

Important information

Summary of changes to your agreement with us

Personal current accounts and personal savings accounts

This booklet contains important information about personal current accounts and personal savings accounts. For your own benefit and protection, you should read it and the full terms and conditions carefully.

Important information - Summary of changes to your agreement with us

PERSONAL CURRENT ACCOUNTS AND PERSONAL SAVINGS ACCOUNTS

Dear Customer,

The Payment Services Regulations 2009 (the Regulations) have introduced faster processing times for electronic payments made in sterling, euro, or another European Economic Area (EEA) currency (for example, Danish kroner) and which are made within the EEA. The new faster processing times will apply from 1 January 2012.

This booklet summarises these - and some other changes - that we will be making to the terms and conditions for your accounts. The changes will be effective from 1 January 2012 - unless stated otherwise. You can keep up to date with any further changes that we need to make to comply with the Regulations by visiting our website www.northernbank.co.uk/psr

To make the information easier to understand, we have split the booklet into 6 sections:

- Section 1** Changes to the time that it takes an electronic payment to reach the payee's bank's account
- Section 2** Changes to Fees and service charges
- Section 3** Other changes to terms and conditions
- Section 4** Changes to the Payment Table
- Section 5** How to contact us
- Section 6** Glossary

Section 2 explains the changes that we are making if you ask us to make a payment where you are using a Bank Giro Credit. After 1 January 2012, if you ask us to make a payment using a Bank Giro Credit you may have to pay a fee before we will process the payment. The new fees are set out in Section 2. We will keep you up to date with any future changes to this service by notices in our branches.

We have updated the 'General Terms and Conditions', the 'Special Terms and Conditions' for your accounts and our 'Fees and service charges explained' leaflets. You can get a full copy of these from our website after 1 November 2011 at www.northernbank.co.uk or by phoning your branch and requesting a paper copy.

These are the standard terms and conditions we will rely on from 1 January 2012, and they will apply from that date. If there is anything you do not understand, please contact your branch. We have provided details in Section 5 of this booklet telling you how you can contact us.

Yours sincerely,
Mark Beattie
Head of Products

SECTION 1- CHANGES TO THE TIME THAT IT TAKES FOR AN ELECTRONIC PAYMENT TO REACH THE PAYEE'S BANK'S ACCOUNT.

In this section we will set out what the changes to the payment processing times are and what action (if any) you need to take as a result of the changes.

Electronic payments made in sterling within the UK

From 1 January 2012, all electronic sterling payments within the UK must reach the payee's bank no later than 1 business day after the date that the payer's account is debited. The payer bank must ensure that the funds are received by the payee's bank within the new timescales and the payee's bank must ensure that the funds are credited to the payee's account as soon as the payee's bank receives them. The payment processing times which will apply to your accounts from 1 January 2012 are set out in the Payment Table (Section 4 of this booklet).

There are various payment systems that banks use to send and receive payments into accounts. Most of these payment systems (such as the Faster Payments Service (FPS) and CHAPS) will be able to process payments so that they are received by the payee's bank on the same day as the payer's account is debited - which is even faster than the requirements under the new Regulations. You should also note that if the payee's account is held with Northern Bank, then the payee's account will be credited on the same day as your account is debited - as is the case today.

Payments made by cheque, and paper-based payments (such as banker's drafts), are not covered by the Regulations. The time taken to process such payments will work in the same way as they do today.

1. Standing order payments (sometimes called Regular Transfers) from your account

After 1 January 2012, we will continue to send standing order payments using FPS, where the payee's sort code is registered under that scheme and where the payment is less than £100,000. If the payee's sort code is not registered for FPS, or the amount of the payment exceeds £100,000, then we will send the payment using the CHAPS payment system. Whilst most Banks in the UK will be

able to accept payments in line with the new faster processing times, some have yet to confirm whether they will be able to do so. This may mean that we are unable to process your standing order after 1 January 2012. If this applies to any of your standing order payments we will write to you personally before the end of November 2011 (or as soon as reasonably possible) to tell you and to suggest alternative ways to make the payment. Please note that standing order payments sent using FPS or CHAPS can be sent on a day which is a business day (see glossary for more details).

We will not make any charges for sending a standing order payment - irrespective of the payment system that we use to send the payment. You should be aware however, that if the payee's bank is only able to accept the payment using the CHAPS payment system, then the payee may be charged a fee by his own bank.

What action do you need to take if you make standing order payments from your account?

