card account

Terms and Conditions

POST OFFICE®

Your account — Handled with care

Terms and Conditions

These Terms and Conditions tell you about the services that are available with your Post Office® card account. Please read this booklet carefully – as a Post Office card account holder, you have accepted these Terms and Conditions. Please also keep it in a safe place in case you need to refer to it later. If there are any terms or conditions you don't understand, you can call our customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**. Calls to 0345 will cost no more than calling a standard geographical number starting with 01 or 02 from your landline or mobile, and may be included in your call package depending upon your service provider.

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card account Information

A What is a Post Office card account?

A.1 Post Office card account is a simple bank account which will allow you to collect your Pension, Benefit or Tax Credit payments. Your payments will be paid directly into your account.

A.2 To get money out of your account, simply take your card to a Post Office branch or Post Office branded ATM. Post Office branded ATMs are cash machines which are owned and operated by Bank of Ireland. You may withdraw all or part of the payments which have been made into your account, subject to daily withdrawal limits (see point 1.5 in the Terms and Conditions for further information). You will generally only be able to withdraw money in multiples of £10 or £20 from an ATM.

A.3 You will be able to use your Post Office card account at most Post Office branches and all Post Office branded ATMs. Please note there are a few Post Office branches which may not be able to deal with card accounts. There will be notices in these branches explaining that they are unable to deal with card accounts and where the nearest branch which can deal with card accounts is situated.

B How do I apply for a Post Office card account?

B.1 You must be receiving or expecting to receive one or more Pension, Benefit or Tax Credit payments to be able to apply for a card account.

B.2 You will only be entitled to one card account at any one time irrespective of how many Pension, Benefit or Tax Credit payments you receive.

B.3 Complete the simple card account Application Form and hand it in at a Post Office branch.

B.4 You should also take a form of identification with you to the Post Office branch. The forms of identification which are acceptable are set out on the card account Application Form. If you do not have any of the acceptable forms of identification, you may not be able to open a card account.

B.5 If you are unable to go to a Post Office branch to open your account in person, you can call the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**, or you can ask a trusted helper (see section H for more details about using a helper) to speak to a member of staff at a Post Office branch, for more information.

C How do I get my card and PIN and withdraw my money?

C.1 Once you have correctly completed and handed in your card account Application Form at a Post Office branch you will be sent the following items by post:

(a) A card account Welcome Pack, including a Pick-Up Notice informing you to collect your card; and

(b) A card account Personal Identification Number ("PIN"). For security reasons this will be posted separately from the Pick-Up Notice.

C.2 The card account Welcome Pack will contain details of your account (including your account number, sort code and the name of the account).

C.3 Your PIN is VERY IMPORTANT. It is your personal secret number that you must use with your card to take out your money. You will not be able to use your card unless you enter your PIN into the PIN keypad at the Post Office branch or Post Office branded ATM.

C.4 UNLESS YOU HAVE BEEN NOTIFIED OTHERWISE, IF YOU HAVE NOT RECEIVED YOUR CARD ACCOUNT WELCOME PACK OR PIN WITHIN 14 DAYS FROM THE DATE ON WHICH YOU HANDED IN YOUR CARD ACCOUNT APPLICATION FORM, PLEASE CALL THE CUSTOMER SERVICE HELPLINE ON **03457 22 33 44**, OR TEXTPHONE **03457 22 33 55**.

C.5 You will be able to collect your card once you have received your PIN and Pick-Up Notice. Your Pick-Up Notice will advise you how to collect your card from any Post Office branch.

C.6 You must know your PIN when you come in to collect your card. You will be required to use it (e.g. make a balance enquiry) to ensure that your card is working correctly.

C.7 You must sign your card immediately when you receive it in the presence of the Post Office member of staff.

C.8 You can withdraw your money from your account at Post Office branches or Post Office branded ATMs using your card and entering your PIN into the PIN keypad.

D How do I find out how much money is in my account?

