

Fees and service charges explained

Personal customers (On sale accounts)

Correct as at 13 January 2018

Danske Bank

This leaflet explains the fees and service charges that may apply, depending on which services you use and which type of product you have. It explains the default charges which may also apply.

In this leaflet a business day means a Monday, Tuesday, Wednesday, Thursday or Friday, except bank holidays and other holidays in Northern Ireland when the bank is usually open for business. (There are exceptions to this, including services such as CHAPS and the Faster Payments Service. There are details of these exceptions in our Personal Payment Table on our website at www.danskebank.co.uk/docs).

Please see our 'Interest rates' leaflet for details of the interest rates that may apply. This leaflet is also available on our website at www.danskebank.co.uk/docs.

If you need information on a personal current account you hold that is no longer on sale, please ask a member of staff or visit our website at www.danskebank.co.uk/docs, where you can find our 'Fees and service charges explained - accounts no longer on sale' leaflet.

The information in this leaflet is correct as at 13 January 2018.

We have set out the information in different sections.

Section 1:	Fees and service charges on personal current accounts currently on sale
Section 2:	Currency accounts
Section 3:	Fees and service charges for other services
Section 4:	Fees and service charges on credit cards
Section 5:	Default charges
Section 6:	What happens if we make a change to a fee or service charge?

Section 1: Fees and service charges on personal current accounts currently on sale

We offer a range of personal current accounts.

Account	Age	Is an arranged overdraft available?	Maximum arranged overdraft available without a fee for setting it up
Danske Discovery	11 to 17	No	Does not apply
Danske Freedom	18 to 27	Yes	£3,000
Danske Standard	18 and over	No	Does not apply
Danske Choice	18 and over	Yes	£7,500
Danske Cash Reward	18 and over	Yes	£7,500

We also offer a current account mortgage called Danske Re:pay. See section 1b, section 3, section 5 and section 6 for details of the relevant fees and service charges which may apply to the Danske Re:pay account.

1a Fees and service charges that may apply whether you have a credit balance or a debit balance

Cheque payments

If you have one of the accounts listed in the table below you can make up to four cheque payments each calendar month free of charge (see the note below). For each extra cheque paid out of your account during that month, we will charge you the fee shown below.

Account		Fee
Danske Cash Reward Danske Choice and Danske Freedom	Cheque payments	70p

Note to this table:

1. If you use a cheque to make a payment out of your account at a Danske Bank branch in Northern Ireland, we will count this as a cheque payment.

Cash withdrawals

If you have one of the accounts listed in the table below you can make up to four cash withdrawals at a counter of any Danske Bank branch in Northern Ireland each calendar month free of charge. For each extra cash withdrawal out of your account at a counter of any Danske Bank branch in Northern Ireland, we will charge you the fee shown below.

Account		Fee
Danske Cash Reward Danske Choice Danske Freedom and Danske Standard	Cash withdrawals at a Danske Bank branch in Northern Ireland	70p

Note to these tables:

1. If a fee for cash withdrawals or cheque payments is due, before we charge this to your account we will write to you and tell you the amount that we will charge. We will write to you at the end of the month and charge the fee to your account on the last business day of the next month.

Monthly account fee

If you have a Danske Cash Reward account, we will take a monthly account fee from your account on the last business day of each month.

Account	Fee
Danske Cash Reward	£2 each month

Note to this table:

1. In the month the account is opened, the monthly account fee will be proportionate to the number of days the account has been open. We will not take an account fee in the month the account is closed or changed to another product.

Chequebooks and statements

	Fee
<p>Chequebooks collected at branch</p> <p>If you use a chequebook, we will aim to post you a chequebook free of charge before your current chequebook is finished. We do not keep chequebooks in our branches. However, if you would prefer to collect your chequebook from your branch, we will charge you the fee shown opposite.</p> <p>We will charge this fee on the day that your chequebook is ordered.</p>	£2.50 for each cheque book
<p>Extra statements and copies of statements</p> <p>We will provide account statements, or make them available to you at the end of any month where a payment has been made to or from your account. Otherwise we will provide a statement or make one available to you every half year. We issue all monthly statements at the end of the calendar month. If you would like extra statements, the fees are as shown below.</p> <ul style="list-style-type: none">• A statement showing a list of recent payments to and from your account, often requested for legal or tax purposes:• A printout of recent payments to and from your account:• A copy of a statement which was previously sent to you:	£3 for each statement £3 for each printout £6 for each page

