

AUTO SECURE BOND



Dynamic Investment Strategy

Diversified Investment Portfolio

5 Year Term

100% Capital Security

Provided by Ulster Bank Ireland Limited

Start Date 30th October 2009 or earlier if fully subscribed



THE AUTO SECURE BOND

This Investment offers investors exposure to a truly diversified, dynamically managed investment strategy. This Investment follows the trends and price levels of four distinct market sectors, investing when markets are rising and diverting to cash when they fall. Your capital is 100% secure at maturity.

KEY FEATURES

- Diversified investment portfolio – Equities, Emerging Markets, Property, and Commodities.
- Dynamic investment strategy.
- Maximum potential return is 420% Gross*
- Automatically invests in cash where a Market Sector shows sustained falls.
- 100% Capital Security provided by Ulster Bank Ireland Limited.
- 5-year term.
- Available for Individuals, Companies, Charities, Credit Unions, Pension Investors and Approved Retirement Funds (ARFs).
- Minimum investment €5,000.

*Gross is the interest rate paid before the deduction of relevant tax. The maximum potential return will only be met if each Index underlying each Market Sector grows consistently through the term at 7% each month.

DIVERSIFIED EXPOSURE

The Auto Secure Bond provides exposure to a portfolio of diversified assets and markets within a single investment.

Market Sector	Split	Index
Equities	25%	25% S & P 500
		25% DJ Eurostoxx 50
		25% Nikkei 225
		25% FTSE 100
Emerging Markets	25%	MSCI iShares Emerging Markets
Property	25%	EPRA
Commodities	25%	Dow Jones UBS Commodity
Cash (Euribor Rate)	Reserve Asset	1 month Euribor The 'Euro Inter bank Offered Rate' (Euribor)



DESCRIPTION

S&P 500 is a capitalisation-weighted index of 500 leading American stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

Examples of stocks: American Express, Johnson & Johnson, Coca-Cola, Microsoft.

The Dow Jones Euro Stoxx 50 is a capitalisation-weighted index of leading European blue-chip stocks.

Examples of stocks: Siemens AG, Nokia OYJ, Axa SA, Unilever.

The Nikkei 225 stock average is a price-weighted average of 225 top rated Japanese companies listed in the first section of the Tokyo Stock Exchange.

Examples of stocks: Canon Inc., Toyota Motor Corporation, Sony Corporation.

The FTSE 100 is a capitalisation-weighted index of the 100 most highly capitalised companies traded on the London Stock Exchange.

Examples of stocks: BP plc, Royal Bank of Scotland Group plc, J Sainsbury plc, BT Group plc.

The iShares MSCI Emerging Markets Index is an exchange traded fund which seeks to replicate the price and yield performance of the MSCI Emerging Markets Index. The index aims to capture 85% of the (publicly available) total market capitalisation in the emerging markets world. Companies on the index come from a wide range of sectors and countries. Sectors include financials, information technology, energy and health care.

Countries include Brazil, China, South Africa, the Czech Republic, Hungary and the Philippines.

The European Public Real Estate Index is a market capitalisation-weighted index consisting of the most heavily traded real estate stocks in Europe.

Dow Jones UBS Commodity Index is composed of futures contracts on 19 physical commodities. It reflects the return of underlying commodity futures price movements only." The underlying futures are; Natural Gas, Copper, Silver, Nickel, Crude Oil, Soybean, RBOB Gasoline, Heating Oil, Gold, Soybeans, Wheat, Sugar, Cotton, Corn, Lean Hogs, Zinc, Live Cattle, Coffee, Aluminium

Euribor is the rate at which Euro Interbank term deposits are offered by one prime bank to another prime bank. Interest is calculated on an actual/360-day basis, e.g. for March, interest would be calculated on 31 days/360.



HOW DOES THE AUTO SECURE BOND WORK?