You do not need to take any action **except** in the following circumstances:

- If the payee has changed his/her account number since you set up the standing order agreement, then you should advise us of the new account number as payments made using FPS or CHAPS cannot be redirected to the new account in the way that they are now. You can check the standing order information that we hold by viewing your Regular Transfers on eBanking, or by contacting your branch. Please note that the list of Regular Transfers on eBanking will also include Direct Debits. You do not need to take any action in respect of your Direct Debits. It is your responsibility to ensure that the information is correct. If we are aware that the standing order information you have provided to us may need to be updated, we will write to you separately to let you know.
- If you wish to amend the date that the standing order is debited from your account you should contact your branch.
- If the payee's bank cannot accept standing order payments in line with the new faster processing times then we will write to you personally before the end of November 2011 (or as soon as reasonably possible) to tell you what action you should take.

2. Setting up a new standing order from your account

In preparation for the changes set out above, we will no longer be able to accept your instructions to set up a new standing order agreement where we believe that the payee's sort code is unlikely to be registered for FPS or CHAPS before 1 January 2012. We will tell you if this applies when you ask us to set up the new standing order.

3. Standing order payments into your account

We will be able to continue to accept standing order payments into your account. All of our sort codes are registered with FPS and CHAPS. When we receive a standing order payment for your account, we will credit your account immediately and we will value date the payment (for purposes of calculation of interest) on the same day as we receive the payment.

If the payer's bank chooses to send the standing order using the CHAPS payment system, then we will charge you a fee in accordance with our 'Fees and service charges explained' leaflets.

What action do you need to take if you receive standing order payments into your account?

You do not need to take any action except in the following circumstances:

- The payer's bank chooses to send the payment using CHAPS. If this happens you may wish to make alternative arrangements with the payer so that you do not incur a fee.

4. Payments using eBanking (including Mobile Banking) and 24 Hour Telephone Banking

After 1 January 2012, when you make a payment using eBanking (including Mobile Banking) or 24 Hour Telephone Banking, we will send the payment using FPS. We can do this where the payee's sort code is registered to receive payments under FPS and where the payment is for an amount less than £10,000 (this is the current limit). However you should be aware that this limit is subject to change. In all other cases, we will not be able to make the

payment. We will advise you of this at the time that you try to make the payment.

You can keep up to date with any changes to the limit referred to above by viewing the payment table at www.northernbank.co.uk/paymenttable. We may make changes to the limit before 1 January 2012 or at any time after that date where this is necessary to improve our service or to prevent fraud.

The payment processing times are set out in the Payment Table at Section 4 of this booklet.

What action do you need to take if you use eBanking (including Mobile Banking) or 24 Hour Telephone Banking to make payments from your account?

You do not need to take any action **except** in the following circumstances:

- If the amount of the payment is greater than £10,000 then you will not be able to make the payment after 1 January 2012. You should contact your branch to discuss alternative arrangements. Please note that the limit of £10,000 is subject to change as set out above.
- If you have set up details for a regular payee on your eBanking (including Mobile Banking) then those details will appear on your List of Payees in eBanking. If you have set up details for a payee on 24 Hour Telephone Banking, then those details are available by contacting your branch. You should check the list of payees to find out if the payee's sort code is registered to receive payments under FPS. We know that most banks have already made the necessary changes to receive such payments, or intend to do so, before 1 January 2012. However, it is possible that a small number of banks will not have made the changes before that date. For this reason we recommend that you continue to check the status of the payee bank. You can do this by visiting www.ukpayments.org.uk/sort_code_checker

If the payee sort code is not registered by 1 January 2012, you will not be able to make the payment and we will tell you this at the time that you try to make the payment.

5. Direct debit payments from your account

You will not need to make any changes to your direct debit payments. These will continue to be paid in the same way as they are today.

6. Payments from your account made at a branch counter

After 1 January 2012, if you call into a branch to make a payment from your account we will try to make the payment by FPS. If this is not possible, or you instruct us to do so, we will send the payment by CHAPS. We charge a fee as set out in our "Fees and service charges explained" leaflets. In some cases, the payee's bank may not be able to accept payments in line with the new faster processing times. If this applies, we will discuss alternative methods of payment with you. If we are not able to process the payment we will tell you at the time.

- Where you are transferring an EEA currency to your own account and that account is held by another bank within the Danske Bank Group (for example, National Irish Bank), then the payment will usually be processed immediately.

Full details of the revised processing times for each of the EEA currencies are set out in the Payment Table in Section 4 of this booklet.

We are not introducing any new or increased charges as a result of the faster processing times.

What action do you need to take as a result of these changes?

You do not need to take any action except to note the faster processing times that will apply.

