you have recurring transactions (also known as continuous payment authorities) set up on your Visa debit card (such as internet or magazine subscriptions) and you wish to cancel them, you can do so by contacting us up to the last business day before the payment is due to leave your account.

You should also contact the company or service provider to advise them that you are cancelling the recurring transaction. Also refer to section E of our terms and conditions brochure for information on recurring transactions.

5 Withdrawing money and buying items using your Visa debit card

The charges outlined in this section will apply in addition to any other fees as advised in the price list for Personal customers brochure available from our branches or on our website www.firsttrustbank.co.uk.

You can withdraw cash from cash machines worldwide. If you withdraw money from a cash machine not provided by AIB Group, you may be asked to pay a handling fee (which will go to the cash machine operator). When you make a withdrawal, you should be told how much these fees are and be given the choice of cancelling the transaction.

Using your Debit Card to withdraw sterling from a cash machine or at a UK Post Office® counter

You can use your Debit Card to withdraw sterling from cash machines. The only fee applied by us in this instance will be the automated withdrawal fee mentioned above.

Using your Debit Card to withdraw money from cash machines in Europe and the rest of the world.

You can use your Debit Card to withdraw foreign currency at cash machines displaying that they accept Visa Debit. The amount will be converted at an exchange rate set by Visa. You will have to pay a currency conversion fee of 2.75% of the amount you are withdrawing. If you are withdrawing a currency other than euro, you will also have to pay a separate 1.5% cash handling fee.

Using your Debit Card to buy goods and services and withdraw money over the counter

If you use your Debit Card to buy goods and services or to withdraw money over the counter at any outlet that offers this service (known as a 'manual cash advance'), in a foreign currency, you will have to pay a currency conversion fee of 2.75% on the sterling amount, which is included in the foreign exchange rate applied to the transaction. The amount will be converted at an exchange rate set by Visa.

For manual cash advances (including pounds sterling), we will charge you a separate 1.5% cash handling fee.

6 Verified by Visa

When shopping online with participating retailers who take part in the Verified by Visa scheme, we may ask you for some extra security information to give you an additional level of protection against unauthorised use of your Visa debit card. All you need to do is ensure that you have a valid mobile phone number registered with us because we may send you a one-time passcode to complete the online transaction. If you experience difficulty using the service or need to register your mobile phone number, you can do this by calling us on (028) 9033 0099. You may not be able to proceed with your online purchase if you do not register your mobile number with us. You should take all reasonable steps to keep your security details secure at all times and you must not let anybody else use your security details.

F Standing orders and direct debits

1 Standing orders

A standing order is a secure and convenient way of making regular payments from your current account to a person or company. To set up a standing order, you should contact your branch

and give them full details of the payments you want to make, including the bank account details of the person or company you are paying. You can set up these payments yourself using Online Banking.

It may take a few days to set up, amend or cancel a standing order, so you should give your branch the information as soon as possible. You must have enough money in your account to pay your Standing Orders when they are due. You can lodge cleared funds to your account up to 2pm (12pm on Christmas Eve, if it is a Banking day) to cover these items. After a third consecutive failed payment the Standing Order will automatically be cancelled.

If you have a Junior Saver Account or Student Account, you will not be able to set up standing orders on your account.

2 Clearance of automated payments

A standing order is an instruction to transfer money from one bank account to another. Once the money reaches the other account, it will be available immediately for them to withdraw. You can also receive money by standing order or by having your salary or pension paid by Bacs or Faster Payments Service direct to your account. Once the money reaches your account, it will be available immediately for you to withdraw and will start to earn interest (if this applies) the following banking day.

Clearance of money transferred by Online, Phonenumber or Mobile Banking

You can use our Online or Phonenumber Banking service to transfer money between accounts which have been registered for these services. If you transfer money between First Trust Bank accounts, it will be immediately available for withdrawal and will start to earn interest (if this applies) the following banking day. If you are transferring money to an account with another bank, it will normally be available no later than the next banking day.

3 Direct debits

If you have regular bills to pay (such as electricity or phone bills) but the amounts are different each time, you can pay them automatically by direct debit. To set up a direct debit, you should contact the company you want to pay. They will send you a direct-debit mandate form, which you will need to fill in and return.

