

Price list and guide to fees and interest

Applies from 1 June 2010



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 Freephone helpline on **0800 389 6218**. Some mobile providers may charge for calls to the Freephone number.

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1 Maintenance fees

Classic, Packaged, Plus and Premier Current Accounts only

Maintenance fees include your monthly fee and any overdraft arrangement or renewal fee. You will only have to pay a monthly fee if your account goes into debit (overdrawn) at any stage during the monthly period (the 16th of month one to the 15th of month two). This includes if you use any agreed overdraft facility.

Section 8, 'Calendar of fees and interest 2009-2011', will show you when these fees will be taken from your account. If you stay in credit during the month we will not charge you a monthly fee. The Packaged Current Account has a monthly flat fee which you must pay whether the account is in credit or debit.

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

Type of account	If your account is in credit	If your account is in debit (overdrawn)
Classic Account	We will not charge you a monthly fee.	We will charge you a monthly fee (£15 a month).
Packaged Account	We will charge you a monthly fee whether or not your account is in credit (£8 a month).	
Plus Account	We will not charge you a monthly fee.	<p>We will charge you a monthly fee (£15 a month).</p> <p>or</p> <p>You will not pay this fee if you carry out the following transactions.</p> <ul style="list-style-type: none"> • Two purchases using your Visa debit card <p>or</p> <ul style="list-style-type: none"> • Two debit transactions using either the Online or Phonenumber Banking services, or both <p>or</p> <ul style="list-style-type: none"> • One purchase using your Visa debit card and one debit transaction using either the Online or Phonenumber Banking services <p>(By 'debit transaction', we mean either transferring funds or paying a bill.)</p>
Premier Account	We will not charge you a monthly fee.	We will charge you a monthly fee (£15 a month).

2 Support fees

These are fees you pay which are not included in the maintenance and service fee groups (see page 4 and 11 for more details).

We will charge the relevant fee at the time you use the service. 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 1 over the page)	£10
Certificate of balance or interest (see note 2 over the page)	£10
Certificate of tax deducted (HM Revenue & Customs form S352)	No fee
Cheques sent for collection or special presentation (see note 2 over the page)	£12.50
If you ask us to cash a cheque drawn on an account you hold with another bank	£2
Credit transfer (if this is a giro credit, see note 1 over the page)	£7
Setting up a direct debit	No fee
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 or euro)	£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 Banklink card, debit card or cheque card (see notes 1 and 2 over the page)	£8
Replacement passbook (see note 1 over the page)	£6
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 1 and 3 over the page)	
Sealed envelope	£25 plus VAT
Box or parcel	£50 plus VAT
Access to safe-deposit facilities	£20 plus VAT for each transaction
Standing orders	
Setting up or cancelling a standing order	No fee
Amending a standing order	No fee

Name of the support service	Amount of fee
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 1 below).	£6 for each item
Responding to queries about your financial standing (known as status enquiries) (see notes 1 and 2 below)	£10 plus VAT
Instruction to stop a payment (cheque) (see note 1 below)	£8.50
Instruction to stop a payment (direct debit)	No fee
Security fee These fees apply to secured borrowing (such as mortgages). The fee will vary, depending on the security we take.	We will tell you what these fees are when we approve your borrowing.
To get information we hold about you under the Data Protection Act 1998	£10

Note 1: If you have a Student+ or Graduate Account, you will not have to pay these fees.

Note 2: If you have a Packaged Account, you do not have to pay these fees.

Note 3: This service is only available to existing First Trust Bank customers who already use safe-deposit facilities.

3 Credit interest – interest we pay you

We pay credit interest on the following accounts.

- Junior Saver Account
- Student Account (for young people aged between 11 and 18)
- Packaged Current Account
- Plus Current Account
- Premier Current Account

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. 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 (see section 9 'When your funds are available to withdraw'). The dates we apply credit interest to your account are shown in the tables on the next page.

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 2009	16 December 2009
15 March 2010	16 March 2010
15 June 2010	16 June 2010
15 September 2010	16 September 2010
15 December 2010	16 December 2010

Packaged, Plus and Premier Accounts (see note 4 below)

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
13 November 2009	16 November 2009
15 December 2009	16 December 2009
15 January 2010	18 January 2010
15 February 2010	16 February 2010
15 March 2010	16 March 2010
15 April 2010	16 April 2010
14 May 2010	17 May 2010
15 June 2010	16 June 2010
15 July 2010	16 July 2010
13 August 2010	16 August 2010
15 September 2010	16 September 2010
15 October 2010	18 October 2010
15 November 2010	16 November 2010
15 December 2010	16 December 2010

Note 4: 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.

