



The Global Absolute Return Bond 12

100% Capital Protection at Maturity



Capital Protection provided by Ulster Bank Ireland Limited

Investment Start Date: 20th June 2013
Closing Date 14th June 2013
Closing Date 7th June 2013 for Life Company Cases (or earlier if fully subscribed)



WINNER Europe Structured Products Awards 2012

Structured Retail Products.com



THE GLOBAL ABSOLUTE RETURN BOND 12

The Investment is linked to the performance of the BNP Paribas SLI Enhanced Absolute Return Index (the "Index") which is a systematic strategy that provides risk adjusted investment in the Standard Life Investments Global Absolute Return Strategies (GARS) Fund.

Your Capital is 100% protected by Ulster Bank Ireland Limited at the Maturity Date.

KEY FEATURES

- 100% Capital Protection at maturity
- 5 year 6 month term
- 100% participation in the positive performance of the BNP Paribas SLI Enhanced Absolute Return Index
- No Cap on Maximum Potential Returns
- Minimum investment €10,000
- No annual management fee



This brochure has been drafted by Wealth Options Limited, who are solely responsible for its contents.

Ulster Bank Ireland Limited (the "Bank"), Standard Life Investments and BNP Paribas accept no responsibility for the accuracy or otherwise of the information set out in this brochure nor have they verified the accuracy of such information other than the information directly relating to them.



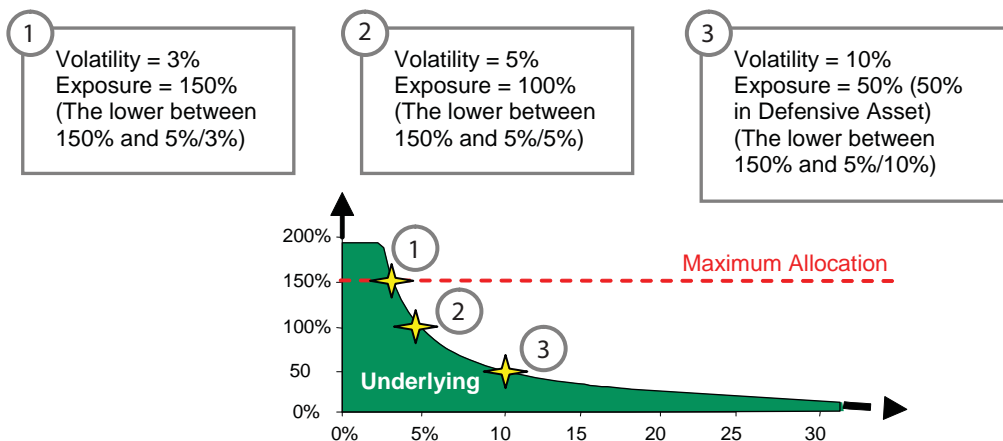
WHY THE BNP PARIBAS SLI ENHANCED ABSOLUTE RETURN INDEX ?

The BNP Paribas SLI Enhanced Absolute Return Index is linked to the total return performance of the Standard Life Investments Global Absolute Return Strategies Fund. It embeds a dynamic risk control mechanism in order to fully benefit from any positive trend and to provide protection during a market downturn.

The strategy will dynamically adjust its exposure to the GARS fund on a daily basis, in order to maintain the volatility close to 5%:

- Cushion against sudden market movements: The index will reduce its exposure when volatility increases above 5%
- Potential leverage: The index will increase its exposure (up to 150%) when volatility decreases below 5%

Illustration of daily adjustment of the exposure



WHY THE STANDARD LIFE INVESTMENTS GLOBAL ABSOLUTE RETURN STRATEGIES FUND?

The Standard Life Investments Global Absolute Return Strategies (GARS) Fund aims to provide positive investment returns in all market conditions over the medium to long term. The investment team who actively manage the fund have a wide investment remit to help them try to achieve this aim. The team look to exploit market inefficiencies through active allocation to highly diversified market positions. The fund manager utilises a combination of traditional assets (such as equities and bonds) and investment strategies based on advanced derivative techniques resulting in a highly diversified portfolio. The fund can take long and short positions in markets, securities and groups of securities through derivative contracts*

KEY HIGHLIGHTS

- The fund seeks to achieve a performance target of 6 month EURIBOR + 5% p.a. (before charges) on a rolling three year basis
- Portfolio diversification, through a dynamic multi-asset approach and low correlation with other asset classes
- Strong track record since launch in May 2008
- AUM of over €17.728 billion**



HOW DOES THE STANDARD LIFE INVESTMENTS GLOBAL ABSOLUTE RETURN STRATEGIES FUND ACHIEVE ITS OBJECTIVE?

