

# Our Customer Commitments Progress Report, July 2011



Help for what matters

 **Ulster Bank**



In 2010, we set out our objective to become the most Helpful Bank in Ireland. Our customers told us that they wanted banking to be easy, fair and local. We launched our Customer Commitments to ensure that we deliver what matters to them.

In this report, we have laid out the progress that we have made with these Commitments between January and June 2011. These results have been independently assured by Deloitte LLP.

We have made good progress so far with these goals. We now have 60 branches open on a Saturday and 67,000 customers have registered for our free text services to help them avoid charges. We have made it easier to open an account and improved our customers' queuing times in branches.

However, we have more work to do. We are not yet handling complaints to our customers' satisfaction. We are working hard to address the areas where we still need to improve and to sustain the improvements we have already made.

We'll report again on our progress in early 2012, but in the meantime we are keen to hear what you have to say about our Customer Commitments or any other areas you feel will improve the service we can offer you. Log onto [www.ulsterbank.com/commitments](http://www.ulsterbank.com/commitments) to share your thoughts.

A handwritten signature in black ink that reads "Richard Donnan". The signature is written in a cursive, slightly stylized font.


Richard Donnan  
Chief Executive Retail Markets

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## Summary of our performance

<b>91%</b>	of customers served within 5 minutes in branches	✓
<b>94%</b>	of customers satisfied with our account opening process	✓
<b>98%</b>	of customers satisfied with helpfulness of branch staff, and 96% satisfied with helpfulness of staff on the phone	✓
<b>60</b>	of our branches opened on Saturday; opening hours extended and no branches closed	✓
<b>919</b>	days given by staff to volunteer in their local community	✓
<b>814,000</b>	free text alerts sent to customers to help them avoid charges on their current accounts	✓
<b>86%</b>	of complaints handled within two days but approximately one third of customers who complained are not satisfied with how it was handled	✗
<b>8,000</b>	customers supported with revised repayment structures through our debt management service, Flex	✓
<b>7,000</b>	students availed of free financial education through the MoneySense for schools programme	✓

# 1. Whichever branch you visit, we'll do everything to ensure you wait less than five minutes.

Our Goal	How we did	Achieved
8 out of 10 of our customers will wait less than five minutes.	<p>You've told us that avoiding queues in our branches is important to you.</p> <p>Reducing queuing times in our branches is one of the highest priorities for our staff.</p> <p>We have made significant improvements and, in this period, 91% of our customers queued for less than 5 minutes.</p>	

*"I've seen a real difference in the queuing times in the last few months."*

Ulster Bank customer

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**Our Goal**

We will train more than half our branches on how to reduce queuing times.

**How we did**

In order to assist our staff with reducing queuing times, we introduced specific training in this area.

In this period we completed this training in 109 of our 236 branches.

This means that we have not met our objective, however we are continuing to roll out this training and aim to have all branches completed by the end of 2011.

**Achieved**



## 2. We will work with you to keep your money safe. If you become a victim of fraud when banking with us online, we promise to refund you, so long as you follow our security requirements.

Our Goal	How we did	Achieved
<p>We will offer free security software which aims to protect our online banking customers.</p>	<p>We are committed to providing peace of mind for our customers when banking online.</p> <p>In this period, our free security software (Rapport) has been downloaded more than 58,000 times.</p> <p>This software has continued to provide protection to our customers against all new forms of banking malware (software specifically written to steal money).</p>	

## Our Goal

If you become a victim of fraud when banking with us online, we promise to refund you, so long as you follow our security requirements.

## How we did

There were no instances of online fraud on our Anytime Banking system in this period.

We continue to offer our customers the reassurance that we are protecting them against online fraud and will refund them if they do become a victim.

We continue to develop our systems to protect you against online fraud.

## Achieved



### 3. When you call us, we'll do our best to answer your query there and then. If you call during our opening hours, you'll always have the option of speaking to a real person.

Our Goal	How we did	Achieved
We always offer our customers the option of talking to a real person.	We have improved our telephone service to ensure this happens. When you call us, you always have the option to talk directly to a member of staff at any time.	✓
We will answer three quarters of our customer queries in a single call.	It's important to us that we answer your query first time when you phone us.  Our people are trained to answer queries about all aspects of our banking service and to respond efficiently and helpfully to you.  In this period, 81% of customers had their query answered in a single call.	✓

## 4. We're committed to making it easier for you to open your account with us, and if you're moving your current account to us we have a specialist team to help.