Notes to this table:

1. Before we charge a fee for providing a statement showing a list of recent payments to and from your account or a printout of payments to and from your account, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

2. If you ask for a copy of a statement, we will charge the fee on the day that we issue the statement.

Non-sterling payments and withdrawals using your debit card

	Description	Fee
Using your debit card for payments or withdrawals in a foreign currency (non-sterling transactions) (See note 1)	When you use your debit card for non-sterling transactions, you will pay the following non-sterling transaction fees. (See note 2)	
	Making a purchase:	
	• Non-sterling transaction fee	2.75% (of the value of the purchase)
	plus	plus
	• Non-sterling purchase fee	£0.75 (for each transaction)
	Withdrawing cash	
	• Non-sterling transaction fee	2.75% (of the value of cash withdrawal)
	plus	plus
	• Non-sterling cash fee	£1.25 (for each cash withdrawal)

Notes to this table:

1. You will not have to pay any of the non-sterling fees set out above if you have chosen to pay in sterling. When you pay in sterling (instead of the relevant foreign currency) the merchant or the cash-machine operator will convert the currency using their own exchange rate. This can be more expensive than paying in the foreign currency. You should always check the exchange rate and the amount of any fees before you make a payment or withdrawal in sterling while abroad.

2. We apply the non-sterling transaction fee by adjusting the Danske Bank Card Exchange Rate (UK). You can find this rate on our website at www.danskebank.co.uk/travelmoney.

3. The amount of the fee will be shown on your statement.

4. For cash withdrawals, we will charge the non-sterling fees at the time the withdrawal is applied to your account. The amount of the non-sterling transaction will be taken off the available balance on your account immediately, but the balance will not take account of any of the fees described above. The amount that is actually taken from your account will depend on the Danske Bank Card Exchange Rate (UK) on the date that the transaction is processed. The fees will be shown separately on your statement. The amount withdrawn could be taken from your account several days after the date you made it.

1b Other fees and service charges that can apply on overdrafts and Danske Re:pay accounts

Overdraft Set-Up fee

For each of our personal current accounts that offer an arranged overdraft, there is a maximum arranged overdraft that is available without a fee for setting it up (an 'overdraft set-up fee'). This is shown in the table below.

Account	Age	Is an arranged overdraft available?	Maximum arranged overdraft available without a fee for setting it up
Danske Discovery	11 to 17	No	Does not apply
Danske Freedom	18 to 27	Yes	£3,000
Danske Standard	18 and over	No	Does not apply
Danske Choice	18 and over	Yes	£7,500
Danske Cash Reward	18 and over	Yes	£7,500

If you need an arranged overdraft higher than the maximum listed in the table, the overdraft set-up fee is **1% of the extra amount**. For example, if you have a Danske Choice account and set up an arranged overdraft for £10,000, the overdraft set-up fee would be £25. This is 1% of £2,500 (the extra amount of the overdraft above £7,500). We will charge this fee at the time we agree to grant you the overdraft.

Arranged overdraft fees and service charges

The fee below only applies to Danske Cash Reward and Danske Choice.

Type of fee	Amount	When we will charge the fee
Arranged overdraft usage fee	• Arranged overdraft balance of £100 or less	Free
	• Arranged overdraft balance of more than £100	£12

Unarranged overdraft fees and service charges

If we are asked to pay an item such as a cheque, direct debit or standing order from your account and you do not have enough money in your account, or your arranged overdraft or arranged excess is not enough to cover the payment, the following fees and service charges can apply.

The fees below only apply to Danske Cash Reward, Danske Choice, Danske Freedom and Danske Re:pay.

Type of fee	Amount	When we will charge the fee
Paid Transaction Fee	£25	We will charge a paid transaction fee for each day that we pay an item or group of items, up to the monthly cap set out on page 9. The most we will charge you each day is £25.
Unpaid Transaction Fee	£25	We will charge an unpaid transaction fee for each item that is not paid (in other words, each item that 'bounces'), up to the monthly cap set out on page 9.