The Standard Life Investments GARS Fund aims to achieve its performance target by investing in different assets and applying investment strategies from around the world. As a result, the fund can seek enduring diversity by adopting a wider range of investment approaches than conventional investment funds. These approaches fall into four main categories:

Market Returns

- Equities, Bonds and Property
- Good long term return expectations

Stock Selection

- Active stock selection
- Added value through a unique approach

Directional

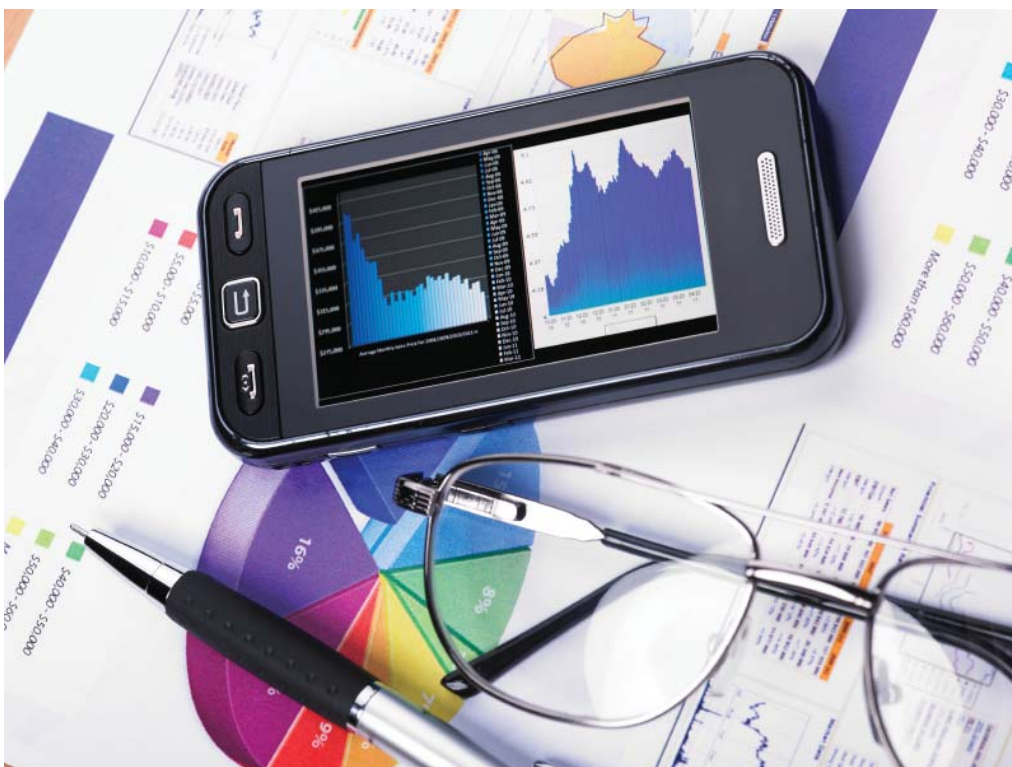
- Specific directional investment ideas
- In markets with little or no long term risk premium
- With significant return potential on a 3 year view

Relative Value

- Seek highly correlated markets or segments
- Where their relative valuation is strained
- To exploit their realignment

*Standard Life Global Absolute Return Strategies Fund Guide, 2011

**Standard Life Investments Fund Factsheet, December 2012



WHO IS IT SUITABLE FOR?

The Global Absolute Return Bond 12 is available to Individuals, Companies, Charities, Credit Unions, Pension Investors and Approved Retirement Funds (ARFs)

This Investment is suitable for investors who require capital protection at Maturity

This Investment is not suitable for investors who require regular income

This Investment is not suitable for investors who require access to their capital before Maturity.

Warning: There is no guarantee that this Investment will provide a better return than a deposit or any return at all.

If you have any doubts about this product or if you are unsure whether it meets your needs, we strongly recommend that you discuss this with your investment advisor.



KEY FEATURES

KEY FEATURES OF THE GLOBAL ABSOLUTE RETURN BOND 12 (THE "INVESTMENT")

Warning: If you cash in all or part of your Investment before the 20th December 2018 you may lose some or all of the money you put in.