Our Goal	How we did	Achieved
We will identify issues with our account-opening process and take steps to make it easier.	Based on feedback from staff and customers, we have made it easier for our customers to open accounts.  These improvements include improved brochures and simpler application forms, an improved website plus text messages sent at key stages during the account switching process to keep customers up-to-date on progress.	✓

## 4. We're committed to making it easier for you to open your account with us, and if you're moving your current account we have a specialist team to help.

Our Goal	How we did	Achieved
<p>We offer a specialist team to help customers switch current accounts.</p>	<p>We have put a specialist current account-switching team in place to make it easier for customers to switch to Ulster Bank.</p> <p>This team is responsible for setting up new current accounts, including transferring existing payments from previous accounts. They are also responsible for keeping you informed on progress on your account switching.</p>	

**Our Goal**

9 out of 10 of our customers will be satisfied with the way we manage the opening of their accounts.

**How we did**

We understand that it's important we get every element of this right.  
As a result of the changes that we've made, 94% of customers who opened an account were satisfied with the process.

**Achieved**




*“Thanks so much for your help and patience, you have made everything so easy.”*

Ulster Bank customer




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## 5. All the people you deal with, whether in a branch or on the phone, will be helpful and knowledgeable.

Our Goal	How we did	Achieved
<p>9 out of 10 of our customers will be satisfied with the helpfulness of branch staff.</p>	<p>When our customers visit our branches, we strive to support all of their banking needs and deal with their requests in a helpful way.</p> <p>In this period, 98% of customers have told us they were satisfied with the helpfulness of our staff.</p>	

# 5. All the people you deal with, whether in a branch or on the phone, will be helpful and knowledgeable.

Our Goal	How we did	Achieved
9 out of 10 customers will be satisfied with the helpfulness of staff they speak to on the phone.	<p>We strive to provide great service to our customers every time they deal with us. To ensure we offer great service on the phone, our call centre teams are provided with extensive training.</p> <p>In this period, 96% of customers told us they were satisfied with the helpfulness of our staff on the phone.</p>	


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Our Goal	How we did	Achieved
<p>Our customer advisers and branch managers who conduct customer reviews will be qualified to the appropriate standard.</p>	<p>We want our staff to give the best financial guidance they can. In order for them to do this, we ensure they have achieved the relevant qualifications.</p> <p>Over this period, all of our staff who conducted customer reviews had the necessary qualifications. We also provide additional training to our staff and continue to update our staff's qualifications.</p>	

*“We appreciated somebody dealing with us with confidence and efficiency, who was friendly as well”*

Ulster Bank customer

## 6. We will open our branches in the main towns and cities on Saturdays.

Our Goal	How we did	Achieved
We will open on Saturdays from 10am to 1pm in 45 of our branches.	<p>You told us that you wanted access to banking services at a time that suits you.</p> <p>We are now open on Saturdays from 10am to 1pm in 60 of our 236 branches providing a full banking service to our customers.</p>	

*“It’s rare that I have seen such great service. It’s a pleasure to be with Ulster Bank.”*

Ulster Bank customer


Help for what matters

We make banking easy



 **Ulster Bank**

## 7. We can send free text messages which will help you take action to reduce avoidable current account charges.

Our Goal	How we did	Achieved
We will send out 500,000 texts to our customers giving account balance details.	<p>To help you stay in control of your finances, we have introduced a free text message alert service.</p> <p>This enables you to keep track of your money on the move and avoid charges. 67,000 customers have registered for this service and we have sent 814,000 texts.</p>	

*“I just wanted to thank you for your superb service.”*

Ulster Bank customer


Help for what matters

We act fairly



 Ulster Bank

# 8. We'll resolve complaints fairly, consistently and promptly, with 75% of cases resolved within two days.

Our Goal	How we did	Achieved
Three quarters of complaints will be resolved within two working days.	When our customers complain, it's important we deal with it promptly and get back to them with a clear response.  In this period, 86% of complaints were resolved within two days.	

