

Price list and guide to fees and interest for personal customers

Applies from July 2017



At First Trust Bank, it is our policy to provide you with a service that is clear and consistent. To make sure that you get as much value as possible from our services, we have put together this guide of the fees and interest we charge. If we charge fees or interest to your account, we want you to know exactly what they are and what you are paying them for.

In this guide you will find details of all our standard prices for the most commonly used banking services and facilities. There are also examples of how you can reduce your fees and interest without affecting the quality of service that we provide. If we do not give a price for a service you want to use, please ask us and we will give you all the details you need. All fees may change in the future.

You can also get information on our fees by visiting our website at www.firsttrustbank.co.uk or by calling our helpline on **0800 389 6218**. Some mobile providers may charge for calls to the Freephone number.

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1 Arranged Overdraft Charges

Classic, Packaged, Plus and Premier Current Accounts only

Arranged Overdraft charges include your arranged overdraft monthly fee and any debit interest due. You will only pay the monthly fee if your account goes into an overdrawn position greater than the £15 fee-free limit at any stage during the monthly period (the 16th of month one to the 15th of month two).

If you stay in credit during the month we will not charge you an arranged overdraft monthly fee.

For details of debit interest charges, please see Section 4 - Debit Interest.

The 'Calendar of fees and interest 2016/17' will show you when these fees will be taken from your account.

See Section 7

We do not charge transaction fees for any First Trust Bank personal current accounts.

Student+ and Graduate Accounts

You do not pay fees or interest on your arranged overdraft if you have a Student+ or Graduate Account. You must apply for the overdraft, and the amount will depend on your financial circumstances and your ability to pay back the money. You must be 18 or older. For full details, or for a written quotation, please contact your local branch.

Type of account	If your account is in credit	If your account is in debit (overdrawn)
Classic, Packaged*, Plus and Premier Account	We will not charge you an arranged overdraft monthly fee	We will charge you an arranged overdraft monthly fee (£7 a month) if you avail of your arranged overdraft subject to the fee-free limit

* No longer available to new customers

2 Unarranged Overdraft Charges

Classic, Packaged*, Plus, Premier and Private Banking Accounts only

In addition to arranged overdraft charges, you will pay unarranged borrowing and **unpaid item** fees from your account should your account go into an unarranged overdraft position, as detailed below

Unarranged Overdraft Charge	Why the fee is charged	How much?	When will we take these fees from the account?
Unarranged Borrowing fee	If an item such as a cheque, debit card transaction, standing order, direct debit or personal loan repayment is due to be paid from your account and your account has reached your arranged overdraft limit or is overdrawn by more than the £15 fee-free limit, you will pay an unarranged borrowing fee if we decide, after examining your account, to pay the item	£7 for each day your account is in an unarranged overdraft position by more than £15 (see note 1 below)	We will send you a detailed pre-notification if you are to be charged any of these fees. It will give you at least 14 days' notice before the fee is taken from your account on the date shown on the pre-notification. (See note 1 below)
Unpaid fee	If an item such as a cheque, standing order, direct debit or personal-loan repayment is due to be paid from your account and you do not have enough money to cover the payment, we will charge you an unpaid item fee if we decide, after examining your account, not to pay the item	£20 for each unpaid item up to a maximum of one fee charged in a day (see note 1 below)	We will send you a detailed pre-notification if you are to be charged any of these fees. It will give you at least 14 days' notice before the fee is taken from your account on the date shown on the pre-notification. (See note 1 below)

* No longer available to new customers

Note 1

The combination of Unpaid Fees plus Unarranged Borrowing fees is capped at £90 per month. This is the maximum amount any customer will be charged for their unarranged borrowings per monthly charging period as follows :

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.

3 Support fees

Support fees cover a wide range of services provided by First Trust Bank. When you avail of a service, the appropriate charge will be applied as it occurs, unless otherwise stated. Support fees are not included in monthly arranged overdraft charges . Unless it says otherwise, the following fees are for each item.

Name of the support service	Amount of fee
Bank drafts (drawn in pounds sterling) (see note 2 over the page)	£10
Certificate of balance or interest (see note 3 over the page)	£10
Cheques sent for collection or special presentation (see note 3 over the page)	£12.50
Credit transfer (if this is a giro credit, see note 2 over the page)	£7
Copy of statement	£10 for each request
Transferring funds between banks	
Making payments using the CHAPS system (a same-day, electronic, bank-to-bank payment made within the UK in sterling)	£25
Receiving payments using the CHAPS system (payments greater than £100)	£6
Receiving payments using the CHAPS system (payments of £100 and under)	£2
Replacement Visa debit card (see notes 2 and 3 over the page)	£8
Replacement Online Banking Card Reader (see note 5 over the page)	£8