Warning: If you invest in this product you will not have access to your money for 5 years and 6 months.

Warning: The value of your investment may go up as well as down.

If this Bond is held by a non standard Personal Retirement Savings Account (PRSA) it must be held to maturity, without exception even in the event of death of the PRSA Investor. On maturity 100% of your capital is protected.

HOW DOES THE INVESTMENT WORK?

The Investment is produced by Wealth Options Limited, Elm House, Millennium Park, Naas, Co. Kildare. Wealth Options Limited is regulated by the Central Bank of Ireland.

Ulster Bank Ireland Limited (the "Bank") is the Deposit Taker. Ulster Bank Ireland Limited, a private company limited by shares, trading as Ulster Bank, Ulster Bank Group and Banc Uladh is registered in Ireland (No 25766) with its registered office at Ulster Bank Group Centre, George's Quay, Dublin 2. Ulster Bank Ireland Limited is a member of The Royal Bank of Scotland Group and is regulated by the Central Bank of Ireland.

The Investment is distributed by Wealth Options Limited, Elm House, Millennium Park, Naas, Co. Kildare. The Investment is a deposit for a period of 5 years and 6 months with full capital protection at the Maturity Date and also with potential for growth depending on the performance of the BNP Paribas SLI Enhanced Absolute Return Index.

100% of your initial Investment is protected by Ulster Bank Ireland Limited at the end of the Term. Whether there is any investment gain at the Maturity Date depends on the performance of the BNP Paribas SLI Enhanced Absolute Return Index, which will be measured in accordance with the Investment Return Condition.

The Global Absolute Return Bond 12 will use monthly averaging in the final 18 months (19 observations) of the 5 year 6 month term. In the event of a significant fall in the value of the BNP Paribas SLI Enhanced Absolute Return Index during the final 18 months of the 5 year 6 month term this monthly averaging can protect the value of the investment by reducing the impact of such a fall on the maturity value of the Bond. However, in the event of a significant rise in the value of the BNP Paribas SLI Enhanced Absolute Return Index during the final 18 months of the 5 year 6 month term, this monthly averaging can reduce the value of the investment by reducing the impact of such a rise on the maturity value of the Bond.

Neither the Investment nor Ulster Bank receives the benefit of any investment income payable on the assets within the Index. The Investment is suitable only as a capital growth investment. The Investment is not suitable for investors who require access to their capital before the Maturity Date.

WHERE DOES MY INVESTMENT GO?

Your proposed Investment of €10,000 in The Global Absolute Return Bond 12 will be used, at the date of the Investment, as follows:

€8,306	or 83.06% will be used to secure the promised payment of 100% payable after 5 years 6 months. This is equivalent to a promised return on this part of your Investment of 3.43% (CAR) per annum, before tax is deducted.
€1,272	or 12.72% will be used to secure the cash bonus which may be payable after 5 years 6 months.
€422	or 4.22% will be taken in charges. Ulster Bank will pay Wealth Options a fee equivalent to 4.22% of the initial Investment amount for arranging this product. From this fee Wealth Options will pay your intermediary a fee of 3% (€300).
€10,000	100% Total

If the cash bonus is zero, the promised payment will represent a return of 0% per annum on your total Investment over the period to the date of the promised payment, before any tax is deducted.

In order to generate any Variable Return, the Bank will enter into a derivative contract with BNP Paribas. If BNP Paribas fails to pay the Bank any proceeds from this contract then investors may receive back only their Capital Protected Amount at Maturity.



FEES AND CHARGES

Wealth Options Limited will receive a commission in relation to its arrangement of the Investment of 4.22% for its role as Arranger. From this commission an intermediary appointed by Wealth Options Limited will receive a distribution commission of 3% in relation to their distribution of the bond.

Warning: Deductions for charges and expenses are not made uniformly throughout the life of the product but are loaded disproportionately onto the early period. If an investor withdraws from The Global Absolute Return Bond 12 prior to the end of the 5 year 6 month term, the front end loading feature will impact on the amount of money that the investor receives.

If this Bond is held by a non standard Personal Retirement Savings Account (PRSA) it must be held to maturity, without exception even in the event of death of the PRSA Investor. On maturity 100% of your capital is protected.



DO I HAVE ACCESS TO MY INVESTMENT?