- Setting up a direct debit from your current account gives a company or organisation permission to take specific amounts from your account on the dates the payments are due, and amend the amounts when necessary.
- The company or organisation you are paying must tell you before they make any changes to the amount you pay, or how often you pay it.
- To cancel a direct debit, you should write to your branch, we must receive this notice no later than the end of the banking day before the date the payment is due to be made. However, we can only recall or cancel the payment if you have given us your permission in writing. You should also write to the company or organisation you have been paying.

You must have enough money in your account to pay your direct debits when they are due. You can lodge cleared funds to your account up to 2pm (12pm on Christmas Eve, if it is a Banking day) to cover these items. If there is not enough money, we may stop the payment and charge you a fee. This could make your account overdrawn or take you over your arranged overdraft limit (if you have one on your account). Our charges are set out in the account opening pack.

If you have a Junior Saver Account or Student Account, you will not be able to set up direct debits on your account.

4 Direct Debit Guarantee

This protects you if a direct debit you have not authorised is taken from your account – for example, if too much is taken, if it is taken too early, if it is taken after you have cancelled the direct debit, or if you have not been given enough notice about a change to a direct debit. If any money is wrongly taken from your account under a direct debit, we will refund your account as soon as you tell us about the payment.

- All banks and building societies that take part in the Direct Debit Scheme offer this guarantee.
- Your own bank or building society monitors the scheme to make sure it is as secure and efficient as it can be.
- If there is a change to the amounts you pay or the dates you pay them, the person or organisation taking the payment will give you 10 working days' notice (or any notice otherwise agreed).
- If your bank or building society makes a mistake, you are guaranteed a full and immediate refund of the amount you paid from your branch.
- You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to the company who you had set up the Direct Debit to pay.

G Statements and pre-notification

Junior Saver, Student 12 to 18, Student+ and Graduate current accounts only

We must make your statement available to you at least every month free of charge during any period that there has been a payment transaction on your Account. If you are a registered user of Online and Mobile banking, you have the option to view eStatements through these services. Using Online Banking you can choose to stop receiving your statements in paper format. If we do not hear from you, we will assume you are happy to receive your statement in the same way you receive this information currently, for example, by way of paper or eStatement.

Classic current accounts only

If you have built up any debit interest or fees (unarranged overdraft charges or monthly fees) during the month, we will send you a statement and pre-notification for that period. The pre-notification will give you at least 14 days' notice before we take the fees or interest (or both) from your account on the date shown on the pre-notification.

If you have kept your account in credit during the month and have no debit interest or fees to pay, we must make your statement available to you at least every month free of charge during any period that there has been a payment transaction on your Account. If you are a registered user of Online and Mobile banking, you have the option to view eStatements through these services. Using Online Banking you can choose to stop receiving your statements in paper format. If we do not hear from you, we will assume you are happy to receive your statement in the same way you receive this information currently, for example, by way of paper or eStatement.

H Overdrafts

1 What is an overdraft?

An overdraft is a flexible, short-term borrowing facility that you can arrange on your current account, normally for periods of up to one year. Your local branch can usually set the overdraft up within 24 hours, even over the phone. As a responsible lender, we will only lend you money based on our assessment of your ability to pay the amounts back. You must be aged 18 or over.

You cannot have an overdraft if you have a Junior Saver Account or Student Account.

2 How much can I borrow?

Overdrafts are meant for short-term borrowing. The amount you can borrow (the arranged overdraft limit), and our decision to lend money, will depend on a number of factors, including:

- your income and commitments;
- how you have handled your financial affairs in the past;
- information we have gathered from credit-reference agencies and, with your permission, other people and companies (for example, employers and other lenders);
- information you have supplied, including proof of your identity and your reasons for borrowing the money;
- credit assessment techniques (for example, credit scoring – see subsection 8 below); and
- any security you have provided (for example a letter of guarantee, a legal charge over a property or a charge over deposits).

When we agree your overdraft, we will write to you, setting out the terms and conditions of the borrowing. Both you and we will be bound by these terms and conditions.