Electronic payments made in an EEA currency – within the UK and across the EEA

From 1 January 2012, all electronic payments made in an EEA currency within the EEA, must reach the payee's bank's account within the time limits set out in the Regulations. We will comply with the Regulations and, in many cases, we will process payments faster than these require.

By way of summary, we will process payments in an EEA currency as follows:

- Where the payment is in euro, debited from a sterling or euro account, the payee's bank will receive the payment no later than the business day after the day that the payment is debited to the payer's bank;
- Where the payment is being made in an EEA currency (other than euro), then the payee's bank should receive the payment no later than 2 business days after the day that the payer's account is debited;
- Faster processing times may apply where the payer asks us to send the payment using our "Express" service, or where the payee holds an account with another bank in the Danske Bank Group.

SECTION 2 - FEES AND SERVICE CHARGES

We are giving you at least two months' notice of changes to fees and service charges.

If you do not agree to these changes, you must tell us in writing before the notice period ends. In this circumstance you will have the right to end your agreement with us before the end of the notice period. You will not have to pay any extra charges if you do this. If you do not object to the changes before the end of the notice period, you will be deemed to have accepted the changes.

The revised 'Fees and service charges explained' leaflets will be available on our website from 1 November 2011 or by contacting your branch.

We are not introducing any new charges as a result of the Regulations. Standing order payments will continue to be made free of charge - even if the payment is sent by CHAPS. Please note that the payee's bank may charge a fee for an incoming CHAPS payment.

Changes to fees and service charges for other services

From 1 January 2012, we will charge you a fee for processing a Bank Giro Credit where the payee's account is not held with Northern Bank (for example, a utility bill, credit card payment, catalogue bill, or a payment to an account you hold with another financial institution). You can continue to process most of these payments free of charge through either our eBanking or 24 Hour Telephone Banking services.

The following table summarises the changes that we are making from 1 January 2012.

	Payments made to a Non-Northern Bank Account		Payments made to a Northern Bank Account	
	Current Fee	New Fee from 1 January 2012	Current Fee	New Fee from 1 January 2012
Northern Bank Customer	Free	£3 per Bank Giro Credit	Free	Free
Non-Northern Bank Customer	Free	£8 per Bank Giro Credit	Free	Free

Please note that these fees will be applied at the same time as we process the payment and will apply whether the payment is presented at a branch counter, or deposited in one of our branch express deposits.

After 1 January 2012, any requests to process a payment using a Bank Giro Credit, which are not accompanied with the appropriate fee, will not be processed. We will not be liable if you suffer any loss as a result of the payment not being made. We will hold the payment until such time as the appropriate fee is paid, or you ask us to return the payment to you. We will try to contact you, where this is reasonably possible, to let you know that we have not processed the payment.

Any further changes to the provision of this service will be advised by notices in our branches.

SECTION 3 – OTHER CHANGES TO TERMS AND CONDITIONS

In this section we have summarised various other changes that we will make to the terms and conditions for your account. In most cases these changes are to make it clearer to you how we operate your account. We will make the changes to the terms and conditions effective from 1 January 2012.

Current accounts which are used to service a loan or mortgage account held with the Bank – clarification on when we debit the regular repayment amounts from the current account

If you have a loan or mortgage account with the Bank, then you are required to hold a current account (to service your loan or mortgage) with the Bank. We make your regular loan or mortgage repayments from that current account. The date that we take the regular repayment from the current account is the date that the loan or mortgage repayment is due to be paid. This is set out in your loan or mortgage agreement. If you do not have sufficient funds in your account, or a sufficient overdraft, on the due date, then we will continue to check your current account balance for a further 4 working days. If, at the time that we check your current account balance during that period, there are sufficient funds in your current account to make the payment, we will debit your current account and make the repayment to your loan or mortgage account. We will treat the date and time that there are sufficient funds in your account to make the payment as the time of receipt of your instruction. If, during the 4 working days after the due date for your loan or mortgage repayment, we have not been able to make the payment, then we will write to advise you that the payment has not been made.

You should always make sure that there are sufficient funds in your account to make your regular loan or mortgage repayment on the due date under the agreement. Any delay in making your regular loan or mortgage repayment will result in you having to pay more interest on that loan or mortgage account.

Standing order payments from your account – clarification of what happens if you do not have sufficient funds in your account, or a sufficient overdraft, by midnight on the day before your standing order is due to be paid

If you do not have sufficient funds in your account, or a sufficient overdraft, to cover your standing order payment by midnight on the day before your standing order is due to be paid, then you cannot be sure that the payment will be made. We may, at our

discretion, continue to check your account at various times during the day that the standing order is due to be paid and if at the time that we check your account there are sufficient funds to make the payment, then we will proceed to debit your account and make the payment. On some occasions this will mean that although your account is debited on the date that the standing order was due to be paid, the payee may not receive the funds until the following day.