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.

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.

Tax and credit interest

Credit interest will be paid – without deducting (taking off) tax – if you are exempt from paying tax or you do not normally live in the UK, as long as you have provided us with the relevant registration form that HM Revenue & Customs need. Otherwise, interest will normally be paid at the gross rate less the basic rate of income tax. If you are a higher-rate taxpayer, you may need to pay further tax on the interest you receive. However, this would be a matter between you and your tax inspector.

4 Arrangement and renewal fees

We charge these fees if you want to set up or renew any of the services mentioned below. We will take the variable-rate loan and fixed-rate loan fees from your account the day after the facility is applied to your account.

Overdraft	No arrangement or renewal fee
Variable-rate loan (see note 5 below)	1% of agreed facility (at least £55)
Fixed-rate loan (see note 5 below)	£50

Note 5: If you have a Student+ or Graduate Account, you do not have to pay these fees.

You do not pay fees or interest on your approved 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.

5 Authorised borrowing charges – charges that apply if you go overdrawn but stay within your agreed overdraft limit

There is no charge to set up or renew an overdraft. Whether or not we grant you an overdraft depends on your financial circumstances.

Authorised overdraft interest rates

If you have an agreed overdraft, we will write to you to tell you what interest rate applies to your account when we agree the overdraft with you. If you have an **agreed overdraft limit** on a Plus Current Account, you will not have to pay interest on the first £100 (typical 0% EAR) (see note 6). If you have a Packaged Current Account, you will have an automatic interest-free overdraft of £100 (typical 0% EAR).

Interest is worked out for every day your account is overdrawn. 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.

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. (Compounded means when the interest we pay you remains in the account and then itself earns interest.)

6 Debit interest

– interest we charge you

There are three different categories of interest you might pay, and these are explained below.

Debit interest

We work out debit interest each day on the overdrawn balance 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 below)	
Masterplan Account	First Trust Bank base rate + 8%

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

If you hold a Classic, Packaged, Plus or Premier 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 the First Trust Bank base rate + 5%.

Excess interest

As well as the standard rate of debit interest we charge you if you go overdrawn, we will also charge excess interest on the overdrawn account balance in the following circumstances.

- 1 If your account goes overdrawn without you first having agreed a limit with us, we will charge excess interest on the overdrawn account balance and on any funds that have not yet cleared.
- 2 If you go over any agreed overdraft limit, we will charge excess interest on that part of your balance which is over that limit and on any funds, above the agreed limit, that have not yet cleared.
- 3 If your agreed overdraft is no longer in force, we will charge excess interest on the overdrawn account balance and on any funds that have not yet cleared.

We currently work out excess interest (if it applies) at 1.5% a month (at least £2 a month). If you keep your account in credit or within any agreed overdraft limit, we will not charge excess interest.

Uncleared interest

When you lodge cheques from which the funds are taken from accounts with other banks, the cheques take a number of days to 'clear' through the banks' clearing system. If you have an overdrawn balance and pay cheques into your account, the following will apply.

- 1 If the cheques you have paid in are not enough to cover the overdrawn balance, we will work out uncleared interest on the full amount of the cheques.
- 2 If the cheques you have paid in are for more than the overdrawn balance, we

will work out uncleared interest on the cheques, but only on the overdrawn balance.

- 3 If your account is in credit and you lodge a cheque but then withdraw the money in your account, including some or all of the cheque you have just lodged, before it has cleared, we will work out uncleared interest on the amount you have withdrawn from your account which had not been cleared. In other words, when you make the withdrawal we will take the cleared funds (the amount your account was in credit) first before taking the uncleared funds (the cheque which has not cleared).

Changes to debit, excess and uncleared interest

The debit, excess and uncleared 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.

7 Service fees

Classic, Packaged, Plus and Premier Accounts and Masterplan Accounts only

As well as higher interest rates for unarranged borrowing, we may also take **paid item**, **unpaid item** and **letter** fees from your account.