D.1 Each time you withdraw money from a Post Office branch, a receipt will be automatically printed which will tell you how much money is left in your account. Receipts are usually available, if you select that option, from a Post Office branded ATM.

D.2 You will also be able to find out how much money is in your account (request the balance) at any Post Office branch or Post Office branded ATM using your card and entering your PIN into the PIN keypad.

D.3 You will also receive statements every six months.

D.4 You may request additional statements at other times if you need to by contacting our Customer Service Helpline on **03457 22 33 44**, or textphone **03457 22 33 55**.

E Is the Post Office card account like a normal bank account?

The Post Office card account has important differences from normal bank accounts including:

(a) No overdraft facility. Your card account cannot become overdrawn so the minimum balance in your account will be £0.00.

(b) No other deposits. The only acceptable payment into the account is a payment direct from a Government Department. This means that you cannot pay cash or cheques into your account; and deposits or bank transfer payments from your employer or anyone else cannot be made into your account.

(c) No credit interest. Money in your account will not earn any interest.

(d) No transaction fee or charges. You will not be charged for standard transactions using the account. However, in certain circumstances, a charge may be made – see section F and section 5.

(e) No purchasing using the card account card. Your card is not a debit, credit or payment card. This means that you will not be able to buy any goods or services using your card.

(f) No standing orders or direct debits. You will not be able to use the card account to set up a standing order or direct debit.

(g) No joint accounts. Your account is solely for your use and can only be used for the receipt of Pension, Benefit or Tax Credit payments to which you are entitled. A card account cannot be held in joint names, such as for you and your spouse.

(h) No credit check. No credit check will be carried out on you when you open your account.

(i) No cheque book. Money may only be withdrawn from your account in cash at a Post Office branch or at a Post Office branded ATM using your card and PIN.

F Will I have to pay to have a Post Office card account?

You will not be charged for using your account, provided you use it according to the Terms and Conditions and keep your card safe and your PIN secret. This means that when you make withdrawals, request balances or otherwise use the card account you will not be charged.

G Customer service helpline

G.1 The customer service helpline is a lo-call rate number, **03457 22 33 44** or textphone **03457 22 33 55**. It is open from 08:15 to 18:00 on Mondays to Fridays and 08:15 to 19:15 on Saturdays. It is closed on Sundays and on Public and Bank Holidays in England and Wales.

G.2 You will be required to answer questions to verify your identity when calling the customer service helpline.

G.3 You should call the customer service helpline if:

(a) Your card is faulty;

(b) You forget your PIN and need a new one;

(c) You believe there is something wrong on your statement;

(d) You think fraud has occurred on your account;

(e) You wish to make a withdrawal of more than £600 from your account;

(f) You have problems or questions about the Terms and Conditions or the Welcome Pack;

(g) You want to find out the status of, or have an enquiry about, your application;

(h) You have problems or questions about using the card or the card account;

(i) You wish to make a complaint about your account;

(j) You want more information about changing your name and address;

(k) You want more information about using a helper to take money out of your account;

(l) You have any other query relating to your account.

G.4 If you have an enquiry related to your entitlement to, or the amount of, any payments you receive from a Government Department, you should contact the Government Department that makes the payment directly. You should not contact the customer service helpline.

G.5 If you have lost your card, or if it has been stolen, you should phone the Lost or Stolen emergency helpline number immediately on **0800 389 2101**. This is open 24 hours a day, 7 days a week.

H What if I am unable to go to a Post Office branch to collect my money?

H.1 You may use a helper to take money out of your account for you on a regular basis, if you are unable to go to a Post Office branch yourself. REMEMBER! Your helper will have access to your money and you will be liable for any use of your account by your helper. So your helper must be someone you can trust! Please read on for information on how to set this up.

H.2 You must tell Post Office Limited if you want to use a helper to take money out of your card account. This arrangement is called Permanent Agent access. Your Permanent Agent will then be set up on the card account system and be given their own card and PIN to access your account. You can ask for Permanent Agent access to your card account by completing the relevant sections on your Application Form. You can also ask to arrange Permanent Agent access after you have opened your card account.