With the exception of Danske Re:pay, we will not charge any of the fees above if the amount your account was overdrawn by, or would have been overdrawn by, is £5 or less.

The fee below only applies to Danske Cash Reward, Danske Choice and Danske Freedom.

Type of fee	Amount	When we will charge the fee
Unarranged overdraft usage fee	£25	<p>We will charge an unarranged overdraft usage fee, up to the monthly cap set out on page 9, each month that:</p> <ul style="list-style-type: none">• your account goes overdrawn when you do not have an arranged overdraft; or• you go over your arranged overdraft limit; without our agreement. <p>If you go over an arranged overdraft limit during the month, you will pay both an arranged overdraft usage fee and an unarranged overdraft usage fee.</p>

We will not charge an unarranged overdraft usage fee if the amount your account was overdrawn by, or was over your arranged overdraft limit by, is £5 or less.

The fee below only applies to Danske Standard.

Type of fee	Amount	When we will charge the fee
Returned item fee	£15	<p>We will charge a returned item fee for each direct debit or standing order we cannot pay from your account because you do not have the funds available to cover the payment, up to the monthly cap set out on page 9.</p>

We will not charge a returned item fee if the shortfall in your account would have been £5 or less.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
 - (a) interest and fees for going over/past your arranged overdraft limit;
 - (b) fees for each payment your bank allows despite lack of funds; and
 - (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for each of our personal current accounts currently available is shown in the table below. The monthly cap on unarranged overdraft charges does not apply where you have a Danske Re:pay account.

Account	Monthly cap
Danske Cash Reward Danske Choice Danske Freedom	£75
Danske Standard	£45

Each calendar month we will charge a maximum of three fees and service charges for using, or trying to use, an unarranged overdraft.

We will charge any paid transaction or unpaid transaction fees first, up to the value of the monthly cap. If the total of these fees does not already meet the monthly cap, we will apply the unarranged overdraft usage fee if appropriate.

Information on how to reduce or avoid fees, charges and interest is provided on our website at www.danskebank.co.uk/reducefees.

Notes to the tables on pages 7, 8 and 9:

1. We recommend that you have enough funds available in your account by the end of the day before any payments are due to be made from your account. This is because most automatic payment systems, such as those for direct debits and standing orders, will try to collect payments from a few minutes past midnight on the day that the payment is due. However, in line with most UK banks, we will not refuse to make a payment from your account if you pay in enough cleared funds before the cut-off time set out in the payment table (see www.danskebank.co.uk/docs). Different types of payment have different cut-off times. If you do not pay in enough cleared funds before the cut-off time, we cannot guarantee that you will be able to avoid paying any unarranged overdraft fees.

The term 'cleared funds' means that funds must be available immediately, so you could transfer money from another account you have with us through eBanking or mobile banking, or pay in cash at a branch.

When you write a sterling cheque from your account, the cheque can be processed using either the 'paper clearing process' or the 'image clearing process'. The person the cheque was paid to can also decide to have the cheque 'specially presented', which means that we will make a decision on whether or not to pay the cheque when we are asked to pay it and the cheque does not go through the clearing process. It is important to note that not all cheques will be cleared using the new processes. This means that, until the end of 2018, you cannot be certain how long it will take for a cheque to clear.

You should make sure you have enough funds available in your account from the date that you write the cheque until it is paid. However, if the cheque is processed using the paper clearing process or the image clearing process, you must have enough funds available in your account at the time set out below on the day that we are asked to decide whether or not to pay the cheque.

Paper clearing process - 3.30pm

Image clearing process - 2pm

There is more information on the time the clearing process takes in the payment table on our website at www.danskebank.co.uk/docs.