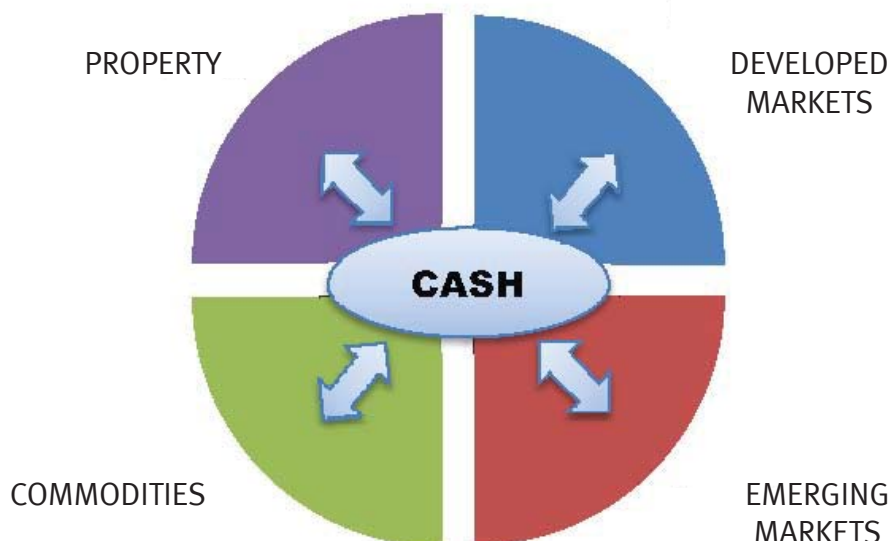
The Auto Secure Bond is only available from intermediaries that are authorised by the Financial Regulator who can advise you of the suitability of this product for your needs. The Auto Secure Strategy will use a Market Direction Assessment which is intended to target investment opportunities where an economic sector is growing and to move out of sectors where growth is falling. In respect of each Market Sector, the Market Direction Assessment will:

- if the current market price is above the Market Sector average of recent prices, direct investment in that sector since it suggests that the sector is in a growth phase and exhibiting rising prices;
- if the current market price is below the Market Sector average of recent prices, make no investment or direct a switch out of that sector and instead invest in cash since it suggests that the sector is in a declining phase with prices falling.

The Auto Secure Bond will invest in cash at the Euribor Rate when it does not invest in a particular Market Sector. You will participate in 100% of the growth of the Auto Secure Bond subject to a monthly growth cap on each individual Market Sector of 7%. This means that the maximum positive performance each market sector can contribute to the Auto Secure Strategy investment performance in any one month is capped at 7% Gross*. So if for example, Equity Markets were to post a return in excess of 7%, the contribution to the calculation of the Strategy Level would be restricted to 7% for that sector.

*Gross is the interest rate paid before the deduction of relevant tax.

The aim of this investment strategy is to capture growth when markets are rising and avoid downturns by switching into cash as markets start to show sustained falls.



WHO IS IT SUITABLE FOR?

The Auto Secure Bond is available to Individuals, Companies, Charities, Credit Unions, Pension Investors and Approved Retirement Funds (ARFs). This Investment is not suitable for investors who require regular income or require access to their capital before maturity. The Auto Secure Bond is suitable only as a capital growth investment.

There is no guarantee that this investment will provide a better return than a deposit or that it will provide any level of growth at all. If you have any doubts about this product or if you are unsure that it meets your needs, we strongly recommend that you discuss this with your investment advisor.

INVESTMENT RETURNS

A key output of the Market Direction Assessment is the monthly 'Strategy Level'. This level is initially set at 100, and will post rises and falls each month depending upon the performance of each of the Market Sectors and the cash deposit rates. By way of an example, the table below shows how the Strategy Level evolves over the first two monthly periods of the Investment.

In order to protect the performance of your Investment from short-term volatility in markets towards the end of the Term, the Variable Coupon (variable interest coupon) will be calculated using the average of the Strategy Levels over the final 12 months of the Investment. The effect of averaging is designed to protect the value of your Investment from sudden decreases in the Indices, but also reduces the potential return from any sudden increases in those Indices.

In the example below, 25% of funds would have been invested into each of Equities, Commodities and Property as the Market Direction Assessment indicates rising markets in each of these Market Sectors. No investment would be made in Emerging Markets as the Market Direction Assessment has indicated a declining phase with prices falling. So in respect of the Emerging Markets element of the Auto Secure Bond's portfolio, its 25% would be held in cash, earning the equivalent of the Euribor Rate until the next Market Direction Assessment is undertaken a month later.

Month 1

Market Sector	MDA	Monthly Return	} Average Return = 1.01%
Equities	Rising (Invest)	3.00%	
Commodities	Rising (Invest)	-0.50%	
Property	Rising (Invest)	1.50%	
Emerging Markets	Declining (Hold in cash)**	0.03%	

**Cash (Euribor Rate) 0.447% AER

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded each year.