The Investment is for the Term and no withdrawals may be made without the Bank's consent prior to the Maturity Date. Such consent will be given entirely at the Bank's discretion. The return on the Investment will depend on the performance of the BNP Paribas SLI Enhanced Absolute Return Index.

If you do require access to your Investment before the Maturity Date, you will only receive the then present value of your Investment at that time, which may be less than the amount you invested.

If this Bond is held by a non standard Personal Retirement Savings Account (PRSA) it must be held to maturity, without exception even in the event of death of the PRSA Investor. On maturity 100% of your capital is protected.



WHAT HAPPENS IF I DIE BEFORE THE INVESTMENT MATURES?

For investors who are individuals, in the event of the death of a sole investor or of a surviving joint investor before the Maturity Date, the Investment will continue to the Maturity Date in the name of the executor or administrator according to usual probate rules. For joint investors, in the event of the death of one investor the Investment will continue in the name of the surviving joint investor.

Where an investment is made on behalf of a self directed pension plan in the event of death of a policy holder/member prior to the maturity date, the investment may be redeemed at its realisable value as determined by Wealth Options Limited and the Bank which may be more or less than the capital protected amount. The proceeds from such redemption would be paid to the life company.

For non insured PRSA investors, in the event of the death of a non insured PRSA investor before the Maturity Date, the Investment will continue to the Maturity Date in the name of the executor or administrator of their will according to usual probate rules.



WHAT ABOUT TAX?

The Investment is held in the form of a deposit account. Under current legislation, the Variable Return, if any, will be subject to Deposit Interest Retention Tax (DIRT) of 36%, being the standard rate of tax (33%) plus 3%. This tax deduction will apply at maturity and will be made at source by the Bank. This deduction is applicable to investors who are Irish resident at maturity. With respect to withdrawals, if applicable, tax will be deducted on payment of interest at the date of the return of the withdrawn amount. Tax liability and other matters referred to are as applicable under current legislation, which may change, and their applicability will depend on the investor's individual circumstances.

Certain non-residents, pension funds, charities, credit unions and companies may apply to receive returns gross without deduction of tax. Investors are responsible for providing any information or documentation necessary to confirm status.

All investors must accurately disclose all material facts. Investors are responsible for providing any information or documentation necessary to confirm non-residency, pension fund, charity, company etc status. Investors must satisfy themselves in relation to all revenue reporting and disclosure requirements and the implications of any such non-disclosure.

To the extent that DIRT has been deducted there is no further liability to Irish income tax on the interest, but you may be subject to PRSI/Health levy. Budget 2013 has proposed a 4% PRSI charge on deposit interest with effect from 2014 onwards. This is based on our understanding of the tax treatment and is subject to change.



TERMS AND CONDITIONS

1 Additional Definitions

"Account" means the fixed term deposit account opened by the Bank for the purpose of Condition 2 below;

"Averaging Dates" means the 20th June 2017, 20th July 2017, 21st August 2017, 20th September 2017, 20th October 2017, 20th November 2017, 20th December 2017, 22nd January 2018, 20th February 2018, 20th March 2018, 20th April 2018, 22nd May 2018, 20th June 2018, 20th July 2018, 20th August 2018, 20th September 2018, 22nd October 2018, 20th November 2018, 17th December 2018 (19 observations) provided that if the date on which the observation is to be made is not a Trading Day, the observation date will be the next following Trading Day unless such day should fall in the next calendar month, in which case it will be the first preceding day that is a Trading Day;

"Bank" means Ulster Bank Ireland Limited, a private company limited by shares, trading as Ulster Bank, Ulster Bank Group and Banc Uladh is registered in Ireland (No 25766) with its registered office at Ulster Bank Group Centre, George's Quay, Dublin 2;

"Bond" means The Global Absolute Return Bond 12;

"Business Day" means a day (other than a Saturday or Sunday) on which commercial banks are open for business in Dublin, London and New York;

"Cancellation" means that if total funds received from investors at the closing date are deemed to be insufficient, Wealth Options Limited reserves the right not to proceed with the Bond and all money will be refunded to investors without any interest payable;

"Capital Protected Amount" means 100% of the Deposit Amount at the Maturity Date;

"CAR" is the equivalent annual rate of interest (where interest is paid on previously earned interest as well as on the principal), payable at the end of the year on a deposit;