3 Guarantees

If you want us to accept a guarantee or other security from someone that you will pay back the amount you have borrowed, we may ask you for your permission to give confidential information about your finances to the person giving the guarantee (or other security), or to their legal adviser. We will also:

- encourage them to get independent legal advice to make sure that they understand their commitment and the effect their decision could have (where appropriate, the documents we ask them to sign will clearly set out this recommendation);
- tell them that by giving the guarantee or other security, they may become responsible for repaying the amount instead of, or as well as, you; and
- tell them what responsibilities they will have.

We will not take an unlimited guarantee. This means the letter of guarantee will show the person, or people, who made the guarantee what amount they are responsible for.

4 How much will it cost?

For full details of the fees and interest that may apply to an overdraft, see our price list.

5 Repaying an overdraft

You are allowed to be overdrawn for the period we agreed when we set up your arranged overdraft limit. If you fail to meet the conditions of your overdraft, we may cancel it and demand that you repay any money you owe. At the end of the period your arranged overdraft limit applies for, we will contact you to arrange to review that limit. If you fail to review and renew your limit (if appropriate), we will charge you fees that apply to unarranged borrowing (see subsection 6 below) for any overdraft you use, but that has not been arranged.

6 Unarranged overdrafts

If you write cheques on your account and there is not enough money to cover them, or if you write cheques which put the account above your arranged overdraft limit, we may still pay them (leaving your account overdrawn or above your arranged overdraft limit). This is known as unarranged borrowing. It is much less expensive and a lot more convenient to arrange an overdraft with your branch well beforehand, making sure that the amount you agree will be enough to meet your needs. The first time you incur an arranged overdraft monthly fee and an unarranged borrowing fee on the same day in any given charging period, you will only be subject to the arranged overdraft fee. Any other time you accumulate these fees on the same day within the same charging period, you will be charged the Unarranged Borrowing fee.

You can track the progress of your balance by making sure that you fill in your cheque stubs and allow for all other outgoing payments (direct debits, standing orders and so on) and incoming payments (salaries, lodgements, dividends and so on). There is a section in your chequebook for you to keep a record of this information. You can also track your balance at any time of the day or night if you set up Online and Phonenumber Banking or Mobile Banking.

There will be a cap of £90 on unarranged overdraft charges within the monthly charging period as follow:

7 *Monthly cap on unarranged overdraft charges*

- 1 Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).

2 This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

Further details can be found in the Price List for Personal Customer's brochure available from our branches or on our website www.firsttrustbank.co.uk.

8 Credit scoring and behavioural scoring

When you apply for credit, we may use a credit-scoring system. The credit-scoring system awards points for each piece of relevant information and adds these up to produce a score. When your score reaches a certain level, we will generally agree to your application. If your score does not reach this level, we may not agree to your application.

To review, renew or extend your existing credit, we may use a behavioural scoring system, sometimes known as performance scoring. This system examines how you have used your account and assesses whether it would be suitable for us to renew or extend your credit.

I Interest and fees

1 Credit interest – interest we pay you

We pay credit interest on Junior Saver Accounts and Student Accounts. The interest rates for these accounts may change. How we make changes to our interest rates is set out in our terms and conditions brochure. We will also display all our interest rates on our website at www.firsttrustbank.co.uk

2 How we work out credit interest

Junior Saver and Student Accounts only

We work out credit interest each day on the cleared balance of your account, and pay it into your account quarterly. We do not pay credit interest on cheques until they have cleared (see section D, subsection 6). If both debit interest and credit interest apply during the three-month period for which we work out interest, we will charge the 'net interest' (the amount left over after taking the credit interest from the debit interest) to your account.

All account holders who receive credit interest

Credit interest if applicable, on all accounts will be paid gross. If your credit interest is more than your Personal Savings Allowance you may still have tax to pay. Please see www.gov.uk for information on the Personal Savings Allowance or speak to a tax advisor.

For more information on credit interest, please see our price list.

3 Debit interest – interest we charge you

We will charge debit interest on the amount you are overdrawn which is in excess of the interest-free limit and within any arranged overdraft limit. The interest rate that applies will vary depending on circumstances, and will be set at a rate above the First Trust Bank base lending rate. We will tell you the rate that applies to your account when you open your account. You can also find details of your debit interest rate on our website at www.firsttrustbank.co.uk, by calling our helpline on 0345 6005 925¹ or by contacting your local branch. If our base rate changes, we will display the changes on notices in all our branches and on our website at www.firsttrustbank.co.uk

4 How we work out debit interest

We work out debit interest each day on the overdrawn balance of your account which is in excess of the interest-free limit and within any arranged overdraft limit.