Month 2

Market Sector	MDA	Monthly Return	} Average Return = 0.74%
Equities	Rising (Invest)	3.30%	
Commodities	Declining (Hold in cash)**	0.03%	
Property	Rising (Invest)	-0.40%	
Emerging Markets	Declining (Hold in cash)**	0.03%	

**Cash (Euribor Rate) 0.447% AER

AER is the Annual Equivalent Rate and illustrates what the interest rate would be if paid and compounded each year.

Strategy Level

Date	Monthly Return	Auto Secure Strategy Level***
Start of Month 1	–	100
Index Change	1.01%	–
End of Month 1	–	101.01
Start of Month 2	–	101.01
Index Change	0.74%	–
End of Month 2	–	101.75

Please note that all figure stated above are Gross returns and subject to deduction of any relevant tax.

The Auto Secure Strategy drives the returns on the Investment.

WARNING: These figures are estimates only. They are not a reliable guide to the future performance of your Investment.

KEY FEATURES

KEY FEATURES OF THE AUTO SECURE BOND (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 **Ulster Bank Ireland Limited**, George’s Quay, Dublin 2. Ulster Bank Ireland Limited is regulated by the Financial Regulator. The Investment is distributed by **Wealth Options Limited**, Elm House, Millennium Park, Naas, Co. Kildare. Wealth Options is regulated by the Financial Regulator.

The Investment is a deposit for a period of 5 Years that delivers full capital security at the Maturity Date and with potential for future growth depending on the performance of the Auto Secure Strategy.

100% of your 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 Auto Secure Strategy, which will be measured in accordance with the Investment Return Condition.

Neither the Investment nor the Bank receives the benefit of any investment income or any dividends that may be payable by companies quoted in an Index and is suitable only as a capital growth investment. The Investment is not suitable for investors who require access to their capital before the relevant Maturity Date.

The Investment will use averaging over the last 12 months of the Term. Please note that averaging at the end of the Term may have a negative impact on the Variable Coupon (variable interest coupon) meaning that you may not receive the maximum benefit of any gains that may be made by the Auto Secure Strategy over the Term. However, averaging at the end of the Term may also have the effect of protecting your Investment from the full extent of any losses that may be suffered by the Auto Secure Strategy over the Term.

Market Direction Assessment

The Auto Secure Strategy will use a Market Direction Assessment which is intended to target investment opportunities where an economic sector is growing and to move out of sectors where growth is falling. In respect of each Market Sector, the Market Direction Assessment will each month:

- if the current market price is above the Market Sector average of recent prices, direct investment in that sector since it suggests that the sector is in a growth phase and exhibiting rising prices;
- if the current market price is below the Market Sector average of recent prices, make no investment or direct a switch out of that sector and instead invest in cash since it suggest that the sector is in a declining phase with prices falling.

The Auto Secure Bond will invest in cash at the Euribor Rate when it does not invest in that Market Sector. You will participate in 100% of the growth of the Auto Secure Bond subject to a monthly growth cap on each individual Market Sector of 7%.

WHERE DOES MY INVESTMENT GO?

Your proposed Investment in the Auto Secure Bond will be used, at the date of the Investment, as follows:

100%	will be used to secure the promised payment of 100% payable after 5 years. This is equivalent to a promised return on this part of your Investment of 0%, before tax is deducted.
0%	will be used to secure the cash bonus which may be payable after 5 years.
0%	will be taken in charges.
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.

Fees and charges

Wealth Options Limited will receive a fee of 5.00% in its role as Distributor of which intermediaries appointed by Wealth Options will receive a fee of 3.5% for the advice given in relation to the Auto Secure Bond.

DO I HAVE ACCESS TO MY INVESTMENT?

The Investment is for the relevant Term and no withdrawals may be made without our consent prior to the Maturity Date. Such consent will be given entirely at our discretion. Any return on the Investment will depend on the performance of the Auto Secure Strategy.

If you do require access to your Investment before the Maturity Date, you will only receive the then present value of the funds 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.

WHAT ABOUT TAX?

The Investment is held in the form of a deposit account. Under current legislation, any Variable Coupon will be subject to Deposit Interest Retention Tax of 28%, being the standard rate of tax (25%) plus 3%. This deduction is applicable to Investors who are Irish resident at maturity. This tax deduction will apply at maturity and will be made at source by the Bank. With respect to withdrawals, 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.