Recurrent transactions (sometimes known as continuous payment authorities) – clarification of what you need to do if you want us to stop making a recurrent transaction payment from your account

Recurring transactions on a payment card, such as a Maestro Card, are treated as future dated payments. The latest point at which you (the payer) can revoke the payment instruction is the close of business on the day before the payment is due to be debited to your account. You should give the revocation to the payee, not to us, and provide us with a copy of the revocation.

If you have notified the payee of the revocation and you provide us with evidence that you have done so, then we will treat this as a withdrawal of consent for any future transactions. If you have been unable to notify the payee because the payee has not provided you with contact details to enable you to make such a notification, then you should provide us with evidence of this so that we can comply with your request to cancel any future payments.

Changes to eBanking

If you have an eBanking agreement with us then you can now also use our Mobile Banking service. This allows you to check your accounts, pay bills and transfer money using your mobile phone. Further details are available on our website at www.northernbank.co.uk

We recently changed the way that you can log on to eBanking. Your electronic signature now has 3 parts - your User ID, your 4 digit passcode and a code from your security card. When we ask you to authorise a transaction on eBanking, we will ask you to insert your 4 digit passcode (or the code from your security card if you are using Mobile Banking) and we will treat that as your consent to carry out the transaction.

If you have an eBanking agreement, we may communicate any future changes to the terms and conditions for your accounts through secure mail on eBanking or, if you have registered to receive documents electronically, your eBox.

The 'Special Terms and Conditions - eBanking' and 'Special Terms and Conditions - Electronic Signature' have been changed to reflect these changes and are available on our website. If you require a paper copy, please contact your branch. These are the special terms and conditions we will rely on from 5 November 2011, and they will apply from that date. If you log on to our Mobile Banking service before 5th November 2011, you will be deemed to have accepted the updated terms and conditions from that date. If there is anything you do not understand, please contact your branch.

Withdrawal of acceptance of fax instructions

After 1 January 2012, we will no longer be able to accept requests to carry out a payment transaction where that request is received by fax (facsimile). This will be the case even where you have previously provided us with an indemnity to accept instructions by this method. Any instructions received by fax after 1 January 2012 will not be accepted and we will, where reasonably possible, advise you of this at the time. You can make payments using eBanking or 24 Hour Telephone Banking. If you wish to know more about the alternatives to using fax instructions, please contact your branch.

Changes to how we will treat payments to an account where an account holder has died

When a sole account holder has died, we will not be able to make any payments into or out of the account except in very exceptional circumstances (for example to pay a funeral account). If the account is a joint account, then we will contact the surviving joint account holder to discuss the future operation of the account.

Changes to Currency Accounts – making payments from your Euro Currency Account using the SEPA Core Direct Debit Scheme

If you have a Euro Currency Account with us you can now make payments by direct debit through the SEPA Core Direct Debit Scheme.

The scheme operates in the Single Euro Payments Area (SEPA) and make it easy for you to pay cross border regular expenses where the payment is in euro. When you sign up to pay a bill by SEPA Core Direct Debit, we will make arrangements for the payment to be made on the due date.

Direct debits originated outside of the UK are not protected by the UK Direct Debit Guarantee Scheme. Instead, they are subject to the SEPA Core Direct Debit Rulebook. You have the right to advise us that you do not want payments to be taken from your account under the SEPA Core Direct Debit Scheme. If you dispute a transaction you have the right to request an immediate refund within 8 weeks from the date your account was debited. If you have not authorised a payment, you can request a refund up to 13 months after the date your account was debited.

You should read the 'Special Terms and Conditions for Currency Accounts' carefully before you use this service. These are available on our website, or by contacting your branch if you require a paper copy. If there is anything that you do not understand, please contact your branch.

SECTION 4 - PAYMENT TABLE - EFFECTIVE FROM 1 JANUARY 2012

Payment Table – Personal current accounts and personal savings accounts

The timetable set out in the Payment Table may be suspended in certain circumstances which are beyond our control (for example, for cheques if a 'non-clearing day' has had to be declared because of a new bank holiday or because we have had to close due to exceptional circumstances).

The Payment Table assumes the following:

- payments are in sterling, unless it says otherwise.
- the entry date is a Monday.
- there are no bank holidays or other holidays in the relevant period.

Definitions

'Business day' - means a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland) on which the Bank is usually open for business. Different rules apply for CHAPS and FPS as follows:

Payments into your account by CHAPS – a business day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding English bank holidays).