5 Fees

Classic Account

We work out fees each month and send you a pre-notification with your statement, giving you at least 14 days' notice of the fees you owe us. We will charge these fees to your account the following month. We will clearly show you the date the fees are due on the pre-notification we send with your statement. For more information on the fees that apply to these accounts, please see our price list.

Other current accounts

Junior Saver, Student 12 to 18, Student+ and Graduate Accounts

You do not pay fees if you have one of these accounts.

Full details of our fees can be found in our price list which you can pick up at any branch. We will tell you at least two months beforehand if we plan to increase or introduce any new fees. If we plan to charge you any fees that are not set out in the price list for personal customers, we will tell you about these before we provide the service or at any time you ask. Our fees may change in the future.

†Calls may be recorded. Call charges may vary – refer to your service provider.

J Helping you

1 Safety and security

To help prevent fraud and to protect your accounts, it is important that you take care of your chequebook, Visa debit card, PINs and any passwords we may issue you with. You should keep the following advice in mind.

- Do not allow anyone else to use your card, PIN or other security information (see the note below).
- We will never ask you for your PIN. If you are not sure a caller is genuine or if you think they are acting suspiciously, take their details and call us.

- If you change your PIN, you should choose your new PIN carefully.
- Always learn your PIN and other security information and then destroy the letter that we sent to give you this information.
- We will provide you with your PIN. When you receive your PIN you should memorise it and keep it secret. You can also change your PIN at any UK Cash Machine displaying the LINK sign. Do not choose a PIN that is easy for someone else to guess (such as your date of birth or 1234). You must never tell anyone your PIN. You should never write down or record your PIN on your Card (or anything you normally keep with or near it) in any way which might be recognised as a PIN, or give someone else access to a Device you keep your details on.
- Always take reasonable steps to keep your card safe and your PIN and other security information secret at all times.
- When shopping online with participating retailers who take part in the Verified by Visa scheme, ensure that you have a valid mobile phone number registered with us because we may send you a one-time passcode to complete the online transaction. You can do this by calling us on (028) 9033 0099.
- Never give your account details or other security information to anyone unless you know who they are and why they need them.
- Keep your card receipts and other information about your account containing personal details (for example, statements) safe and get rid of them carefully.
- Take care when storing or getting rid of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. You should take simple steps such as shredding printed material.
- Be aware that your post can be valuable information if it gets into the wrong hands. If you fail to receive a bank statement, card statement or any other financial information you are expecting, contact us.
- You will find the APACS website www.cardwatch.org.uk a helpful guide for practical tips on card security and fraud prevention.

Note: By ‘other security information’, we mean personal facts and information (in an order which only you know) we use to check your identity.

If your chequebook or cards are lost or stolen or if you suspect or discover that someone else knows your PIN, you should report it immediately using the following details.

- Visa debit and credit cards and MasterCard
Phone: 028 9033 0099
- Chequebooks
Report to your local branch.

We will take immediate steps to prevent your cards being used once you have reported them to us. Unless we can show that you have acted fraudulently or without reasonable care, your liability for misusing your card will be limited to the following.

- If someone else uses your card before you tell us it has been lost or stolen, or someone else knows your PIN, the most you will have to pay is £35.
- If someone else uses your card details without your permission and your card has not been lost or stolen, you will not have to pay anything.
- If your card is used before you have received it, you will not have to pay anything.

If you know or suspect that someone else knows your password, PIN or PAC, you should report it to your branch.

2 Cooling-off period

If you are not happy with your choice of current account within 14 days of making your first payment into it, we will help you switch to another of our accounts or give you all your money back with any interest it may have earned. We will ignore any notice period and any extra charges. Just contact your branch who will be happy to assist you with your request.

If you choose not to cancel, you will continue to be responsible for keeping to the terms and conditions of the account.

3 Making a complaint - customers of First Trust Bank

If at any time you are dissatisfied with our service please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated.

You can register a complaint through our contact centre, our branches, our website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible. In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephones: 0800 023 4567
+44 20 7964 1000
(for calls from outside the UK)

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

4 Financial difficulties

If you have financial difficulties, we will be sympathetic when we consider your circumstances. If you feel that you are getting into financial difficulties, we recommend that you talk to us at as early a stage as possible. The sooner you discuss the problem with us, the sooner we will be able to help you find a solution.