Name of the support service	Amount of fee
Request for details about a cheque or payee	£10 for each request, up to a maximum of five cheques
Safe-deposit facilities – charged each year for the previous year (see notes 2 and 4 below)	
Sealed envelope	£25 plus VAT
Box or parcel	£50 plus VAT
Access to safe-deposit facilities	£20 plus VAT for each transaction
Unpaid cheque received If a cheque has been paid into your account from another bank account and there is not enough money in the other account to cover the payment, we will charge you this fee if the other bank decides not to pay the item (see note 2 below).	£6 for each item
Responding to queries about your financial standing (known as status enquiries) (see notes 2 and 3 below)	£10 plus VAT
Instruction to stop a payment (cheque) (see note 2 below)	£8.50
To get information we hold about you under the Data Protection Act 1998	£10

Note 2: If you have a Student+ or Graduate Account, you will not have to pay these fees.

Note 3: If you have a Packaged Account, you do not have to pay these fees.

Note 4: This service is only available to existing First Trust Bank customers who already use safe-deposit facilities.

Note 5: The first Online Banking Card Reader is provided free of charge.

4 Debit Interest – This is interest we charge you if you go overdrawn by more than the £200 interest-free limit, but stay within your arranged overdraft limit.

Whether or not we grant you an overdraft depends on your financial circumstances.

If you have an arranged overdraft, we will write to you to tell you what interest rate applies to your account when we agree the overdraft with you. You will not have to pay interest on the first £200 (representative 0% EAR) (see note 6 below).

Interest is worked out for every day your account is overdrawn in excess of the £200 interest-free limit. If you have a Classic, Packaged, Plus or Premier Current Account, we will send you a detailed pre-notification with your monthly statement showing the interest you owe us at least 14 days before we take the money from your account. If you are a Private Banking customer we will send you a detailed statement of interest showing the interest you owe us 14 days before we take the money from your account.

Note 6: EAR stands for equivalent annual rate and is used to show the cost of borrowing on current accounts. The EAR is worked out by looking at the interest rate charged, how often it is charged to accounts and how it is compounded.

Arranged overdraft interest rates

We work out debit interest each day on the overdrawn balance which is greater than your £200 interest-free amount and less than your arranged overdraft limit of the account.

The debit interest rate that applies to your account depends on the type of account you have. The current debit interest rates are shown below.

Classic Account	First Trust Bank base rate + 12%
Packaged Account	First Trust Bank base rate + 9%
Plus Account	First Trust Bank base rate + 5%
Premier Account	First Trust Bank base rate + 5%

(unless otherwise agreed - see note 7 over the page)

If you are a Private Banking customer, and you have arranged an overdraft with us, we will charge you the rate that we agreed with you at the time the overdraft was arranged. The rate will be over and above the First Trust Bank base rate.

You can get details about the rate of interest that applies to your account by calling us on 028 9047 9786.

You can find our current First Trust Bank base rate and details about debit interest rates on display in a branch, in our Private Banking office or on our website at www.firsttrustbank.co.uk You can also call our helpline on 0800 389 6218.

If you hold a Classic, Packaged, Plus, Premier or Private Banking account, the debit interest (lending) rate that applies to your account will be shown on your statement.

Note 7 – If you are a Premier Account customer, we may agree a negotiated debit interest rate with you when you arrange an overdraft. However, this rate will only apply for the term of the overdraft. When it comes to an end, this rate will go back to our First Trust Bank base rate + 5%.

Changes to debit interest

The debit interest rates may change. We will let you know about any changes in line with section C, paragraph 8 of our terms and conditions brochure.

For more information on the clearing cycle and when funds are available to withdraw from your account, please see our personal current accounts guide, which is available in any of our branches or from our website www.firsttrustbank.co.uk

5 Credit interest

– interest we pay you

We pay credit interest on the following accounts.

- Junior Saver Account
- Student Account (for young people aged 12 to 18)
- Packaged Current Account
- Plus Current Account
- Premier Current Account
- Certain Private Banking current accounts

When you open the account, we will tell you the credit interest rate that applies to your account. You can also find it on our website at www.firsttrustbank.co.uk or you can ask at any of our branches. If you are a Private Banking customer you can find the credit interest rate for your account by calling 028 9047 9786 or by sending an email enquiry to firsttrust.privatebanking@aib.ie. Where applicable, we work out credit interest each day on the cleared balance of your account. The interest rate for these accounts may change. We will let you know about any changes in line with section C, paragraph 8 of our terms and conditions brochure. We do not pay credit interest on cheques until they have cleared. The dates we apply credit interest to your account are shown in the tables below.

Junior Saver and Student Accounts

We will pay credit interest to your account, if we owe you any, on the dates shown below.

