

Terms of Business



Visit our website at www.ulydien.ie

Telephone: **0818 210 260** or if calling from abroad: **00353 1 709 2042**

Introduction

Ulydien DAC, trading as Ulydien, is regulated by the Central Bank of Ireland.

Ulydien is authorised as a Retail Credit Firm to carry out the servicing of credit agreements. Our Registration Number is 25766, our Registered Office is First Floor, Riverside Two, 43-49 Sir John Rogerson's Quay, Dublin 2.

The services of Ulydien DAC are subject to the Central Bank of Ireland's Consumer Protection Code 2012; Code of Conduct on Mortgage Arrears 2013, Lending to Small and Medium-sized Enterprises Regulations 2015, ("SME Regulations"). These codes offer protection to consumers and can be found on the Central Bank of Ireland's website: www.centralbank.ie

We are registered with the Revenue Commissioners for Value Added Tax ("VAT") and our VAT registration number is IE/9/E/61585W.

Additional terms and conditions may apply to agreements between you and us. Where these Terms of Business and any additional agreed terms conflict, the additional agreed terms will stand unless they conflict with the regulatory codes above.

Ownership

Ulydien DAC is a wholly owned subsidiary of NatWest Bank Europe, whose parent undertaking is NatWest Group plc.

Charges for Services

There may be fees and charges payable for a particular service and we will set out these charges in advance and details are available on our website www.ulydien.ie

Conflicts of Interest

In the financial services industry, there is potential for conflicts of interest. We have a policy in place so that when potential or actual conflicts arise, we have effective procedures to deal with them.

If an unavoidable conflict arises, we will advise you of this in writing and you can advise how you wish to proceed.

Action and remedies taken by Ulydien DAC in the event of default by the Customer

The consequences of default by you on any particular product are outlined in the product documentation supplied to you at the time of account opening. If you are experiencing financial difficulty, please talk to us as soon as possible. Further information can be found in our Help Managing Debt Guide available on www.ulydien.ie.

Your Information

1.1 We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. This includes basic personal information such as your name and contact details, and information about your financial circumstances, your accounts and transactions. This section sets out how we may share your information with other NatWest companies and third parties.

- 1.2 For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our full privacy notice, Ulydien DAC Privacy Notice – Long form, (our “Privacy Notice”) at www.ulydien.ie
- 1.3 We can make very limited use of information that you provide to us in relation to a third party, for example an additional authorised account user. If you provide such information to us, we will:
- a) contact the third party to advise them that we have received their data, the circumstances under which we have received it and the purposes for which we will use the data;
 - b) ask for confirmation that we may process that data;
 - c) provide the third party with access to our privacy notice; and
 - d) request that the third party ensures that their information is accurate, up-to-date and that they promptly notify us if they become aware that it is incorrect.
- 1.4 Your information may be shared with and used by other NatWest companies. We will only share your information where it is necessary for us to carry out our lawful business activities, or where it is necessary to comply with laws and regulations that apply to us.
- 1.5 We will not share your information with anyone outside NatWest except:
- a) where we have your permission;
 - b) where required for your product or service;
 - c) where we or NatWest Group are required by law and by law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
 - d) with Financial Institutions and third parties where required by law to help recover funds that have entered your account as a result of a misdirected payment by such a third party;
 - e) with third parties providing services to us, such as market analysis and benchmarking, agents and sub-contractors acting on our behalf, such as the companies which print our account statements;
 - f) with Financial Institutions to help trace funds where you are a victim of suspected financial crime and you have agreed for us to do so, or where we suspect funds have entered your account as a result of a financial crime;
 - g) with debt collection agencies;
 - h) with the Central Credit Register, credit reference and fraud prevention agencies;
 - i) with third party guarantors or other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
 - j) where required for a proposed or actual sale, reorganisation, transfer, financial arrangement, sub-participation, asset disposal, including, without limitation, loan portfolio sales, securitisations or other transaction relating to our business and/or assets held by our business where information may be shared with any relevant third party; where such data is shared with a third party it is done so under strict duties of confidentiality;
 - k) in anonymised form as part of statistics or other aggregated data shared with third parties;
 - l) where permitted by law, it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above; or

m) with third parties that we appoint to help us manage arrears resolution, loan servicing or asset management.

- 1.6 If you ask us to, we will share information with any third party that provides you with account information or payment services. If you ask a third party provider to provide you with account information or payment services, you're allowing that third party to access information relating to your account. We're not responsible for any such third party's use of your account information, which will be governed by their agreement with you and any privacy statement they provide to you.
- 1.7 In the event that any additional authorised users are added to your account, we may share information about the use of the account by any authorised user with all other authorised users.
- 1.8 NatWest will not share your information with third parties for their own marketing purposes without your permission.
- 1.9 We may transfer your information to organisations in other countries (including to other NatWest companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws. We will only transfer your information if we are legally obligated to do so, or where the other country has laws that adequately protect your information, or where we have imposed contractual obligations on the recipients that require them to protect your information to the same standard as we are legally required to.

Complaints

If you are not satisfied with any aspect of our service, you can tell us about your concerns in any of the following ways:

- Online at www.ulydien.ie submit a complaint using our Online Complaint Submission Form.
- By telephone – use Free phone: **0818 210 260** or if calling from abroad: **00353 1 709 2042**
- In writing – you can write to our dedicated Customer Care Centre:
Customer Care Team
Ulydien DAC
Freepost
PO Box 5168
Ballyogan
Dublin 18

If together we can't reach agreement, we will set out our position in our 'final response letter'. If, at this point you are still not satisfied, you have the right to refer your complaint in writing to:

The Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place, Dublin 2, D02 VH29.
Telephone: **01 567 7000**
E-mail: **info@fspo.ie**
Web: **www.fspo.ie**