



The Consumer Council

The situation

Although Ulster Bank has given an indication that the technical difficulties have been resolved, there is still a backlog in processing payments. Consumers' salaries or benefits are not appearing on their balance and consumers will not be able to access what's in their account. The balance they do see will most likely be incorrect at the minute.

Ulster Bank has stated that they will endeavour to clear the backlog of payments over the weekend in order to have business as usual on Monday.

Ulster Bank has assured the Consumer Council and publicly stated that their customers who have incurred fees or charges as a result of this issue will be fully refunded in due course.

What should consumers do?

1. If consumers do experience difficulties or if they think that their account will be short of funds this weekend – they must telephone or call into any of the listed Ulster Bank branches to access emergency funds.
2. To access their money customers should bring ID with them, bank details and their salary/wage/benefit slip.
3. When consumers are contacting the branch they should have details of any direct debits or standing orders due to come out of their account if they are concerned about these not going through
4. 28 branches of Ulster Bank (listed on the Ulster Bank website) should be open until 7pm today (Friday). All their Saturday opening branches will be open as usual and extended to 3pm. On Sunday Ulster Bank will open 8 branches from 10am to 1pm. For a list of these branches please visit the Ulster Bank website.
5. For most up to date advice and information go to Ulster Bank website www.ulsterbank.co.uk

If you are not happy

If you are unhappy with service from your bank, or have received charges which were through no fault of your own over this issue, you should complain directly to them in the first instance.

If you are not satisfied with their response you can take your complaint to the Financial Ombudsman Service (FOS). The FOS helps settle individual

disputes between banks and their customers and it is completely impartial and free. Call 0800 0 234 567 or go to www.financial-ombudsman.org.uk