When we will work out how much we owe you	When we will credit the amount to your account
15 December 2016	16 December 2016
15 March 2017	16 March 2017
15 June 2017	16 June 2017
15 September 2017	18 September 2017
15 December 2017	18 December 2017

Packaged, Plus and Premier and Private Banking Accounts (see note 8 and 9 over the page)

The credit interest rate for these accounts can also be found on your monthly statement. We will pay credit interest to your account, if we owe you any, on the dates shown below.

When we will work out how much we owe you	When we will credit the amount to your account
15 December 2016	16 December 2016
13 January 2017	16 January 2017
15 February 2017	16 February 2017
15 March 2017	16 March 2017
13 April 2017	18 April 2017
15 May 2017	16 May 2017
15 June 2017	16 June 2017
14 July 2017	17 July 2017
15 August 2017	16 August 2017
15 September 2017	18 September 2017
13 October 2017	16 October 2017
15 November 2017	16 November 2017
15 December 2017	18 December 2017

Note 8

To earn interest on a Plus Current Account, you must pay at least £1,200 into your account each month. You will earn interest on your credit balance up to £1,200 each month.

Note 9

For the purposes of earning credit interest, a month means the period starting on the 16th day of each month and ending on the 15th day of the following month. If the 15th day falls on a weekend or bank holiday, the monthly period will end on the previous working day and the start date for building up credit interest for the next month will be the next calendar day.

If both debit interest and credit interest apply during the 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.

Tax and credit interest

Credit interest will be paid without the deduction of tax to individuals who maintain a balance of at least £10,000 and who are not resident in the UK and who have provided us with a completed non-resident declaration Form R105.

Credit interest will be paid without deduction of tax on accounts held by companies, certain trusts, pension funds, clubs, societies and associations, provided the appropriate documentation is in place. Credit interest on all accounts will be paid gross (tax will not be deducted when credit interest is paid). 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.

6 Private Banking monthly fees

Private Banking Accounts only

There is a monthly fee of £35 for maintaining your First Trust Bank Private Banking accounts and World Signia MasterCard. The 'Calendar of fees and interest 2016/17', will show you when these fees will be taken from your account.

See Section 7.

7 Calendar of fees and interest 2016/17

Classic, Packaged, Plus and Premier and Private Banking Accounts only

The table below will show you when we work out what arranged overdraft charges, debit interest you owe (if these apply), when we will send you the pre-notification and when we will take them from your account.

When we will work out how much you owe	When we will write to you to tell you how much you owe	When we will take the amount from your account
15 December 2016	16 December 2016	13 January 2017
13 January 2017	16 January 2017	15 February 2017
15 February 2017	16 February 2017	15 March 2017
15 March 2017	16 March 2017	13 April 2017
13 April 2017	18 April 2017	15 May 2017
15 May 2017	16 May 2017	15 June 2017
15 June 2017	16 June 2017	14 July 2017
14 July 2017	17 July 2017	15 August 2017
15 August 2017	16 August 2017	15 September 2017
15 September 2017	18 September 2017	13 October 2017
13 October 2017	16 October 2017	15 November 2017
15 November 2017	16 November 2017	15 December 2017
15 December 2017	18 December 2017	15 January 2018

8 Security fees

Security fees apply to secured borrowings. The fee will depend on the security we take, and we will tell you the fee at the time we negotiate the borrowing. The following is a list of our security fees. Account transaction charges may also apply.

Approving of account - opening documentation - company or pension	£80
Contract Bonds	£60
Interlenders Agreement	£100
Legal Charge over property (First or Second) non company	£80
Legal Charge over limited company or pension property	£120
Letter of Guarantee	£40
Specific Letter of Guarantee	£80
Letter of Guarantee from a company	£80
Assignment of life policy	£40
Assignment of a keyman life policy (to include cost of registering in Companies Office)	£160
Solicitor's undertaking – non company	£50
Solicitor's undertaking – company (to include cost of registering in Companies Office)	£150
Mortgage Debenture with property	£120
Mortgage Debenture with no property	£80
Charge over deposits (company to include registration in Companies Office)	£100
Charge over deposits (personal)	£20
Memorandum of deposit stocks and shares	£40
Mortgage over fishing vessel	£120
Letter of set-off principal and interest	£120
Letter of Take Out	£20
Release of Deeds on Accountable Trust Receipt to solicitors	£80
Fixed charge over book debts	£60
Approval of Interlenders Agreement, Deeds of Postponement	£30
Approval of Deed of Transfer	£130
Preparation/examination of resolutions/mandates	£40
Letter confirming ownership of property	£75
Photocopy of deeds	£20 + admin fee*
Inspection of deeds by client at branch	£40
Follow up letter to solicitors re outstanding security	£11.50
Release of charge (legal and equitable)	£40
Re-assignment of life policy	£20

* We will charge an administration fee at £40 an hour or part of an hour.