Payment into your account by FPS – a business day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Payments out of your account by CHAPS (including Standing Orders) – a business day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland).

Payments out of your account by FPS (excluding Standing Orders) – a business day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Standing orders out of your account by FPS - a business day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland).

'Current standard spending limits' – The current standard spending limits that apply when you give us an instruction to take funds from your account using a particular method (such as a card). We may have agreed individual spending limits with you which are different. The spending limit always depends on the available balance in your account. Where the limit is detailed as 'Does not apply', this means that the limit is the available balance on the account.

'Cut-off time' – a time, usually towards the end of the business day, after which any payment order received (whether to credit or debit your account) will be deemed to have been received on the following business day. The Cut-off time for any payment order received at a branch counter will always be before the branch closing time on that business day.

'Entry date' – Either the date a cheque or other item paid into your account appears on it, or the date you ask us to make a payment from your account. (In both instances, it is the date we consider ourselves to have received your payment instruction).

'Foreign payment' - A payment which is made within the UK in a currency other than sterling, or a payment (in any currency) which is made where the payee's bank is not in the UK.

'Guaranteed date' – The date after which it will no longer be possible for a cheque or other item paid into your account to be returned unpaid, unless you give your permission for this, or you are knowingly involved in fraud.

'Maximum execution time' – In the case of a payment out of your account, it is the latest date by which we will have credited the payee's bank (or its agent) with the payment.

'Value date' – The date by which we take account of any item paid into your account, or any item paid out of your account, when we work out any relevant interest.

'Withdrawal date' – The date by which you will be able to withdraw the proceeds of a cheque or any other item paid into your account.

PAYMENT TABLE - PART 1

Payments into your account

In the case of any payment into a Northern Bank credit card account the cut-off time is 3.30pm on a business day.

Payment Type	Method/Channel of Payment Order	Entry Date	Cut-off time	Value date	Withdrawal Date
Cash deposits (in the same currency as the account is held)	Over the counter at a Northern Bank branch, at an express deposit box in Northern Bank (see note 1) or at another UK bank (see note 2)	Monday	Close of business Monday	Monday	Monday
Electronic payments	Bacs payments	Monday	N/A	Monday	Monday (see note 3)
	CHAPS payments over the counter at a Northern Bank branch (see note 4)	Monday	4.00pm Monday	Monday	Monday (see note 3)
	Faster Payments Service (see note 4, note 5, and note 6)	Monday	Midnight Monday	Monday (payments received before 3.30pm)	Monday (see note 3)
				Tuesday (payments received after 3.30pm)	
	Faster Payments Service - standing order (see note 7)	Monday	3.00pm Monday	Monday	Monday (see note 3)
	Incoming foreign payments (all currencies, see note 8)	Monday	4.00pm Monday	As shown on the payment letter (see note 9)	Same as the value date (see note 3)
	Any Northern Bank branch	Monday	Branch closing time Monday	Monday	Monday
	24 Hour Telephone Banking	Monday	11pm Monday	Monday	Monday
	eBanking	Monday	Midnight Monday	Monday	Monday

Notes on cash deposits and electronic payments into your account

- If you deposit cash in an express deposit box on a Saturday in a Northern Bank branch, we will consider ourselves to have received the money on the next business day.
- Other UK banks may accept sterling cash deposits but the entry date will always be the date we receive the funds.
- We cannot normally return funds which have been paid into your account. However, in special circumstances, we may have a duty to return the payment. We will always tell you the reasons for this when it happens.
- We will credit incoming CHAPS payments and Faster Payments on a business day (see definitions at the start of the Payment Table for more details).
- If we receive a Faster Payment on a Saturday or Sunday or English Bank holiday or after the cut-off time we will treat the payment as being received, for the purposes of calculation of interest on the following business day, where that is not a Saturday, Sunday or English Bank holiday.
- If you withdraw funds against a Faster Payment before the value date, you may receive less credit interest or have to pay debit interest.
- Standing orders can only be received via Faster Payments up until 3pm Monday to Friday (excluding English Bank holidays).
- The Cut-off time applies to payments where we are advised by the payer's bank that it should be treated as having same day value.
- The value date will be shown on the letter or other notice that we send to you about the payment.

Cheques

The table below shows the time it takes for a sterling cheque which is drawn on a bank in the UK and paid into your current or savings account to clear (sometimes called the clearing cycle). It assumes that the cheque is paid in at a Northern Bank counter.