H.3 Your helper will only be able to take money out of your card account. They will not be able to operate your account or call the customer service helpline to discuss your account or request information regarding your account.

H.4 You can only have one helper having access to your account at any one time. Your helper must be 16 years old or over.

H.5 If you want to give your helper access to your account, YOU OR YOUR HELPER MUST BRING THE FOLLOWING TO A POST OFFICE BRANCH:

(a) The completed Permanent Agent Access form with your name, address and signature and your helper's signature on it;

(b) A form of identification for your helper from the list as given in the Permanent Agent Access Form;

H.6 It may be possible to permit a legally appointed third party to operate your account on your behalf. If this is required, full details can be obtained by calling the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**.

I Account closure

I.1 You can tell us to close your account at any time but you should only close your account if you are no longer entitled to any Pension, Benefit or Tax Credit payments or if you have opened another bank account in which to receive your payments.

I.2 You must go to a Post Office branch to close your account. You will have to complete a card account closure form.

I.3 When you fill in the card account closure form, you will be asked to withdraw all the money in your account in cash at that time, subject to the daily withdrawal limit. If you do not wish to receive cash:

(a) you can instruct us to transfer the money in your card account to an existing bank account in your name. Please ensure that you bring with you the relevant account details (account name, account number and sort code); or

(b) if you do not have a bank account we will pay you the money in the form of a cheque made payable to you and sent to the address which you gave to us most recently.

I.4 You should note that the actions in (a) and (b) above are carried out centrally and not at a Post Office branch and therefore there will be a delay in you receiving your money.

Terms and Conditions

Terms and Conditions

Your account is held with and operated by J. P. Morgan Europe Limited which is a bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. In these Terms and Conditions, "we" and "us" means J. P. Morgan Europe Limited. By signing your application form, you accept these Terms and Conditions.

1 Using the Account

1.1 You can withdraw your money from your account at most Post Office branches and at any cash machine which is part of the Post Office branded ATM network by using your card and entering your PIN into the PIN keypad.

1.2 Some Post Office branches may be unable to accept your card to withdraw money from your account. They will tell you if that is the case.

1.3 You can only withdraw money from your account if a Government Department has sent a payment to your account. Your account may not be used for any other deposits. You will not be able to withdraw money from your account if there is no money in your account.

1.4 We will treat use of your card and entry of your PIN as your authorisation and consent to withdraw the amount specified from your account. Your withdrawal request will be treated as received once you have entered the relevant details. After this point you will not be able to cancel the withdrawal request except under condition 1.7 below.

1.5 You can withdraw part or all of your money from your account. There are limits to the amount that you can withdraw each day:

(a) You can withdraw up to £250 per day from any Post Office branded ATM if sufficient funds allow.

(b) You can withdraw a maximum of £600 per day from your account, if sufficient funds allow. This total includes the £250 per day maximum which may be withdrawn from a Post Office branded ATM.

1.6 If you wish to withdraw more than £600 from your account on any day, you will need to contact the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**. In certain circumstances, you may be required to give up to 3 working days' notice to the customer service helpline of your request.

1.7 If you have withdrawn the wrong amount (for example, you have withdrawn too much money), you must tell the member of staff at the counter and give back the money withdrawn immediately. They will be able to refund the transaction as long as you have not left the counter and you can then withdraw the correct amount. This is only possible if you withdrew money at the Post Office counter. You cannot correct at the counter, a mistake you made at a Post Office branded ATM. No mistakes can be corrected at an ATM.

1.8 Each time you make a withdrawal, the Post Office counter staff will give you a receipt with details of the withdrawal on it.

1.9 Receipts are usually available from a Post Office branded ATM if you select that option.

1.10 You can only withdraw money in Pounds Sterling (GBP) from your card account. This applies, whether you withdraw money at the Post Office counter or from a Post Office branded ATM.