If we need to appoint a solicitor to act solely for us, we will charge an extra legal fee. We will tell you about this and agree it at the time we arrange the borrowing.

9 Foreign exchange

Buying currency	
Foreign currency notes	0.5% of the value you buy (minimum £3, maximum £30)
Selling currency	
Foreign currency cheques and notes	0.5% of the value you sell to us (minimum £3, maximum £30). For cheques, the fee is charged for each cheque you sell to us.
Unpaid foreign cheques	£12.50 for each cheque
Exchanging foreign currency (for example notes for drafts, cheques for drafts, and so on)	
For the same currency	2.0% of the value exchanged (minimum £3 plus the relevant charge for buying currency, as shown above)
For a different currency	The relevant charge for buying currency, as shown above

10 Costs of using your Debit Card abroad

Debit Card Transactions

The charges outlined in this section will apply in addition to any other fees as advised within this brochure.

You can withdraw cash from cash machines worldwide and at most UK Post Offices®.

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

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 that accepts 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.

11 Your questions answered

How can I reduce the arranged overdraft monthly fees I have to pay?

- We will only charge you a monthly fee if you go overdrawn or use your arranged overdraft facility during the month. If you keep your account in credit you will not be charged.

To work out which current account is best for you, see our personal current account "Switch to First Trust Bank", call 0800 389 6218 or contact your branch

How can I reduce my unarranged overdraft charges and debit interest ?

- You can lower your debit interest payments and reduce your unarranged overdraft charges by keeping your account in credit or within an arranged overdraft limit. There is no fee to set up or renew an overdraft, so, by taking advantage of this service, you could reduce the fees and debit interest you pay. If you would like to apply for an overdraft or you want to increase your existing overdraft limit, call our helpline on **0800 38 22 65** or contact your branch. Whether or not we grant you an overdraft depends on your financial circumstances.
- Instead of using an overdraft, it may sometimes be cheaper to take out a personal loan (see note 10 over the page) over a set period. If you need to arrange a personal loan call our helpline on **0800 38 22 65** or contact your local branch for further information.

- You could also use a First Trust Bank credit card for borrowing money over the short term. For example, our credit cards can give you up to 56 days to clear your balance without having to pay interest. So, rather than going overdrawn and incurring the relevant fees and debit interest, use your credit card around the period before your employer pays your salary into your account – just make sure you pay back what you owe each month. Phone **0800 38 22 65** for more information.
- Arrange with your employer to have your salary paid direct into your bank account. This makes sure that your money goes into your account quickly and in enough time for you to meet your financial commitments.

Note 10: Whether we grant you First Trust Bank current accounts, lending facilities and Visa debit or credit cards will depend on your financial circumstances. Separate terms and conditions apply.

Where can I check what fees or interest you charge?

You can check what fees and interest rates apply to your account by visiting our website at www.firsttrustbank.co.uk, by calling our helpline on 0800 389 6218 or contacting your local branch or Private Banking office.

How can I reduce my support fees?

You can lower the number of support fees you pay by doing the following.

- Paying bills online rather than by credit transfer.
- Paying regular bills by direct debit. This could save you money and make sure that your bills are always paid on time, as well as preventing credit transfer charges. You can also benefit from the security of the Direct Debit Guarantee Scheme.
- Registering for Online Services to check your balance, view statements and transfer funds from one account to another. You can also pay credit card bills, make payments to retailers and pay bills for your phone, electricity, gas and so on. For information on Online Services, contact 028 9034 6034 or view a demonstration on our website at www.firsttrustbank.co.uk/onlinebankingdemo
- Taking proper care with Visa debit cards to lessen the chance of damaging or losing your card and being charged a fee for a replacement card.
- When writing a cheque, making sure that all details are correct (for example, the date, the amount and your signature) so you do not need to stop a cheque after it has been written.
- Keeping all statements safe for your own records, and so preventing the need for you to get replacements.

Classic, Packaged, Plus and Premier Account holders

The credit interest rate (if this applies) and debit interest (lending) rate are shown on your statement, before the information about your transactions. For details on Classic, Packaged, Plus and Premier account maintenance and service fees, see the back of your monthly statement.

Will you tell me if you make changes to the fees and interest you charge?

If we increase a fee or introduce any new fees, we will write to you at least two months before the fee changes. If interest rates change, we will let you know two months before we make the change, except for changes to reference interest rates. If our interest rates are linked to a reference interest rate, we can make changes to our interest rates immediately and without notice. Please see our 'Personal banking terms and conditions' brochure for more information on changes to interest rates.

Classic, Packaged, Plus, Premier and Private Banking account holders

If we increase or reduce the credit or debit interest rates that apply to your account, we will display this change on your monthly statement. We will also send you a yearly summary of the fees and interest we have charged to your account. The summary will also include information on when certain fees changed, if this applies



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