Bank the cheque was drawn on	Entry date	Cut-off time	Value date	Withdrawal date	Guaranteed date
Any Northern Bank branch	Monday	Branch closing time Monday	Monday	Wednesday	Close of business Tuesday
Northern Ireland branch of one of the other three clearing banks in Northern Ireland (that is, Ulster Bank, Bank of Ireland and First Trust Bank) or an English or Scottish Bank	Monday	Branch closing time Monday	Wednesday	Friday	Close of business Tuesday of the following week

Notes on cheque payments

- If you withdraw funds against a cheque before the value date, you may receive less credit interest or have to pay debit interest. If you withdraw against a cheque before the guaranteed date and it is returned unpaid, you will still be liable (legally responsible) for the amount of the cheque and any credit interest paid, and we may charge these amounts to your account. If your account is or goes overdrawn, you may also have to pay debit interest and other charges. See our 'Interest rates' and 'Fees and service charges explained' leaflets for more details.
- We have the right to prevent you from withdrawing funds against a cheque before the withdrawal date.

PAYMENT TABLE – PART 2

Payments out of your account

If you wish to be certain that a payment will be made from your account you should ensure that there are sufficient funds in your account, or a sufficient overdraft, at the time that the payment is due to be taken from your account.

Payment type	Method/channel of payment order	Entry date	Cut-off time	Value date	Maximum execution time	Current standard spending limits (if these apply) [see note 1]
Cash withdrawals (in pounds sterling, unless it says otherwise)	Over the counter at a Northern Bank branch [see note 2]	Monday	Branch closing time Monday	Monday	Monday	For withdrawals of large cash amounts or specific note denominations, you may need to give notice to your branch [see note 3].
	Cashback at the point of sale – for example, a supermarket or petrol station [see note 4]	Monday	Midnight Monday	Monday	Monday	Scheme limits apply. Retailers' limits apply up to the level of the scheme limits.
	From cash machines <ul style="list-style-type: none"> • At Northern Bank • At another UK bank [see note 5] • At a foreign bank [see note 4] 	Monday	Midnight Monday	Monday	Monday	Maestro and Maestro Debit £350 each day Maestro Premium £500 each day. You can ask Us to adjust spending limits.

Important information

PAYMENT TABLE - PART 2 Payments out of your account. continued

Payment type	Method/channel of payment order	Entry date	Cut-off time	Value date	Maximum execution time	Current standard spending limits (if these apply) (see note 1)
Electronic payments - internal transfers	Any Northern Bank branch	Monday	Branch closing time Monday	Monday	Monday	Does not apply
	24 Hour Telephone Banking	Monday	11pm Monday	Monday	Monday	Does not apply
	eBanking	Monday	Midnight Monday	Monday	Monday	Does not apply
	Mobile Banking	Monday	Midnight Monday	Monday	Monday	£10,000
	Standing order	Monday	Midnight Sunday	Monday	Monday	Does not apply
Electronic payments - Faster Payments Service - at any Northern Bank branch or through eBanking, Mobile Banking or 24 Hour Telephone Banking (see note 6)	Any Northern Bank branch	Monday	Branch closing time Monday	Monday (payments made before 3.30pm)	Monday	Currently £10,000 (we reserve the right to change our limits at any time)
	24 Hour Telephone Banking	Monday	Midnight Monday			
	eBanking	Monday	Midnight Monday	Tuesday (payments made after 3.30pm)		
	Mobile Banking	Monday	Midnight Monday	£10,000		
Electronic payments - CHAPS payments	CHAPS	Monday	Monday 3.30pm	Monday	Monday	Does not apply
Electronic payments - standing orders (see note 7)	Standing order - Faster Payments Service	Monday	Midnight Sunday (see note 8)	Monday	Monday	£100,000
	Standing order - CHAPS payment	Monday	Midnight Sunday (see note 8)	Monday	Monday	Does not apply
Electronic payments - Direct Debit	UK Direct Debit Scheme	Monday	Midnight Sunday (see note 8)	Monday	Monday	Does not apply
	SEPA Core Direct Debit Scheme (Euro Currency A/c only)	Monday	Midnight Sunday	Monday	Monday	Does not apply
Electronic payments	Point-of-sale transactions and online transactions - domestic, foreign (all currencies), and domestic or foreign recurring transactions (all currencies) (see note 4)	Monday	Midnight Monday	Monday	Monday	Does not apply Under - 18s will need permission

Electronic payments - Outgoing foreign payments (Express and Standard) and transfers to your own account within Danske Bank Group (known as a Group Payment) (see note 9) - at any Northern Bank branch and through eBanking