1.11 You can only use a Post Office branded ATM for cash withdrawals and balance enquiries.

2 Keep your card and PIN safe

2.1 You must keep your PIN safe. This means that:

(a) YOU MUST NOT disclose your PIN to anybody else. This means, for example, that you MUST NOT tell your PIN to a Post Office branch member of staff for ANY REASON;

(b) YOU MUST NOT use your PIN if someone can see you typing it in.

2.2 You must keep your card safe. This means that:

(a) YOU MUST NOT give your card to anyone else;

(b) YOU MUST NOT damage or bend your card;

(c) YOU MUST ensure that you keep your card in a safe place.

2.3 If you suspect that someone else knows your PIN, you must go to a Post Office branch to change your PIN as soon as possible. You can also call the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55** to discuss what we can do to help you.

2.4 If you have forgotten your PIN you must report it to the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**. You should receive a replacement PIN within 4 working days.

2.5 YOU MUST NEVER KEEP YOUR CARD AND PIN TOGETHER.

2.6 If you suspect that your card is damaged, take your card to any Post Office branch and they will be able to replace it for you there and then.

3 Lost or stolen cards

3.1 YOU MUST immediately call the freephone emergency helpline, which is open 24 hours a day, 7 days a week, on 0800 389 2101 if:

(a) Your card is lost; or

(b) Your card is stolen.

We will then make sure that steps are taken to stop someone else getting access to the money in your account.

3.2 If we suspect that your card has been lost or stolen or that a card or card number is liable to misuse, we may temporarily suspend your use of the card. We will notify you using the address which you gave to us most recently immediately after we suspend use of your card explaining the reasons why your card was suspended, except where doing so would compromise reasonable security measures or otherwise be unlawful. We will lift the suspension on your card or issue you with a replacement card as soon as practicable after the reasons for stopping its use cease to exist.

3.3 If you have reported a lost or stolen card, you can collect a replacement card at the Post Office branch you request. The emergency helpline representative will tell you how to do this. Should you require immediate access to your money please raise this with the emergency helpline representative at the time of your call.

3.4 You may be required to help us, our agents or the police if your card is lost or stolen or we suspect that your account is being misused.

4 Statements

4.1 You will be sent a statement every six months. In addition, you may at any time request an up-to date statement, which will provide information on all credits to and withdrawals from your account since the date of the last statement sent to you. You may make this request by phoning the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**.

4.2 You must carefully check your statement. If you think that there is a wrong entry on your statement, you must IMMEDIATELY call the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**.

4.3 Your statements will be posted to the address which you gave to us most recently.

4.4 Your statements will be printed in English or, if you have requested, large print, Braille, audio or Welsh.

5 Charges

5.1 If you damage or lose your card or your card is stolen and as a result you are issued with a new card 3 or more times in any 12 month period you may be charged to cover the costs of producing and issuing replacement cards.

5.2 If you request an up-to-date statement for your account more than once in any month or a duplicate statement, you may be charged per statement to cover the costs of our producing those additional statements. We will tell you before we make a charge.

6 Changing your address or name

6.1 You must notify us within a week of a change to your address or name.

6.2 You can notify us of a change to your address either at a Post Office branch or through the customer service helpline. You must make sure that you also tell each of the Government Departments which pay your payments.

6.3 You can notify us of a change to your name ONLY at a Post Office branch. You must bring with you the document which proves your change of name (this will either be your marriage certificate, civil partnership schedule, deed poll certificate or divorce decree document).

7 Account closure

7.1 You can tell us to close your account at any time without penalty and without reason. Upon the closure of your account our agreement with you will end and you must destroy your card as soon as you have received your money.

7.2 We can close your account and end our agreement with you by writing to you at any time and giving you 2 months' notice.

7.3 WE CAN ALSO CLOSE YOUR ACCOUNT AND END OUR AGREEMENT WITH YOU WITH IMMEDIATE EFFECT (EXCEPT WHERE STATED) FOR THE FOLLOWING REASONS:

(a) If you have not received any payments in or taken any money out of your account for 1 year. In this case we will give you 2 months' notice by writing using the address which you gave us most recently. When your account is closed, any money left in your account at that time will be held by us in a central bank account. You will not lose your entitlement to this money;

(b) If we reasonably suspect that you have engaged in fraud or your account has been misused with your involvement;

(c) If any of the Government Departments who pay you direct us to close your account or to end our agreement with you. In this case we will give you two months' notice by writing to you at your most recently advised address;

(d) If we are required to close your account or end our agreement with you by law or regulation.