"Cooling Off Period" means you have the right to cancel this contract prior to the Closing Date of the Bond. If you wish to cancel, written notice must be received by Wealth Options Limited at Elm House Millennium Park Naas Co Kildare within two weeks of your application but no later than 14th June 2013;

"Deposit Amount" shall mean the amount you invest in The Global Absolute Return Bond 12;

"Index" means the BNP Paribas SLI Enhanced Absolute Return Index EUR (BNPIGARE Index);

"Investment" means The Global Absolute Return Bond 12;

"Maturity Date" means 20th December 2018;

"Final Valuation Date" means: 17th December 2018;

"Principal Repayment Date" means within five days of the Maturity Date, provided that such date is a Business Day. If such day is not a Business Day, the Principal Repayment Date will be the next following Business Day; Please note that no interest is payable on funds lodged before the Start Date;

"Start Date" means 20th June 2013;

"Term" means 5 years and 6 months from the Start Date to the Maturity Date;

"Trading Day" means a day on which the Index is open and it is possible to determine a closing price;

"Variable Return" means the investment return (if any) payable in addition to the Capital Protected Amount in respect of The Global Absolute Return Bond 12 in accordance with Condition 5; and

'You/your' means the person(s) (natural or corporate) investing money in the Bond in accordance with these Terms & Conditions and includes their successors.

References to "we", "our" or "us" shall refer to Wealth Options Limited.

2 Your Deposit Amount

Wealth Options Limited will place your Deposit Amount in a fixed term deposit account with the Bank (the "Account"). No interest will be payable before the Start Date. The Variable Return will be calculated from the Start Date in accordance with Condition 5.

3 Withdrawals

No withdrawals may be made from the Account before the end of the Term without the Bank's consent; such consent will be granted entirely at the Bank's discretion. If you do withdraw money before the Maturity Date, you will receive only the net present value of your Investment at that time, which may be less than the amount you invested.

4 Capital Protection

On the Principal Repayment Date the Bank will refund your Capital Protected Amount irrespective of the performance of the Index.

5 Investment Return Condition

5.1 The Capital Protected Amount is 100% protected by the Bank at maturity. The Bank will enter into a financial derivative contract with BNP Paribas (the "Counterparty") before the start date to generate the Variable Return if any, of The Global Absolute Return Bond 12. Any Variable Return which may be payable is conditional on the fulfilment of the Counterparty's obligations to the Bank. If the Counterparty or the Bank were to default on the derivative contract before its natural expiry the return will be calculated using best market practice and no further Variable Return will be earned on

TERMS AND CONDITIONS

the Bond. In the event of the Counterparty being unable to fulfil its obligations to the Bank, or the Bank failing to pass on those returns, your returns may be limited to the return of your Capital Protected Amount at maturity.

5.2 The potential Variable Return payable on the Bond will be determined on the Maturity Date of the Bond. On each Averaging Date, the Index level will be recorded and at the end of the Term the final Index level will be calculated by taking the average of the Index levels recorded on the Averaging Dates. The Variable Return will be 100% of the total amount of growth of the Index from the Start Date to the Final Valuation Date, subject to averaging as set out above, Any Variable Return which may be due will be payable on the Principal Repayment Date.

5.3 If on the Maturity Date the Index has generated zero or negative growth, no payment will be due to you in respect of the Variable Return

5.4 Please note that averaging over the Term may have a negative impact on the investment return meaning that you may not receive the maximum benefit of any gains that may be made by the Index over the Term. However, averaging over the Term may also have the effect of protecting the Investment from the full extent of any losses that may be suffered by the Index over the Term.

6 Past Performance

Past performance is no guarantee of future investment returns, which are dependent on future market conditions.

7 Market Disruption

If at any time during the Term any of the events listed in sub-paragraphs (i) to (iv) occurs (each such event a "Market Disruption Event") in the form of: (i) a disruption or suspension of, or limitation on, the operations of any of the parties or entities connected with the provision of services affecting The Global Absolute Return Bond 12 for any reason whatsoever;

(ii) any material modification of the Index for any reason whatsoever;

(iii) the calculation and/or publication of an Index is taken over by another person, or is replaced by a successor index or source; or

(iv) an error in the level of the Index or source is discovered for any reason whatsoever,

then the Bank may adjust the values used in the calculation of the Variable Return as the Bank deems appropriate, having regard to the Market Disruption Event in question. The Variable Return (if any) may be lower as a result of the adjustment.