Service fee name	Why the fee is charged	How much?	When will we take these fees from the account?
Paid item fee	<p>If an item such as a cheque, standing order, direct debit or personal-loan repayment is due to be paid from your account and your account is already over your agreed overdraft limit or overdrawn by more than £15, we will charge you a paid item fee if we decide to pay the item after examining your account.</p> <p>We will not charge you a paid item fee if your balance is less than £15 overdrawn.</p>	£15 for each item, up to a maximum of three fees each day.	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 the note 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.	£35 for each item	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 the note below.)
Letter fee	This fee is charged if we have to write to you if your account is in excess. Excess is when your account goes overdrawn without you first having agreed a limit with us, if you go over any agreed overdraft limit or if your agreed overdraft is no longer in force and your account is overdrawn. We will not charge you this fee on the same day that we charge you a paid item fee or unpaid fee.	£13 for each letter	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 the note below.)

Note 8

If you have a Masterplan account, we will charge these fees at the time of the transaction they relate to. We will not send you any notice before taking the fees.

8 Calendar of fees and interest 2009-2011

Classic, Packaged, Plus and Premier Accounts only

The table below will show you when we work out what maintenance fees, debit interest and service fees 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
13 November 2009	16 November 2009	15 December 2009
15 December 2009	16 December 2009	15 January 2010
15 January 2010	18 January 2010	15 February 2010
15 February 2010	16 February 2010	15 March 2010
15 March 2010	16 March 2010	15 April 2010
15 April 2010	16 April 2010	14 May 2010
14 May 2010	17 May 2010	15 June 2010
15 June 2010	16 June 2010	15 July 2010
15 July 2010	16 July 2010	13 August 2010
13 August 2010	16 August 2010	15 September 2010
15 September 2010	16 September 2010	15 October 2010
15 October 2010	18 October 2010	15 November 2010
15 November 2010	16 November 2010	15 December 2010
15 December 2010	16 December 2010	14 January 2011

Masterplan Account only

The table below will show you when we work out what **debit interest** you owe (if this applies), and when we will take the money 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 2009	16 to 22 December 2009	5 January 2010
15 March 2010	16 to 23 March 2010	6 April 2010
15 June 2010	16 to 22 June 2010	6 July 2010
15 September 2010	16 to 22 September 2010	6 October 2010
15 December 2010	16 to 22 December 2010	5 January 2011

9 When your funds are available to withdraw

Clearing cheques

When you lodge a cheque in 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 taken from. During this period, if you withdraw any of the uncleared funds, we may charge interest on that amount. The rate of interest that applies will depend on whether you have an agreed overdraft to cover the payment.

The following table shows what day your cheque will clear and the day on which your funds will start to earn interest (if this applies). The days refer only to banking days and do not include weekends or bank holidays.

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 taken 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 the customer was knowingly committing fraud.

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 on a Monday, and that account pays credit interest, you will normally start to earn interest (or reduce the overdrawn balance for interest purposes on any current account) on Tuesday.

Other UK bank cheques

If you lodge a sterling cheque drawn on another UK 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 on a Monday, and that account pays credit interest, 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 or 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.

Clearing automated payments

A standing order is an instruction to transfer money from one bank account to another through the Bankers Automated Clearing System (BACS). Three banking days are needed for the funds to reach the account – for example, if the funds go out of your First Trust Bank account on a Monday as a standing order, they will be credited to the other person's account on Wednesday. Once the funds reach the other person's account, they will be available immediately for withdrawal.

You can also receive funds by standing order or by having your salary or pension paid direct to your account through the BACS system. If you choose to have funds paid in this way, you will normally have to wait until the third banking day, from the day the paying bank begins the process for making the payment, for the funds to go into your account. Once the funds reach your account, they will be available immediately for withdrawal and will start to earn interest (if this applies) the following banking day.

Clearing funds transferred using the Online and Phonenumber Banking services

You can use our Online and Phonenumber Banking services to transfer funds between accounts which have been registered for these facilities. 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, it may take up to three banking days for the funds to go into the account. The cut-off time on banking days for Online and Phonenumber Banking transfers is 5.30pm GMT. Transactions carried out after this time will carry forward to the next banking day.

10 Costs for using your card abroad

If you use your card abroad, information about the transaction (such as the exchange rate and the amount of any fee) will appear on your statement.

Withdrawing money from cash machines

You can withdraw money from cash machines worldwide. If you withdraw money from any cash machine not provided by AIB Group, you may have to pay a handling fee. You should be told how much these fees are when making a withdrawal and given the choice of cancelling the transaction.