We will work with you to help develop a plan to deal with your financial difficulties, and we will tell you in writing what we have agreed. We will also consult debt counselling organisations such as Citizens Advice if you give us permission to do this.

5 Financial Services Compensation Scheme (FSCS)

Important information about compensation arrangements

In the event that AIB Group (UK) p.l.c. is unable to meet its financial obligations, your eligible deposits are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. This limit is applied to the total of any eligible deposits you have with First Trust Bank in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain, each a trading name of AIB Group (UK) p.l.c. In the case of joint accounts, each account holder is protected up to this limit.

Any total deposits you hold above £85,000 between these trading names are unlikely to be covered.

For further information about the scheme (including the amounts covered and eligibility to claim), please ask at your local branch or refer to the FSCS website www.fscs.org.uk

6 Help us to help you

It will help us to provide you with a high standard of service if you make sure you let us know as soon as possible if you change your:

- name;
- address;
- phone number; or
- e-mail address.

K Closing or switching your account

1 Closing your account

You can close your account at any time by giving us reasonable notice. We will not close your account without giving you at least two months' notice, unless there are exceptional circumstances (such as we suspect that you have committed fraud).

If you decide to transfer your account to another bank or building society, we will give that company information about your standing orders and direct debits within three working days from when we receive your letter asking us to close the account, so that the transfer goes ahead as efficiently as possible.

2 Switching your account

If you want to move your current account to another bank or building society, we can explain how the switching process works. Ask a member of staff for more details.

L Other information

1 Changes to terms and conditions

When you become a customer, we will tell you how we will let you know about changes to our terms and conditions. If the change is to your disadvantage, we will tell you about it at least

two months before we make the change. During the notice period you can, without giving us notice, switch your account or close it without having to pay any extra charges or interest for doing this.

If we have a major change or a number of minor changes in any one year, we will give you a copy of the new terms and conditions or a summary of the changes.

2 Data Protection Notice - How We Use Your Information

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings direct and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you. Failure to supply us with sufficient information may result in us not being able to provide or meet your product / service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1 Disclosure of Information:

Information we hold about you will not be disclosed to anyone, outside of AIB Group, other than:

- 1.1 If we require by law to give the information.
- 1.2 Where we have a public duty to disclose information.
- 1.3 Where disclosure is required for our legitimate business interests.
- 1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2 Products and Services:

- 2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.
- 2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3 Credit Scoring and Credit Reference Agencies:

- 3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.
- 3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.
- 3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.
- 3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit

and any arrears. Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.

- 3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.
- 3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
- 3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.

4 Other Third Parties:

- 4.1 To provide your personal details to debt collection agencies, tracing agencies, and / or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.
- 4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.

5 Financial Crime Prevention:

To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.

- 5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 5.2 Law enforcement agencies may access and use this information.
- 5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Recovering debt.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.

- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 5.5 If other criminal activity is identified, details will be passed to the relevant authorities

6 Market Research:

To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.

7 Security and Service Improvement:

We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

8 Miscellaneous:

- 8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.
- 8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.
- 8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.

8.4 If you decide to proceed with this product/ service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.

3 What happens to your account if you die

If we become aware that you have died, how we treat the account will depend on whether you are the only account holder and whether the account is in credit.

If the account is a joint account, we will pay any credit balance to the other account holder, who can choose to continue the account in their name. If the joint account is overdrawn, we will usually freeze the account until your estate has been settled. In this case, the surviving account holder can open an account in their name but may have to arrange to clear the overdraft. If an account is in your name only and you die, we will freeze the account and contact the executors or administrators (the people appointed to deal with your estate).

4 General

For the purpose of any account you open, the European Economic Area (EEA) State is the United Kingdom. All correspondence we send you will be in English.



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Protected

If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925[†] or ask your branch. Customers with hearing difficulties can use the Text Relay service by dialling 18001 0345 6005 925[†].

[†]Calls may be recorded. Call charges may vary - refer to your service provider.

Call into any branch | Phone 0345 6005 925[†] | www.firsttrustbank.co.uk



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