Further, following a Market Disruption Event, the Bank may substitute the Index with a similar index.

8 Confidentiality

Wealth Options Limited and the Bank observe a strict duty of confidentiality about your financial affairs. They will not disclose details of your Account or your name and address to anyone else except for any confidentially appointed agents acting on their behalf, or in the four cases permitted by law. These are:

Where they are legally compelled to do so;

Where there is a duty to the public to disclose;

Where their legitimate interests require disclosure; or

Where disclosure is made at your request or with your consent.

In addition, the Bank may disclose your information to other members of the Royal Bank of Scotland Group of companies of which it is a member.

9 Variation

These terms and conditions may be amended by us with the consent of the Bank. We will notify you of any changes and will always give you at least 30 days' notice.

10 Deposit Interest Retention Tax

Under current legislation, Variable Return, if any, will be subject to Deposit Interest Retention Tax of 36%, being the standard rate of tax (33%) plus 3%. This tax deduction will apply at maturity and will be made at source by the Bank. This deduction is applicable to investors who are Irish resident at maturity. In the case of withdrawals, tax will be deducted on the payment of interest made on the return of the withdrawn amount. Tax liability and other matters referred to are as applicable under current legislation, which may change, and their applicability will depend on the Investor's individual circumstances. Certain non-residents, pension funds, charities, credit unions and companies may apply to receive returns gross without deduction of tax. Investors are responsible for providing any information or documentation necessary to confirm the appropriate tax status. All investors must accurately disclose all material facts. Investors are responsible for providing any information or documentation necessary to confirm non-residency, pension fund, charity, company etc status. Investors must satisfy themselves in relation to all revenue reporting and disclosure requirements and the implications of any such non-disclosure.

11 Disclaimer

Reference within the terms and conditions of The Global Absolute Return Bond 12 and all related documents to particular stocks, indices, pricing sources or rates are included only to indicate the basis upon which the Variable Return is calculated, not to indicate any association between us or the Bank and the relevant stock, index provider, pricing source or rate provider, nor does such reference indicate any endorsement of the Investment by such stock, index provider, pricing source or rate provider. The product is not in any way sponsored, sold or promoted by any stock market, index, related exchange, index sponsor, pricing source or investment fund provider, and they make no warranty or representation whatsoever, express or implied, either as to the results to be obtained from the use of the relevant stock market and/or the figure at which the relevant stock market, relevant index, related exchange, pricing source or investment fund level stands at any particular time on any particular day or otherwise. They shall not be liable (whether in negligence or otherwise) to the investor for any error in the relevant stock market, relevant index, related exchange, pricing source or relevant investment fund and shall not be under any obligation to advise any person of any error therein.

12 Fees

Wealth Options Limited receives a fee from the Bank for arranging this product. An authorised investment intermediary may receive a fee for distributing this product. These fees are set out in the Key Features part of this brochure and are reflected in the terms of the investment.

TERMS AND CONDITIONS

13 Complaints

In the first instance please contact Wealth Options Limited at Elm House, Millennium Park, Naas, Co Kildare. If for any reason you are dissatisfied with our efforts to resolve your complaint you may refer your complaint to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 (Lo-call: 1890 88 20 90; telephone: (01) 6620899 or fax: (01) 6620890). Email enquiries should be sent to enquiries@financialombudsman.ie.

14 Conflicts

In the event of any conflict, inconsistency or disagreement between these Terms and Conditions, any term sheet or confirmation or brochure, these Terms and Conditions shall prevail.

15 Ulster Bank Ireland Limited

Ulster Bank Ireland Limited is acting as a deposit taker only and is not liable for any of the responsibilities or actions of the Product Producer or any distributor or intermediary to an investor in this product. The Bank is not offering to provide and has not provided financial or tax advice to any investor, Wealth Options Limited (the "Product Producer"), any distributor or intermediary. It is making no representation as to the terms of this product or to its likely future performance. Any such statements will be those of the Product Producer only. The Investment is produced by Wealth Options Limited and the Bank has agreed to provide services in respect of the Bond as set out in the Banking Services Agreement between Wealth Option and the Bank. Any other Distributor appointed by Wealth Options is appointed by Wealth Options only and is not employed by the Bank.

16 Representation

The contents of this brochure are the responsibility of Wealth Options Limited as Product Producer.