TERMS AND CONDITIONS

1 Additional Definitions

- 1.1 “Averaging Date” means the Valuation Date from and including 5th November 2013 to 6th October 2014 (12 observations) and 24th October 2014 (last observation);
- 1.2 “Auto Secure Strategy” or “Strategy” means the investment strategy underlying the Auto Secure Bond which makes use of the Market Direction Assessment for the purposes of investing in or exiting Market Sectors during the Term;
- 1.3 “Business Day” means a day on which banks are open for business in Dublin and London;
- 1.4 “Cap” shall have the meaning set out in Condition 5;
- 1.5 “Deposit Amount” shall mean the amount you invest in the Auto Secure Bond;
- 1.6 “Euribor Rate” shall mean the Euribor Rate as quoted by the European Banking Federation as published daily on Bloomberg EUR001M Index (currently published at 11am London time) calculated on an actual/360 basis;
- 1.7 “Index” or “Indices” means the index or indices which are used to track the Market Sector performance as part of the Auto Secure Strategy, as set out in the brochure to the Auto Secure Bond;
- 1.8 “Interest Payment Date” means the Principal Repayment Date;
- 1.9 “Market Direction Assessment” or “MDA” shall have the meaning set out in Condition 5;
- 1.10 “Market Sector” means either Equities, Emerging Markets, Property or Commodities sectors of the global economy as measured through the Indices set out in the brochure for the Auto Secure Bond;
- 1.11 “Maturity Date” means 30th October 2014;
- 1.12 “Principal Repayment Date” means within 3 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;
- 1.13 “Start Date” means 30th October 2009;
- 1.14 “Strategy Level” means the level of the Auto Secure Strategy taken each month relative to its starting level of 10 at the beginning of the Term;
- 1.15 “Term” means 5 years from the Start Date to the Maturity Date;
- 1.16 “Trading Day” means a day when an Index, pricing source or interest rate required for the purposes of the Market Direction Assessment is available for all Market Sectors;
- 1.17 “Valuation Date” means the 5th calendar day of each month, provided that such day is a Trading Day; if such day is not a Trading Day it will be the next available Trading Day. The Final Valuation Date will be 24th October 2014; and
- 1.18 “Variable Coupon” means the variable interest coupon which may be payable on the Principal Repayment Date in accordance with the Investment Return Condition;

2 Your Deposit Amount

Your Deposit Amount is placed 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 our consent; such consent will be granted entirely at our 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 Security

On the Principal Repayment Date we will refund your Deposit Amount irrespective of the performance of the Auto Secure Strategy.

5 Investment Return Condition

5.1 Market Direction Assessments

- 5.1.1 The Market Direction Assessment will take place one day prior to a Valuation Date, unless such day is not a Trading Day in which case it will take place on the last previous Trading Day.
- 5.1.2 For each Market Sector, the Auto Secure Bond will assess the current market price relative to the average monthly price over the previous 12 months (12 observations) of each Market Sector (the “Market Direction Assessment”).

