

THE MULTI ASSET GLOBAL BOND 4

100% Capital Secure at Maturity

Capital Protection provided by Ulster Bank Ireland Limited



Closing Date 20th July 2011 or earlier if fully subscribed



This Investment offers investors an exposure to a dynamically managed absolute return strategy from BNP Paribas. The Investment provides exposure to four different asset classes: Equities, Foreign Exchange, Commodities and Bonds. There is strong risk control within the strategy and an overall 5% volatility target level. The Investment provides 100% Capital Protection at the Maturity Date.

KEY FEATURES

- ✓ 100% Capital Protection.
- ✓ 5 year term
- ✓ 200% participation in the BNP Paribas MAARS EUR ER Index (“BNP Paribas MAARS Index”) which has been designed to provide investors with an attractive risk/return ratio with (1) an absolute return objective and (2) an enhanced risk control,
- ✓ 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 responsible for its contents.

Ulster Bank Ireland Limited (the “Bank”) accepts no responsibility for the accuracy or otherwise of the information set out in this brochure nor has it verified the accuracy of such information other than the information directly relating to the Bank.

WHY THE BNP PARIBAS MAARS INDEX?

BNP Paribas MAARS Index has been designed to provide investors with an attractive risk/return ratio with: 1. an absolute return objective and 2. an enhanced risk control. The MAARS index takes long/short positions on four asset classes: Equities, Bonds, Commodities, and Forex. These positions, re-assessed on a daily basis, are selected and weighted according to:

1. Their Medium and Long Term Trends

Trends over 200 days for equities, commodities and forex
Trends over 50 days for bonds

2. Their relative position in comparison to their highs and lows

Short-term mean reversion on equities “Support” and “Resistance” signals are often watched by market players

3. Forward estimates of their carry opportunities

Frequent in the G10 Foreign Exchange currencies Structural in bond markets

1. Trend Following:

Each asset class trend is influenced by the following phenomena:

Equities

Equity indices are more likely to have persistent trends than single stocks.

To account for different bullish and bearish equity market behaviours, upward and downward trends are assessed differently: On the upside, the Index only follows long-term trends. On the downside, the Index also takes short-term signals into account

Bonds

Medium-and long-term government bonds are more likely to have persistent trends than short-term debt instruments. Trends are less disrupted by short-term mean reversion allowing to follow shorter-term trends

Commodities

Commodities behave in a cyclical manner. Real demand and financial demand can be faced with supply responses, which is not always immediate. To account for different bullish and bearish commodity market behaviours, upward and downward trends are assessed differently: On the upside, the Index follows long-term trends only. On the downside, the Index also takes short-term signals into account

Forex

Major currencies have demonstrated medium to long-term trend behaviour, reflecting the relative outlooks for their respective economies

2. Reversion to Highs and Lows:

As they are governed by supply and demand, equity markets regularly experience short-term corrections. These contrarian market movements create opportunities – think “buy on dips”. Short-term corrections will be reversed once the equilibrium between supply and demand is re-established thanks to profit taking or attractive price discounts. During bullish markets, long-term highs offer “Resistance” signals, while a long-term moving average offers “Support” signals. Respectively, during bearish markets, long-term lows offer “Support” signals, while a long-term moving average offers “Resistance” signals.

3 Carry Trade:

Bonds

Through investments into bond futures, the strategy will try to benefit from the carry position between long-term and very short-term rates in standard mature government bond markets, while being exposed to long-term rate variations. The implemented strategy takes into account the evolution of long-term rates and the amplitude of the spread between long-term and very-short term rates in order to determine whether to take long or short positions in bond futures.

Foreign Exchange

Captures the yield spread between currencies. Interest rates among countries differ and imply divergent monetary asset returns depending on the currency denomination:

E.g.: If the US interest rate is 1% and the Australian interest rate is 5%, it is possible to borrow in USD at 1% and lend the respective amount in AUD at 5%. A 4% spread will be captured as long as FX rates are unchanged.

There are strong risk controls with the Index covering individual risks, balancing risks and targeting an overall 5% volatility level.

HOW DOES THE MULTI ASSET GLOBAL BOND 4 WORK?

The Multi Asset Global Bond 4 is only available from your intermediary who is authorised by the Central Bank of Ireland who can advise you of the suitability of this product for your needs.

The BNP Paribas MAARS Index is a dynamically managed absolute return strategy from BNP Paribas. The Investment provides exposure to four different asset classes i.e. Equities, Foreign Exchange, Commodities and Bonds. There is strong risk control within the strategy and an overall 5% volatility target level.

WHO IS IT SUITABLE FOR?

The Multi Asset Global Bond 4 is available to Credit Unions. 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.

There is no guarantee that this Investment will provide a better return than a deposit.

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.

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 Multi Asset Global Bond prior to the end of the 5 year term, the front-end loading feature will impact on the amount of money that the investor receives.



KEY FEATURES

KEY FEATURES OF THE MULTI ASSET GLOBAL BOND 4 (THE "INVESTMENT")

Warning: If you cash in all or part of your Investment before the Maturity Date you may lose some or all of the money you put in.