17 Assignment

The Bond may not be assigned, charged or otherwise dealt with without the prior written consent of the Bank.

18 Governing law

These Terms and Conditions and any non-contractual obligations arising out of or in relation to the Investment will be governed by and construed in accordance with Irish law. The parties agree that the courts of Ireland shall have exclusive jurisdiction to hear and settle any dispute which may arise out of or in relation to these Terms and Conditions and any non-contractual obligations and the parties irrevocably submit to such courts.

19 Information

These Terms & Conditions represent the terms of the contract between you and Wealth Options Limited. You acknowledge that your application is made on the basis of and is subject to, these Terms & Conditions and the attached brochure and that you have not relied on any representations or other information (whether oral or written) other than as set forth herein. All information that is supplied to you and all communications with you will be in English. The information contained in this brochure is correct at the date sent to you.

DATA PROTECTION

Ulster Bank Ireland Ltd and Wealth Options Limited will be joint data controllers.

Your Personal Data

1 Your information

1.1 Who is Ulster Bank Ireland Ltd?

Your account is with Ulster Bank Ireland Limited who is a data controller. Ulster Bank Ireland Limited will use your information for the purposes of opening and maintaining your account. Wealth Options Limited is a joint data controller with Ulster Bank Ireland Limited. Please refer to the Data Protection Acts section below for details of how Wealth Options Limited may use your data.

Please refer to your broker or intermediary for information on how they will use your information.

Ulster Bank Ireland Limited is a member of the Royal Bank of Scotland Group (the "Group"). For information about the Group, please visit www.rbs.com, or for similar enquiries please telephone: 00 44 131 556 8555 or textphone 0044 845 9005960.

1.2 Your electronic information

If you contact Ulster Bank Ireland Limited electronically, it may collect your electronic identifier, (e.g. Internet Protocol (IP) address or telephone number) supplied by your service provider.

2 How Ulster Bank Ireland Limited uses your information and who it shares it with

2.1 Your information comprises all the details the Bank holds about you and your transactions, and includes information obtained from third parties.

2.2 The Bank may use and share your information with other members of the Group to help it and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand their customers' requirements; and
- develop and test products and services.

2.3 The Bank does not disclose your information to anyone outside of the Group except:

- Where it has your permission;
- Where it is required or permitted to do so by law;
- To credit reference and fraud prevention agencies and other companies that provide a service to it or to you;
- Where it may transfer rights and obligations under this agreement; or
- To UK or Irish government entities or regulatory bodies in order that those entities may discharge their responsibilities and obligations or exercise their powers or functions

2.4 The bank may transfer your information to other countries on the basis that anyone to whom they pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

2.5 From time to time the Bank may change the way it uses your information. Where the Bank believes you may not reasonably expect such a change it shall write to you. If you do not object to the change within 60 days, you are deemed to have consented to that change.

2.6 If you would like a copy of the information the Banks holds about you, please write to: Ulster Bank Ireland Limited, Capital Markets, 3rd Floor Ulster Bank Group Centre, George's Quay, Dublin 2. A fee may be payable.

Data Protection Acts

The information that you have provided will be treated as confidential and retained by Wealth Options Limited ("Wealth Options") for the purposes of financial services or as required by law. You have a right to request a copy of the information we hold about you for which we may charge a small fee and to have any inaccuracies in your information corrected. Wealth Options may use the information you have provided for the purposes of providing you with additional information relating to the goods and services of Wealth Options, its associated companies and/or third parties. Wealth Options may share information with its associated and affiliated companies and /or carefully selected third parties, to enable those associated and affiliated companies and /or carefully selected third parties, to contact you directly in relation to their goods and services. If you do not agree to Wealth Option's use of the information for such purposes, please tick the box provided.

I do not agree with Wealth Option's use of the information as described above.



Wealth Options distribute a range of financial services from leading product manufacturers exclusively to regulated intermediaries. Wealth Options do not distribute products directly to the public.



Address: Unit 1C Elm House
Millennium Park
Naas
Co Kildare

Tel: 045 88 22 81
Fax: 045 88 22 86
Email: info@wealthoptions.ie
Website: www.wealthoptions.ie

Wealth Options Limited is regulated by the Central Bank of Ireland

Registered in Ireland No: 378600.

The Global Absolute Return Bond 12

Your Information

For details of how Ulster Bank Ireland Limited and others will use your information, please look below and in the accompanying Terms and Conditions.