Type of Payment Order	Destination Bank	Conversion (see note 10)	Currencies (see note 11)	Entry date	Cut-off time	Value date	Maximum execution time
Standard	Within the Danske Bank Group	With and without conversion	EURO	Monday	Monday-4.30pm	Monday	Monday
		Without conversion	BGN, CHF, CZK, DKK, GBP,HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK		Monday-4.30pm	Monday	Monday
			Other currencies		Monday-4.30pm	Monday	Wednesday
	Outside the Danske Bank Group	With conversion	All currencies		Monday-4.30pm	Monday	Wednesday
		With and without conversion	EURO (within EEA)		Monday-4.30pm	Monday	Tuesday
			All other currencies (Including EURO outside the EEA and GBP outside the UK)		Monday-4.30pm	Monday	Wednesday
Express	Within the Danske Bank group	With and without conversion	EURO (see note 12)	Monday	Monday-4.30pm	Monday	Monday
		Without conversion	BGN, CHF, CZK, DKK, GBP,HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK (see note 12)		Monday-4.30pm	Monday	Monday
			USD		Monday-2.30pm	Monday	Monday
			Other currencies		Monday-2.30pm	Tuesday	Tuesday
		With conversion	DKK, GBP, NOK, SEK, USD		Monday-2.30pm	Monday	Monday
		With conversion	BGN, CHF, CZK, HUF, ISK, LTL, LVL, PLN, RON		Monday-10.00am	Monday	Monday
	Other currencies		Monday-2.30pm		Tuesday	Tuesday	
	Outside the Danske Bank Group	With and without conversion	EURO and DKK, GBP, NOK, SEK, USD		Monday-2.30pm	Monday	Monday
		With and without conversion	BGN, CHF, CZK, HUF, ISK, LTL, LVL, PLN, RON		Monday-10.00am	Monday	Monday
		With and without conversion	Other currencies		Monday-2.30pm	Tuesday	Tuesday
Transfer to own account within the Danske Bank Group (see note 9)	Within the Danske Bank Group	With and without conversion	EURO and all other currencies	Monday	Monday-5.30pm	Monday	Monday

Notes on Payments out of Your Account

1. Spending limits can be changed. We will give you notice by updating the Payment Table (available on our website) of the limits from time to time. Spending limits also depend on the available balance in your account.
2. There is no counter service available on Saturday mornings.
3. The Bank reserves the right to limit the amount of cash that you can withdraw from your account at any one time. Where you require to make a large withdrawal then the Bank may decide to make payment to you using alternative means other than cash. For example the Bank may decide to make the payment to you by banker's draft.
4. The entry date is normally the business day after the transaction took place but can be later. We may reduce the available funds on your account at the time the transaction takes place.
5. The entry date is normally the business day after the transaction took place if the transaction was made before 8pm, but can be later. We may reduce the available funds on your account at the time the transaction takes place.
6. If you send a Faster Payment on a Saturday or Sunday or English Bank holiday or after the cut-off time we will treat the payment as being sent for the purposes of calculation of interest on the following business day, where that is not a Saturday, Sunday or English Bank holiday.
7. In accordance with the terms and conditions for your account, we will select the method by which the payment is sent. If the payment is sent by CHAPS, the payee's bank may charge the payee a fee.
8. The cut-off time varies depending on the type of payment and the type of account you hold. You should make arrangements to have sufficient cleared funds in your account by midnight on Sunday and to retain those funds in your account until the standing order or direct debit is taken out of your account on Monday, if you want to be sure that the payment will be made.
9. A Group payment is a payment made between two accounts where both accounts are held in the same name but one of the accounts is held in a Danske Bank Group bank which operates in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland or England and your account is held with us.
10. This table assumes conversion takes place at the payer's bank. Conversion means that the currency of your account (the payer's account) is different to the currency that you ask us to send to the payee's bank.
11. Euro (EURO), Bulgarian Lev (BGN), Swiss Francs (CHF), Czech Koruna (CZK), Danish Kroner (DKK), Pounds Sterling (GBP), Hungarian Forint (HUF), Icelandic Kroner (ISK), Lithuania Litas (LTL), Latvian Lats (LVL), Norwegian Kroner (NOK), Polish Zloty (PLN), Romanian Lei (RON), Swedish Kronor (SEK), US Dollar (USD).
12. The Express service offered for this type of transaction is the same as the Standard service. Standard service fees will apply if you select the Express service.

SECTION 5 - HOW YOU CAN CONTACT US

You can contact us or arrange an appointment by:

- phoning us; or
- writing to us through eBanking or
- through our website at www.northernbank.co.uk.