2. If you are due to pay an unpaid transaction fee, a paid transaction fee, a returned item fee, an arranged overdraft usage fee or an unarranged overdraft usage fee during a month, we will not charge these service charges at the time they become due. Instead we will write to you at the end of the month and tell you the amount that we will charge and when. We will charge this amount to your account on the last business day of the next month. We will combine all of the service charges that are shown on your pre-notification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

3. Unpaid transaction fees and paid transaction fees can also apply to Danske Re:pay accounts. We will charge an unpaid transaction fee on the day that the item is returned and charge a paid transaction fee on the day the items are paid. There is no limit to the number of unpaid transaction fees or paid transaction fees that can apply in any calendar month as the monthly cap does not apply to Danske Re:pay.

Section 2: Currency accounts

All currency accounts

Service	Fee
Cash lodged - foreign currency lodged to a currency account in the same currency	1%
Cash paid out - foreign currency withdrawn from a currency account in the same currency	1%

Euro accounts

Single Euro Payments Area (SEPA) Direct Debits	Fee
SEPA Direct Debits	€13 for each direct debit

Euro accounts with a chequebook

	Fee
Cheques Issued	€3
Account Maintenance Fee	€25 every three months

When we charge these fees and service charges to your account

- Cheques issued, SEPA Direct Debits paid, cash lodged and cash paid out.** Before we charge a fee for cheques issued, SEPA Direct Debits paid, cash lodged and cash paid out, we will write to you and tell you the amount that we will charge. The amount we will charge is worked out at the end of each month and we will charge this amount to your account on the last business day of the next month.

2. Account maintenance fee

Before we charge a quarterly (three-monthly) account maintenance fee to your account, we will write to you at the end of each quarter (that is, at the end of March, June, September and December) and charge the fee to your account on the last business day of the next month (that is, April, July, October and January).

We will combine all of the service charges that are shown on your pre-notification and charge them as one amount. This amount will be shown on your statement as 'Fees according to advice'.

Unpaid Transaction Fee and Paid Transaction Fee - Currency accounts

If an item such as a cheque, direct debit or standing order is presented for payment on your account and you do not have enough money in your account or your arranged overdraft or arranged excess is not enough to cover the payment, the following fees and service charges can apply. The table below shows when we will charge each of the fees.

Type of fee	Amount	When we will charge the fee
Unpaid transaction fee: When we return an item unpaid on your account (sometimes known as 'bouncing' an item).	€28	We will charge an unpaid transaction fee for each item that is not paid (in other words, each item that 'bounces').
Paid transaction fee: When an item or group of items is paid on your account and your account is outside, or goes outside, your arranged overdraft limit or arranged excess (or you have a debit balance and no arranged overdraft in place).	€25	Each day that we pay an item or group of items and you have an unarranged overdraft, we may charge you a paid transaction fee. We may choose not to charge a paid transaction fee if your balance is only just beyond your arranged overdraft limit or arranged excess or, if you do not have an arranged overdraft, if your account only just goes overdrawn.

Notes to this table:

1. If you are due to pay an unpaid transaction fee, this will be charged on the day that the item is returned. It will be shown on your statement as 'Unpaid transaction fee (Direct Debits)', 'Unpaid transaction fee (Cheques)', or 'Unpaid transaction fee (Standing Orders)'.
2. If you are due to pay a paid transaction fee, this will be charged on the day that the item or items are returned. It will be shown on your statement as 'Paid transaction fee'.

Section 3: Fees and service charges for other services

This is a list of some of the other services available. In all cases, we charge the fee or service charge to your account at the time you use the service.

	Description	Fee
Banker's draft	Sometimes, when you are making a payment, the person or company you are paying may ask you to pay by banker's draft.	
	The fee to buy a banker's draft is as shown opposite.	£10
	The fee to cancel a draft is shown opposite.	£10
Bank Giro Credit payment made on behalf of a person who is a Danske Bank customer in the UK	Payments made to a Danske Bank account in the UK	Free
	Payments made to an account with another bank or building society	£3
Bank Giro Credit payment made on behalf of a person who is not a Danske Bank customer in the UK	Payments made to a Danske Bank account in the UK	Free
	Payments made to an account with another bank or building society	£8
Cheque sent for collection or special presentation	Usually when you pay a cheque into your account it will go through the normal clearing system. You can ask for the cheque to be specially presented or sent for collection rather than sent through the clearing cycle. This means that the cheque will be sent directly to the branch of the bank that it was drawn on to confirm that they will pay it.	
	The fee for this service for each cheque is shown opposite.	£10
Cheque or paper lodgements	Paper clearing process - if you want a copy of a cheque that has been paid into or out of your account, you can ask us for a certified copy.	
	Image clearing process - if you want an image of a cheque that has been paid into or out of your account you can ask us for a certified copy of the image.	
	The fee for each item we return is shown opposite.	£10