Personal Details

LARC. No:

First Applicant

Ms. Mr. Mrs. Surname First Name Date of Birth Tel Address Nationality *PPSN/TRN

Second Applicant

Ms. Mr. Mrs. Surname First Name Date of Birth Tel Address (if different) Nationality *PPSN/TRN

*In accordance with Irish Revenue Commissioners requirements, we are obliged to ask every person opening an account to provide their current PPS/TRN number and to supply documentation verifying same.

Investment Amount

€

(cheques payable to Ulster Bank Ireland Limited)

To be completed by Existing Investors (optional):

I wish to invest € / % of the proceeds from (name of maturing Wealth Options bond) in this bond. I understand that the balance of the proceeds from will be paid to me by cheque. I further understand that if I choose to invest proceeds from (name of maturing bond) in this bond, the investment will be made directly from the Deposit Account established for (name of maturing bond).

To comply with the requirements of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, you are required to provide information to confirm the source of funds and source of wealth in respect of the amount you are saving /investing. Please complete BOTH sections A and B below and sign the declaration:

Section A: Source of Funds

This section must be completed if payment is NOT a cheque drawn on the account of the proposer(s):

Please state the payment method:

A. Bank Draft B. Cheque / Credit Transfer from Broker Client Account C. Other – Please Specify

Please provide the following additional information detailing the ultimate source of the payment, e.g. details of account from which a draft or payment to Broker Client Account was funded:

Account Holder Name(s) Branch: Bank Name: Account Number:

Section B: Source of Wealth

How have the funds to pay for the investment been accumulated:

Employment / Self Employment Income Investment Income (e.g. rent, dividends) Lump Sum on Retirement Redundancy Payment Sale of Property Other: Inheritance or Gift Matured Investment Court Award / Litigation Settlement Divorce Settlement Other – please specify below

Declarations

Applicant(s) Declaration

I/We hereby request and authorise you: (a) to open and administer an account for me/us with Ulster Bank Ireland Limited and (b) to give effect to any written request, direction or instruction relating to the account on the signature(s) of me/us in accordance with the Terms and Conditions.

I/ we declare that my intermediary has explained the workings of the Global Absolute Return Bond 12 and I have read and understood the Terms and Conditions of the Bond as set out in the brochure and key features and agree to be bound by them.

My/Our investment objective is capital growth. I/We do not require an income from this investment. My/Our investment time horizon is consistent with the 5 year 6 month term of the Bond. I/We understand and are satisfied with the options in the event of death prior to maturity as stated in the Terms & Conditions. By signing this application I am/we are agreeing that Ulster Bank Ireland Limited and Wealth Options Limited may use my/our information in the way described in this form and in the associated Terms and Conditions. I have read the terms and conditions of the Global Absolute Return Bond 12.

Credit Reference Agencies - Ulster Bank Ireland Ltd may obtain information about me/us from credit reference agencies and Group records to check my/our identity.

Fraud Prevention Agencies - If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. The Bank may also obtain information about you from fraud prevention agencies.

Giving your consent - By signing this application I am/we are agreeing that Ulster Bank Ireland Limited may use my/our information in the way described in this form and in the associated Terms and Conditions.

I/We qualify for the following tax classification: DIRT Non DIRT*

*Relevant documentation will be required for tax-free status in the case of charities, credit unions, pension funds, companies and non-Irish residents.

1st Applicant's signature

Date

2nd Applicant's signature

Date

Under the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 this application must be accompanied by a copy of a recent utility bill showing your current address and a copy of photographic evidence of ID.

Intermediary Declaration

I declare that I have met the above named applicants and have explained the Global Absolute Return Bond 12 to them and am satisfied that it is suitable for their needs.

Intermediary's signature

Date

Warning: If you cash in your investment before the 20th December 2018, you may lose some or all of the money you put in.

Warning: If you invest in this product you will not have any access to your money for 5 years 6 months.

Warning: The value of your investment may go down as well as up.

Check List:

Fully completed Application Form
(signed by both the client(s) & the intermediary)

Certified proof of identity
(e.g. driving license, passport)

Certified proof of address
(two recent utility bills - e.g. electricity/ telephone/gas, not mobile phone)

Certified proof of client(s)' PPSN
(e.g. notification of tax credits, current balancing statement)

Cheque must be made payable to 'Ulster Bank Ireland Ltd'