**Our Goal**

8 out of 10 of our customers will be satisfied with our handling of their complaint.

**How we did**

We're committed to ensuring we deal with our customers' complaints to their satisfaction.

In this period, only 64% of customers were satisfied with how their complaint was handled.

We are already striving to improve how we deal with complaints. We have introduced a new complaint handling centre and are training staff in branches to deal with complaints more effectively.

**Achieved**




# 9. We will regularly ask you about our progress towards becoming Ireland's most helpful bank, and we'll make the results public.

Our Goal	How we did	Achieved
<p>We will survey our customers every month to see how helpful we are.</p>	<p>As part of our commitment to becoming the most helpful bank in Ireland, we have surveyed our customers every month to check on our progress.</p> <p>17,000 customers have given us their feedback on the helpfulness of our branch and telephone staff through customer surveys.</p> <p>We use the results to identify how and where we need to improve our service to become more helpful to customers.</p>	



# 10. We will continue to lend you money responsibly, and if you get into problems with debt we'll help you make realistic plans to deal with it.

Our Goal	How we did	Achieved
<p>We will assess every customer before granting a loan, with the aim of identifying those who can and those who can't afford to pay it back.</p>	<p>Our customers trust us to lend responsibly but to also help them if they need to review their repayment commitments.</p> <p>Our Personal Lending Team ensure that all applications are thoroughly assessed against our lending guidelines.</p> <p>We regularly review these guidelines to ensure that we both lend responsibly and meet our customers' borrowing needs.</p>	

**Our Goal**

When our customers have debt problems, we will offer to work with them to help them find ways of managing.

**How we did**

We are committed to finding ways to help our customers who may have financial difficulties.

Customers can contact us in-branch or by phone to arrange to meet with our staff for a Flex review. In this meeting we can identify options if you are struggling to meet debt repayments because of a change in your financial situation. Helpline numbers are also published on our website for customers who need help managing debt.

In this period, 8,000 customers have used our Flex service.

**Achieved**



# 11. We'll explain our products and services clearly and simply, so that you can make the best choices for you and your money.

Our Goal	How we did	Achieved
We will make our main branch brochures simpler and clearer.	We have used feedback from our customers and consumer bodies to rewrite our branch brochures.  We have reduced the number of main brochures from 13 to 5, and the layout and language of our revised brochures uses plain English campaign principles.	✓
We will hold more than 100,000 personal financial reviews.	You told us you want our help to make the best choices for your money. Our financial review provides you with an opportunity to get practical advice about your finances.  In this period, we have held 120,000 personal customer reviews.	✓

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## Our Goal

We will introduce a revised type of consultation called a Customer Review which aims to find the right product for each customer.

## How we did

We have rolled out new Customer Review programmes across our branches.

These enable our staff to help you to plan your finances more effectively, budget for your needs and choose the right products for you.


## Achieved



*“I found your professionalism and advice to be excellent.”*

Ulster Bank Customer


## 12. We'll carry on improving the Ulster Bank ATMs around Ireland and they'll be available for you at least 95% of the time.

Our Goal	How we did	Achieved
The Ulster Bank ATM network will be available 95% of the time.	<p>We provide ATMs giving you access to your cash and other services all over the island.</p> <p>In this period, our machines were available 96% of the time.</p> <p>We have also continued to invest in improving our ATM estate by installing enhanced security features and by upgrading screens.</p>	





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# 13. We will provide more people with financial education through our independently accredited MoneySense programme.

Our Goal	How we did	Achieved
<p>We will provide people with financial education through our independently accredited MoneySense programme.</p>	<p>We continue to support the financial education of school children via our MoneySense programme. We could not deliver this programme without the commitment of our staff and the local school teachers who have supported it.</p> <p>In this period, 7,000 students throughout Ireland participated in lessons designed specifically to develop children's money management skills for everyday life.</p>	



# 14. We won't close any of our 236 branches, and when we're the only branch in your town we will maintain our opening hours.

Our Goal	How we did	Achieved
Where we are the only branch in town, we will maintain our opening hours.	We're committed to providing local banking services.  In the 29 locations where we are currently the only bank in town, we ensured these branches stayed open for business and maintained our opening hours.	
We won't close any of our 236 branches.	Ulster Bank is committed to providing local banking services.  In this period, as promised, we have kept all of our 236 branches open.	