HOW TO CONTACT US BY PHONE

	Days	Time	Contact number
Branch or finance centre	Monday to Friday	8am to 8pm	02890 045000
	Saturday	9am to 1pm	
Head office switchboard	Monday to Friday	8am to 6pm	02890 045000
eBanking customer support			
[technical enquiries and questions about how the service works] (see the notes below)			
Calls within the UK (see note 1)	Monday to Thursday	8am to 10pm (see note 1)	0845 6 031534
	Friday	8am to 5pm (see note 2)	
	Saturday and Sunday	9am to 4pm	
Calls from outside the UK (see note 1)	Monday to Thursday	8am to 10pm (see note 1)	0044 2890 049219
	Friday	8am to 5pm (see note 2)	
	Saturday and Sunday	9am to 4pm	
24-hour emergency phone numbers			
Lost or stolen cards			
MasterCard Standard and MasterCard 24/7 From outside the UK			0870 850 2481 0044 2890 049201
MasterCard Gold From outside the UK			0870 850 2482 0044 2890 049202
MasterCard Platinum From outside the UK			0870 850 2487 0044 2890 049203
Visa Standard From outside the UK			0870 850 2481 0044 2890 049201
Maestro debit cards From outside the UK			0870 850 2481 0044 2890 049201
Travel benefits claims lines (24-hour)			
Claims	From outside the UK:		0044 208 253 7401
Emergency medical assistance	From outside the UK:		0044 127 340 0610

Notes

- 1 Support from branches, finance centres, the head office switchboard or eBanking customer support will not be available on Northern Ireland bank holidays or other holidays.
- 2 For security purposes and to improve our services, calls to the numbers shown may be recorded or monitored. Call charges may vary between service providers. Customers calling from mobile phones may be charged a different rate.

Secure communication using eBanking	
eBanking's secure email function allows you to read and send messages to and from the bank.	Log on to eBanking. Select 'Contact Us'. Select 'New Message'. Type your message. Send your message.
Secure communication using our website at www.northernbank.co.uk	
To arrange an appointment	Fill in the 'Arrange an appointment' form.
Email us	Fill in the 'Send Email to Northern Bank' form
For help with installing and using eBanking	Fill in the 'Online Form'.
By Post	
Write to:	Your branch or Northern Bank Limited Donegall Square West Belfast BT1 6JS

SECTION 6 - GLOSSARY OF TERMS USED IN THIS BOOKLET

Bacs means the Bacs payment scheme used by UK banks for the electronic processing of financial transactions, principally direct debits and Bacs direct credits. The Bacs payment scheme operates on a 3 day processing cycle so that the payee's account is credited 2 days after the process commences.

Business Day' - means a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland) on which the Bank is usually open for business. Different rules apply for CHAPS and FPS as follows:

Payments into your account by CHAPS – a business day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding English bank holidays).

Payment into your account by FPS – a business day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Payments out of your account by CHAPS (including Standing orders) – a business day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland).

Payments out of your account by FPS (excluding Standing Orders) – a business day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Standing Orders out of your account by FPS - a business day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland).

CHAPS means the CHAPS payments system used by UK banks for the electronic processing of sterling bank to bank same day value payments. Both the sending and receiving financial institution need to be members of the CHAPS Scheme.

EEA means the European Economic Area, comprising the Member States of the European Union, plus Iceland, Liechtenstein and Norway

EEA currency means the Euro and any currency which is the national currency of an EEA member state.

Electronic Payment means a payment which is initiated and processed using electronic means and specifically excludes paper based transactions such as cheques and banker's drafts.

Faster Payments Service (FPS) means the payments service in the UK which enables payments to be processed in near real time. Both the sending and receiving financial institution need to be members of the FPS Scheme and certain financial limits apply.

Foreign Payment means a payment which is made within the UK in a currency other than sterling, or a payment (in any currency) which is made where the payee's bank is not in the UK.

Payer means the owner of an account from which a payment is to be debited.

Payee means the owner of an account to which a payment is to be credited

Payment Service Regulations (the Regulations) means The Payment Services Regulations 2009 (SI 2009/209) as amended from time to time.

Regular Transfer means a standing order that you have set up using eBanking.

This publication is also available in Braille, in large print on tape and on disk. Speak to a member of staff for details.

You can also read this publication on our website at www.northernbank.co.uk.

Northern Bank is a trading name of Northern Bank Limited and is authorised and regulated by the Financial Services Authority (FSA) (reference number 122261). Credit facilities other than regulated mortgages are not regulated by the FSA. We hold a consumer credit licence issued by the Office of Fair Trading and our licence number is 006351.

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Registered in Northern Ireland number R568

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Northern Bank is a member of Danske Bank Group.