- 5.1.3 If the current market price for a Market Sector is: (i) above the Market Sector average of prices over the previous 12 months, the Auto Secure Bond will invest in that sector; or (ii) below the Market Sector average of prices over the previous 12 months, the Auto Secure Bond will: (a) make no investment in that Market Sector and instead invest in cash; or (b) if it is presently invested in that Market Sector, exit that investment and invest in cash until such time as the test in (i) is satisfied. In the case of (ii) it is possible due to the performance of that sector that the Auto Secure Bond will make no investment for all or part of the Term a the amount of your Investment allocated to that Market Sector may remain invested in cash.
- 5.1.4 Where the Market Direction Assessment concludes that an investment shall be made in cash, cash will be held in Euro and interest will be paid on such amount at the Euribor Rate.
- 5.2 Calculation of the Variable Coupon
- 5.2.1 The Bank will enter into a derivative contract with Royal Bank of Scotland plc (“RBS”) to generate the Variable Coupon, if any, of the Auto Secure Bond, applying the Auto Secure Strategy as above. RBS will, using pricing sources, Index levels and interest rates, calculate the Strategy Level. On each Averaging Date, the Strategy Level will be recorded and at the end of the term the final Strategy Level will be calculated by taking the average of the Strategy Levels recorded on the Averaging Dates. Any Variable Coupon which may be due will be payable on the Interest Payment Date.
- 5.2.2 If on the Maturity Date the Auto Secure Strategy has generated zero or negative growth, no payment will be due to you in respect of the Variable Coupon and you will receive only your Deposit Amount back.
- 5.2.3 The maximum growth of each Market Sector which will be included into the calculation of the Variable Coupon will be subject to a cap of 7% in any single month (the “Cap”).
- 6 Past Performance
Past performance is no guarantee of future investment returns, which are dependent on future market conditions. The value of the Auto Secure Strategy for the 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 Auto Secure Bond for any reason whatsoever;
(ii) any material modification of any Index or external pricing source required for any Market Sector of the Auto Secure Strategy for any reason whatsoever; or
(iii) the calculation and/or publication of any Index or other pricing source required for any Market Sector of the Auto Secure Strategy is taken over by another person, or is replaced by a successor index or source, or an error in the level of that Index or source is discovered for any reason whatsoever;
(iv) the Euribor Rate ceases to be quoted;
- then we may adjust the values used in the calculation of the interest as it deems appropriate, having regard to the Market Disruption Event in question. The interest (if any) may be lower as a result of the adjustment.
- Further, following a Market Disruption Event, the Bank may substitute any Index, pricing source or Euribor Rate with a similar index, source or interest rate.
- 8 Maturity
We will contact you at least 30 days before the Maturity Date, advising you of options available at that time.
- 9 Other Fixed Term Deposits and Investments
We may from time to time offer fixed term deposits and/or investments with different rates, without at that time offering you the opportunity to transfer your Investment to a new deposit or investment.
- 10 Confidentiality
The Bank observes a strict duty of confidentiality about your financial affairs. We will not disclose details of your Account or your name and address to anyone else, other than to other members of the Royal Bank of Scotland plc group of companies (of which we are a member) or any confidentially appointed agents acting on our behalf except in four cases permitted by law. These are:
Where we are legally compelled to do so;
Where there is a duty to the public to disclose;
Where our legitimate interests require disclosure; or
Where disclosure is made at your request or with your consent.
- 11 Variation
The Bank reserves the right to amend these terms and conditions. We will notify you of any changes and we will always give you at least 30 days’ notice.

- 12 **Deposit Interest Retention Tax**
The Investment is held in the form of a deposit account. Under current legislation, the Variable Coupon will be subject to Deposit Interest Retention Tax of 28%, being the standard rate of tax (25%) plus 3%. This deduction is applicable to Investors who are Irish resident at maturity. This deduction will apply at Maturity and will be made at source by the Bank. 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 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.
- 13 **Disclaimer**
Reference within the Auto Secure Bond 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 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.
- 14 **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; Tel: (01) 6620899 Fax (01) 6620890 or e-mail enquiries@financialombudsman.ie
- If you are not satisfied with any aspect of this product then please follow these steps:
- The Bank has a complaints handling procedure that you can use to resolve such matters.
- All complaints should first be addressed to Head of Settlements, Ulster Bank Ireland Limited, Capital Markets, 3rd Floor Ulster Bank Group Centre, Georges Quay, Dublin 2. If the matter is not resolved to your satisfaction, you should write to or contact: The Head of Capital Markets, Ulster Bank Ireland Limited, Ulster Bank Group Centre, Georges Quay, Dublin 2. If you are not satisfied with the outcome of the Bank's efforts to resolve your complaint, you may wish to 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.
- 15 **Conflicts**
In the event of any conflict or disagreement between these Conditions, any term sheet or confirmation, these Conditions shall prevail.
- 16 **Distribution**
The Auto Secure Bond is distributed by Wealth Options under a distribution agreement with the Bank. Any other distributor or intermediary appointed by Wealth Options is appointed by Wealth Options only and is not employed by the Bank.
- Wealth Options receives a fee for distributing this product. Any authorised investment intermediary appointed by Wealth Options may receive a fee from Wealth Options 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.
- 17 **Governing law**
These Terms and Conditions 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 and irrevocably submit to such courts

DATA PROTECTION

Ulster Bank and Wealth Options 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 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 our Group of companies please visit please visit www.rbs.com and click on 'About Us', 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 we share it with

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

2.2 We may use and share your information with other members of the Group to help us and them:

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

2.3 We do not disclose your information to anyone outside of the Group except:-

- Where we have your permission
- Where we are required or permitted to do so by law
- To credit reference and fraud prevention agencies and other companies that provide a service to us to to you; or
- Where we may transfer rights and obligations under this agreement

2.4 From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

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

3 Credit reference agencies

We 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. We 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.

Wealth Options Limited

Wealth Options Limited is regulated by the Financial Regulator. 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

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