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## 15. We'll launch a community fund, and offer all of our employees a day off for local volunteering.

Our Goal	How we did	Achieved
All our branches can apply for designated funds to support their local communities.	<p>We launched a community fund offering £500k per year to support local charities and projects nominated by our people and our customers.</p> <p>Over the period this fund supported a range of community projects across Ireland such as the Strabane District Playgroup and Harold's Cross Hospice.</p>	

*“The energy, enthusiasm and dedication of the Ulster Bank staff has been nothing short of amazing.”*

John McCormack, CEO Irish Cancer Society.

# 15. We'll launch a community fund, and offer all of our employees a day off for local volunteering.

Our Goal	How we did	Achieved
We will offer all our employees a day off for local volunteering.	<p>We offer all our staff the opportunity to take one paid day off each year to volunteer their time in their local community.</p> <p>We continue to encourage all our people to volunteer in their communities, while making it as easy as possible for them to do so.</p> <p>In the period, our staff contributed 919 days of community volunteering.</p>	



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# Independent assurance statement by Deloitte LLP

**Independent assurance statement by Deloitte LLP ('Deloitte') to Ulster Bank Ltd ('Ulster Bank') on the 2011 Customer Commitments Report ('Customer Commitments Report') for the 6 months commenced 1st January 2011 and ended 30 June 2011.**

## **What we looked at: scope of assurance work**

Ulster Bank Ltd ('Ulster Bank') engaged us to perform limited assurance procedures on the "Achieved" status of the 28 goals set out in the Ulster Bank Customer Commitments Progress Report for the period 1st January 2011 to 30th June 2011.

## **What we did: assurance process and standards**

### **Engagement assurance standards**

We conducted our work in accordance with the International Standard on Assurance Engagements 3000 (ISAE 3000) issued by the International Auditing and Assurance Standards Board (IAASB) for carrying out assurance engagements on non-financial information. This is a limited assurance engagement, which is designed to give a similar level of assurance to that obtained in a review of interim financial information.

### **Assurance procedures**

The ISAE 3000 standard requires that we review the systems, processes and controls that deliver the performance data and results.

Our work consisted primarily of making inquiries of company personnel and carrying out analytical procedures and sample tests as follows:

- understanding, analysing and testing on a sample basis the collation, validation and reporting of the performance data by Ulster Bank in accordance with their definitions and basis for calculation which can be found at [www.ulsterbank.com/commitments](http://www.ulsterbank.com/commitments); and
- reading and analysing the content of the Report against the findings of our work, industry practices and other relevant information and, as necessary, making recommendations for improvement.

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A limited assurance procedures engagement excludes procedures such as testing of source data and operating effectiveness of controls and is substantially less in scope than a reasonable assurance engagement. Accordingly we do not provide reasonable assurance on those matters specified in this statement.

### **What we found: our conclusions**

Based on the work we performed, we are not aware of anything that causes us to believe that the “Achieved” status of the 28 goals set out in the Ulster Bank Customer Commitments Progress Report is materially misstated.

### **Roles and responsibilities**

#### **Ulster Bank’s responsibilities**

- The Directors are responsible for the preparation of the Customer Commitments Report and for the information and statements contained within it. They are responsible for determining Ulster Bank’s goals, performance and for establishing and maintaining appropriate performance management and internal control systems from which the reported information is derived.

#### **Deloitte’s responsibilities and independence**

- Our responsibility is to independently express a conclusion on the Customer Commitments Report as defined within the scope of work above to Ulster Bank Ltd in accordance with our letter of engagement. Our work has been undertaken so that we might state to Ulster Bank those matters we are required to state to them in this statement and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Ulster Bank for our work, for this statement, or for the conclusions we have formed.

Deloitte LLP, London  
18 July 2011





These commitment results reflect the progress we have made during the period of 1 January to 30 June 2011. We will continue to strive for further improvements and will report again on our progress in early 2012.

Full details of our results and our basis of reporting is available on our website: [www.ulsterbank.com/commitments](http://www.ulsterbank.com/commitments)

This progress booklet focuses on personal customers only

All quotes have been provided by Ulster Bank customers.

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