Using your Banklink card to withdraw euro from cash machines in the Republic of Ireland and from certain cash machines in Northern Ireland and Great Britain

You can use your Banklink card to withdraw euro from cash machines of AIB Bank, Bank of Ireland and Ulster Bank in the Republic of Ireland. You can also use your card to withdraw euro from certain cash machines in Northern Ireland and Great Britain. In both cases, the amount will be converted at an exchange rate set by AIB Bank.

Using your Banklink card to withdraw foreign currency from other cash machines in Europe and the rest of the world

You can also use your Banklink card to withdraw foreign currency at cash machines displaying the Visa Plus logo. The amount will be converted at an exchange rate set by Visa International. You will have to pay a currency conversion fee of 2% of the amount you withdraw for transactions in US or Canadian dollars, 2.25% for transactions in euro, and 2.5% for transactions in all other foreign currencies. If you are withdrawing a currency other than euro, you will also have to pay a separate 1% handling fee (at least £1).

Using your Visa debit card to withdraw euro from cash machines in the Republic of Ireland and from certain cash machines in Northern Ireland and Great Britain

You can use your Visa debit card to withdraw euro from cash machines of AIB Bank and Ulster Bank in the Republic of Ireland. You can also use your Visa debit card to withdraw euro from certain cash machines in Northern Ireland and Great Britain. In both cases, the amount will be converted at an exchange rate set by AIB Bank.

Using your Visa debit card to withdraw money from other cash machines in Europe and the rest of the world

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

If you withdraw money from cash machines in the UK which do not display the LINK logo, you will have to pay a 1.5% handling fee. (You can recognise a LINK cash machine by the red and blue LINK logo displayed near the cash-machine screen.)

Using your Visa debit card to buy goods and services and to withdraw money over the counter at any bank

If you use your Visa debit card to buy goods or withdraw money over the counter in a foreign currency, you will have to pay a 2.75% currency conversion fee, which is included in the foreign exchange rate applied to the transaction.

If you withdraw money over the counter (including pounds sterling), we will charge you a separate 1.5% handling fee.

Using your card to buy foreign currency or traveller's cheques in the UK

If you use your Visa debit card to buy foreign currency at any First Trust Bank branch, there will be no charge for this service. If you use your Visa debit card to buy foreign currency, traveller's cheques or other foreign-currency facilities (for example, a 'cash passport' from travel agents, a bureau de change or other banks and outlets), you will be charged a 1.5% handling fee.

11 Your questions answered

How can I reduce the number of monthly fees I have to pay?

- We will only charge you a monthly fee if you go overdrawn or use your agreed overdraft facility during the month. If you keep your account in credit you will not be charged. Packaged Account holders will be charged a monthly flat fee whether the account is in credit or overdrawn.
- If you have a Plus Account and you go overdrawn, you will not have to pay a monthly fee (£15) if you carry out any of the following transactions.
 - Two purchases using your Visa debit card
or
 - Two debit transactions using either the Online or Phonenumber Banking services, or both
or
 - One purchase using your Visa debit card and one debit transaction using either the Online or Phonenumber Banking services

(By 'debit transaction', we mean either transferring funds or paying a bill.)

To work out which current account is best for you, see our personal current account sales leaflet, call 0800 389 6218 or contact your branch.

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 and Phonenumber Banking 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 such as Marks and Spencer, and pay bills for your phone, electricity, gas and so on. For information on Online and Phonenumber Banking, contact 028 9034 6034 or view a demonstration on our website at www.firsttrustbank.co.uk/onlinebankingdemo
- Taking proper care with Banklink and 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.

How can I reduce my service fees and debit interest?

- You can lower your debit interest payments and reduce your service fees by keeping your account in credit or within an agreed 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 9 below) 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.
- You can avoid paying interest on uncleared funds by making sure that you lodge cheques in enough time to allow the funds to clear before you make a withdrawal.

Note 9: 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.

Classic, Packaged, Plus and Premier Account holders

For details on current account maintenance and service fees, see the back of your monthly statement. The excess interest rate that applies to your account is shown at the bottom of your statement, beneath the information about your transactions. The credit interest rate (if this applies) and debit interest (lending) rate are shown on your statement, before the information about your transactions.

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 and Premier 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.

Important information

AIB Group UK p.l.c. (trading as First Trust Bank in Northern Ireland and Allied Irish Bank (GB) in Great Britain) is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositors' accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim), please ask at your local branch, refer to the FSCS website www.fscs.org.uk or call 0207 892 7300 or 0800 678 1100.

The Plain English Campaign crystal mark does not apply to this section.



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