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 in 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 in 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 with full capital protection at the Maturity Date and also with potential for growth depending on the performance of the BNP Paribas MAARS 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 MAARS Index, which will be measured in accordance with the Investment Return Condition.

The Multi Asset Global Bond 4 will use monthly averaging in the final 12 months (13 observations) of the 5 year term. In the event of a significant fall in the value of the BNP MAARS Index during the final 12 months of the 5 year 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 MAARS Index during the final 12 months of the 5 year 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. The Investment is not suitable for investors who require access to their capital before the Maturity Date. The Investment will be affected by changes in currency exchange rates.

WHERE DOES MY INVESTMENT GO?

Your proposed Investment in The Multi Asset Global Bond 4 will be used, at the date of the Investment, as follows:

79.08%	will be used to secure the promised payment of 100% payable over 5 years. This is equivalent to a promised return on this part of your Investment of 4.81% per annum, (CAR) before tax is deducted.
15.60%	will be used to secure the cash bonus which may be payable after 5 years.
5.32%	will be taken in charges. Ulster Bank will pay Wealth Options a fee equivalent to 5.30% of the initial investment amount for arranging this product, however, this fee is not taken from your investment amount.
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 derivatives 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 5.32% for its role as Arranger. From this commission an intermediary appointed by Wealth Options Limited will receive a distribution commission of 4% in relation to their distribution of the bond. This fee is not taken from your investment amount.

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 Multi Asset Global Bond 4 prior to the end of the 5 year term, the front end loading feature will impact on the amount of money that the investor receives

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 MAARS Index.

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

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 the 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.



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 of 30%, being the standard rate of tax (27%) 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. This is based on our understanding of the tax treatment and is subject to change.



TERMS & 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 29th calendar day of each month from 29th July 2015 to 29th June 2016 and 26th July 2016 (13 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 Multi Asset Global Bond 4 ;

"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;

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

"Deposit Amount" shall mean the amount you invest in The Multi Asset Global Bond 4 ;

"Index" means the BNP Paribas MAARS EUR ER Index (BNPIMAE Index);

"Interest Payment Date" means the Principal Repayment Date;

"Investment" means The Multi Asset Global Bond 4;

"Maturity Date" means 29th July 2016;

"Principal Repayment Date" means within three 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;

"Start Date" means 29th July 2011;

"Term" means 5 years 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 Multi Asset Global Bond 4 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").

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 Deposit Amount 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 derivatives contract with BNP Paribas (the "Counterparty") before the start date to generate the Variable Return if any, of The Multi Asset Global Bond 4. 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 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 200% 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 Interest Payment Date.

TERMS & CONDITIONS

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.

5.5 Prior to the Start Date, if Wealth Options Limited determine in their sole and absolute discretion that the proposed terms are no longer feasible due to underlying market conditions, the Investment will not proceed and your Deposit Amount will be returned to you.

6. Past Performance

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

The value of your Investment may fall as well as rise.

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 Multi Asset Global Bond 4 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 any 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 30%, being the standard rate of tax (27%) 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 Multi Asset Global Bond 4 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 & 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

The Bank and Wealth Options Limited will be joint data controllers.

Your Personal Data

1 Your information

1.1 Who is Ulster Bank Ireland Limited?

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.

1.2 Your electronic information

If you contact Ulster Bank Ireland Limited electronically, we 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; or
- Where it may transfer rights and obligations under this agreement.

2.4 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.

2.5 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.

3 Credit reference agencies

The Bank may make periodic searches at credit reference agencies and will provide information to the Group to manage and take decisions about your accounts. This may include information about how you manage your account including your account balance, credit limit and any arrears. The Bank will also provide this information to credit reference agencies who may make this information available to other organisations so that they can take decisions about you. The information may also be used for tracing purposes.

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.

APPLICATION FORM

MULTI ASSET GLOBAL BOND 4

Personal Details

LARC. No:

First Applicant

Ms. Mr. Mrs.

Surname

First Name

Date of Birth

Tel

Address

*PPSN/TRN

Second Applicant

Ms. Mr. Mrs.

Surname

First Name

Date of Birth

Tel

Address (if different)

*PPSN/TRN

Investment Amount

€

(cheques payable to Ulster Bank Ireland Limited)

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

Inheritance or Gift

Matured Investment

Court Award / Litigation Settlement

Divorce Settlement

Other – please specify below

Other: _____

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 Multi Asset Global Bond 4 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 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 Multi Asset Global Bond 4.

Ulster Bank Ireland Ltd may obtain information about me/us from credit reference agencies and Group records to check my/our credit status and identity. I/we understand that the agencies will record enquiries which may be seen by other companies who make their own credit enquiries. Ulster Bank Ireland Limited may use credit scoring.

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

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

1st Applicant Date

2nd Applicant Date

Under the Criminal Justice Act 1994 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 Multi Asset Global Bond 4 and am satisfied that it is suitable for their needs.

Intermediary's signature Date

Warning: if you cash in your investment before the Maturity Date, you may lose some or all of the money you put in.

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'

Wealth Options Limited

Wealth Options Limited is regulated by the Central Bank of Ireland. 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.

Wealth Options Limited
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



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