	Description	Fee
Foreign currency	You can order some foreign currencies through our eBanking service. There is no commission charge for this service.	Free
If you are a customer with a Danske Freedom, Danske Choice Plus or Danske Prestige account, you are not charged commission.	If you order foreign currency in your branch, or if we buy foreign currency from you, there is a commission charge, which is shown opposite.	£3
Traveller's cheques	When we buy foreign currency traveller's cheques from you, there is a commission charge which is shown opposite.	0.25% (minimum £3, maximum £20)
	When we buy sterling traveller's cheques from you, there is no commission charge.	Free
Electronic transfer	<p>Sending an electronic transfer</p> <p>Using these Faster Payments Service options:</p> <ul style="list-style-type: none"> eBanking Via a Third Party Provider (TPP) using the Open Banking APIs 24 Hour Telephone Banking Mobile Banking Danske Bank branch in the UK <p>CHAPS</p> <p>Receiving an electronic transfer</p> <p>Faster Payments Service</p> <p>Bacs payment</p> <p>CHAPS Sterling direct credit</p> <p>Non-sterling direct credit</p> <p>Direct credit from an account in the Danske Bank group</p>	<p>Free</p> <p>Free</p> <p>Free</p> <p>Free</p> <p>£5</p> <p>£30</p> <p>Free</p> <p>Free</p> <p>£6</p> <p>£7</p> <p>Free</p>
Stopping a cheque	If you have made a cheque payment from your account and you want to stop the cheque from being paid, you need to tell us immediately. The fee for stopping a cheque is as shown opposite.	£10 for each cheque

	Description	Fee
Closing your account early or withdrawing money from a fixed-term deposit	If you have chosen a fixed-term deposit, you cannot make withdrawals during this term, except under special circumstances where you must apply to make a withdrawal or close the fixed-term deposit account early. Depending on the fixed term of your account, you may also need to give 90 days' notice. If we allow you to make a withdrawal or close your account, you will have to pay an administration fee (shown opposite) and a funding cost may also apply (as set out in your terms and conditions).	£10
Text messages and emails	<p>To help keep you up to date with your account balance, we can send you a text message or email to let you know when your balance falls above or below a level you have set with us. This will help you know when a payment (such as your salary) is in your account, or when you are getting near a debit balance or your overdraft limit on your account.</p> <p>The fees for these messages are as follows.</p> <p>Email:</p> <p>Text message:</p>	<p>Free</p> <p>Free (although your phone company may charge you)</p>

	Description	Fee
Safe custody (Customers with a Midas Gold savings account are not charged for safekeeping of valuables)	<p>If you store items for safekeeping at the bank, the fee for this service will depend on the number of items or boxes that you have placed in safekeeping.</p> <p>The fees for the following are shown opposite.</p> <ul style="list-style-type: none"> • Up to three items • Each extra item • Box 	<p>£30 plus VAT</p> <p>£2.50 plus VAT</p> <p>£60 plus VAT (for each box)</p>

Notes to these tables:

1. For more information on limits and the types of payment please see the Payment Table. The Payment Table is set out at the end of Part 3 of the General Terms and Conditions which are on our website at www.danskebank.co.uk/docs.

2. We no longer accept new items for safekeeping except from customers with a Midas Gold savings account. This does not affect items already placed in safekeeping.

3. Please see our 'Fees and service charges explained - foreign payments' leaflet for information on fees and service charges relating to foreign payment services. This leaflet is also available on our website at www.danskebank.co.uk/docs.

Section 4: Fees and service charges on credit cards

We offer the following credit cards. Whether we offer you a credit card, and the limit on the credit card, will depend on your circumstances (this is in line with our normal lending conditions).

