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Ulster Bank

Ulster Bank Community Bank Account

Ethos / Approach to banking

Ulster Bank is part of the NatWest Group which is a UK-focused banking organisation, serving over 19 million customers, with business operations stretching across retail, commercial and private banking markets. We are one of the largest providers of banking services to community groups and bank 1 in 5 UK accounts.

Please see free banking section below for more details.

What is the name of your account(s) and who is eligible?

Community Bank Account

To apply for a Community bank account online, your business must reside in Northern Ireland.

Which types of Charitable Entities are you able to offer accounts to?

The Community Account is for charities, community / voluntary organisations, social enterprises, religious organisations, community development financial institutions.

What branch-based services do you offer:

- Cash in
- Cash out
- Payments
- Cheque Deposits

With branch banking you'll be able to deposit cash, make payments and transfers, use our ATM's, cash deposit machines, Coin In Machines, chat to a digital expert and more. Please use the branch finder to find out what services are offered in your local branch.

If branch-based services differ on a regional basis, do you have a postcode search function that clients can use?

Yes. Click [here](#).

Do you offer any services through the Post Office or Banking Hubs? Please specify.

Yes. As an Ulster Bank customer, you can:

- Deposit cash with a barcoded paying-in slip or using your debit card and PIN.
- Deposit cheques with a paying-in slip
- Exchange cash for coin using the Post Office Change Giving service - you must register for this service
- Withdraw cash using your debit card and PIN
- Get your balance using your debit card and PIN

For more information visit <https://www.postoffice.co.uk/ulster-bank>

What online services do you offer:

Online and Mobile Banking

We offer our Community Bank Account customers online / mobile banking which will enable you to bank 24/7. You will be able to authorise up to 4 signatories for the account.

Via our Mobile app, you can deposit cheques and make payments. Please see our website for full details and capabilities.

How do you add someone to the mandate? Having the right individuals on the mandate is critical for a charity to bank effectively.

See Manage Your Signatories page on our website for the latest ways you can do this

How do you add someone to online banking?

Via online or mobile banking . The signatory will need to go through ID&V and likely need to provide identification documents before they can access the account.

Do your Current accounts offer credit interest or is a separate Deposit account required?

No. A separate deposit account is required for interest bearing accounts.

Debit cards allowed on the account?

Yes.

Minimum opening deposit amount required?

£0.

Free banking and any requirements? (turnover)

Amount of free banking is determined by turnover.

- Annual turnover of less than £250k - Free banking on everyday transactions for 2 years
- Annual turnover of £250k - £1m: Free banking on everyday transactions for 1 year and 50% discount on year 2
- Annual turnover of £1m+: 50% discount on everyday transactions for 2 years

All fees are reviewed after the two year discount period, Business current account Terms & conditions apply.

What does free banking on everyday transactions mean?

It means that the standard charges for the day to day running of your account, commonly known as your 'transaction fees', will not apply for up to 2 years after the account opening date.

'Additional charges' and 'unarranged borrowing' charges are not part of the banking offer and will apply from account opening. Fees discounts are subject to change and availability.

Fee Information Document (link to) / Tariff

See Guide to Business Current Account fees. [Click here.](#)

Do you offer international payments? Do you have any advice for charitable entities making overseas payments?

Yes. Please note that some countries and areas may be deemed high risk and there may be restrictions in place

Please review terms carefully if you are making payments in other currencies due to exchange rates, Euro / \$. There may be additional fees to pay depending on

how and where you are sending money to.

Additional services available

Yes. A range of business services are available that may be relevant to your organisation. Please see <https://www.ulsterbank.co.uk/business/business-services.html>

Dual authorisation for payments

No. No dual authorisation is available within Anytime banking at the moment. Dual authorisation for payments is available for a charge through 'Bankline' online banking system which has been designed for larger businesses and charities. Please see website for details.

Dedicated phone line

No. Community customers are served by trained telephony agents.

* If your turnover exceeds £250,000, your account will be moved onto the appropriate tariff. Please see details on our website. Fees & charges apply.

[Please click here to view Ulster Bank Community Bank Account profile on their website.](#)

Information correct as at July 2024

Best for

- Free banking
- Post Office / Banking Hub services

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