Type of credit card	Who can apply for this card?
Mastercard Standard	Anyone over 18

The following fees and service charges apply on all our credit cards:

	Description	Fee
Cash withdrawals	<p>When you use your credit card to:</p> <ul style="list-style-type: none"> · withdraw sterling from a cash machine in the UK or at a Danske Bank branch in Northern Ireland; or · withdraw foreign currency from a cash machine in the UK or abroad (if the cash-machine operator has carried out the currency conversion using its own exchange rate); <p>The fee for this service is shown opposite.</p> <p>Withdrawals up to £100</p> <p>Withdrawals of over £100</p>	<p>£2.75</p> <p>2.75% of the value of the cash withdrawal</p>
Copies of statements	If you need a copy of a credit card statement we have previously sent you, the fee is shown opposite.	£5 for each statement
Copies of transaction vouchers	If you have used your card to do a paper-based transaction (rather than electronic), the fee for providing you with a copy of the voucher for a payment you have made with your credit card is shown opposite.	£5 for each voucher

	Description	Fee
Emergency cards	If your card is lost or stolen and you need us to send you an emergency replacement card, the fee for this service is shown opposite.	£20
Emergency cash	If you need emergency cash to be delivered to you either in the UK or abroad, you can arrange this through your card provider (either Mastercard or Visa). The fee for this service is shown opposite. We will treat this as a cash advance and the appropriate fees and service charges for a cash withdrawal will also apply.	£20
Using your credit card for payments or withdrawals in a foreign currency (non-sterling transactions) (See note 1)	When you use your credit card for non-sterling transactions, you will pay the following non-sterling transaction fees (See note 2) <ul style="list-style-type: none"> • Making a purchase: • Withdrawing cash from a cash machine or using your credit card to buy traveller's cheques or foreign currency: 	<p>2.75% (of the value of the purchase)</p> <p>2.75% cash fee (minimum £2.75) plus</p> <p>2.75% (of the value of the cash withdrawal)</p>

Notes to this table:

1. You will not have to pay non-sterling fees if you pay in or withdraw sterling. When you pay in sterling (instead of the relevant foreign currency) the merchant or cash-machine operator will convert the currency using their own exchange rate. This can be more expensive than paying in the foreign currency. You should always check the exchange rate and the amount of any fees before you make a payment or withdrawal in sterling while abroad.

2. We apply the non-sterling transaction fee by adjusting the Danske Bank Card Exchange Rate (UK). You can find this rate on our website at www.danskebank.co.uk/travelmoney.

3. The amount of the fee will be shown on your statement.

4. For cash withdrawals, we will charge the non-sterling fees at the time the withdrawal is applied to your account. The amount of the non-sterling transaction will be taken off the available balance on your account immediately, but the balance will not take account of any of the fees described above. The amount that is actually taken from your account will depend on the Danske Bank Card Exchange Rate (UK) on the date that the transaction is processed. The fees will be shown separately on your statement. The amount withdrawn could be taken from your account several days after the date you made it.

Section 5: Default charges

The charges in this section are default charges. These are different from the fees and service charges explained in previous sections, in that you will only have to pay default charges if you break an agreement you have made with us.

Credit card late payment charge

If you have a credit card with us, your credit card statement will show you the latest date when you should pay your credit card bill. If you pay your bill later than this date, we will charge you a late payment charge, which is currently £8.

Debt Management Department costs and expenses

If we need to involve our Debt Management Department to deal with your account, you must pay all reasonable costs and expenses. These may include the cost of writing to you or the cost of taking steps to find you or get back any money you owe us (including debt collection or similar agency costs and legal costs). These may also include costs that arise when taking possession of any property used as security. For more details, contact your branch.

Section 6:

What happens if we make a change to a fee or service charge?

If we make a change to any of the fees or service charges in sections 1, 2 and 3 we will tell you at least two months before the change comes into force. Any change will come into force at the end of the two month notice period, unless you tell us that you object to the change on or before the date the change is due to take place. If you do object to the change, you have the right to end your agreement and close your account without being charged anything extra.

If we make a change to any of the fees, service charges or default charges in sections 4 and 5, and that change puts you at a disadvantage, we will give you written notice of the change at least 30 days before the change comes into effect.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

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