7.4 We will send you a closing statement shortly after we close your account.

8 Our liability and your liability

8.1 (a) If we are delayed or prevented from doing something we are supposed to do under these Terms and Conditions because of something which we are not able to control, we will not be responsible for any loss which you may suffer. This may include, for example, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures.

(b) Also, if we breach a regulatory requirement imposed on us as a payment service provider, we will not be responsible for any loss which you may suffer where the breach happened because of our obligations under applicable law and regulations or because of abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all efforts to the contrary.

8.2 If you are affected by something which is our fault, we will only be responsible for loss you suffer as a direct result and not for any other loss. We will not be responsible for any profits you may lose or any damage to your reputation.

8.3 We will be responsible for any death or personal injury which results from our negligence or for any loss which is a result of us acting fraudulently.

8.4 If someone else uses your card (or your card or account details) without your permission:

(a) Generally you will only be liable for any withdrawals made before you notify us under condition 3.1;

(b) However, where you were fraudulent you will be fully liable for all withdrawals even if you have notified us of them;

(c) Otherwise, the most you will be liable for before you notify us under condition 3.1 is £50, unless, with intent or with gross negligence you:

- do not tell us as soon as you suspect someone has discovered your PIN or is misusing your card; break your obligations in conditions 2 or 3.1;
- or you otherwise fail to comply with your other obligations under these Terms and Conditions and your failure is serious enough that it directly leads to loss or fraud.

8.5 If you become aware of any unauthorised or incorrect withdrawal you must notify us immediately by phoning the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55** and, unless we do not have to because condition 8.4 applies to all or part of the amount, we will refund the amount of any unauthorised or incorrect withdrawal to your account and, where applicable, restore your account to the position it would have been in had the unauthorised or incorrect withdrawal not taken place. If you do not notify us without undue delay and in any event within 13 months of the debit date, we will not be liable to refund the unauthorised or incorrect withdrawal and restore your account in this way.

8.6 In the absence of circumstances that we believe justify further investigation, we will immediately refund to your account the amount of any unauthorised withdrawal, but we reserve the right to correct this upon subsequent investigation.

9 Protecting your money

9.1 J. P. Morgan Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Post Office card account customers are eligible for protection under this scheme up to the maximum limit provided by the FSCS. The limit relates to the combined amount in all the eligible depositor's accounts with the bank.

9.2 For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

10 Applicable law

English law applies to these Terms and Conditions and any contractual and non-contractual obligations arising out of them and the English courts will deal with any legal proceedings between us.

11 Recording of telephone calls and text messages

Telephone calls that you make to the customer service helpline, and text messages that you send to our textphone, may be monitored or recorded. This will help us to maintain and improve our service to you. Also, if a misunderstanding arises, a recording may help to solve this misunderstanding. A recording will only be used under proper and careful supervision.

12 About us

We are a bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our UK reference number is 124579. Our registered office is 25 Bank Street, Canary Wharf, London E14 5JP and registered number is 938937.

13 Changes to the Terms and Conditions

13.1 We may change these Terms and Conditions and introduce changes to and charges for our services at any time or for any reason, including:

(a) to reflect changes to our or the Post Office's costs of providing the account or related services;

(b) to reflect changes in law, codes of practice which apply to us or the Post Office or the way we or they are regulated;

(c) to enhance the security of the account and access to funds in accounts; or

(d) to reflect changes to any system we or the Post Office use to provide the account.

13.2 We will give you personal notice of any changes at least two months before we make the change. We will usually tell you about any such changes on your statement or, if the change is to your advantage, by displaying notices in Post Office branches when this is possible.

13.3 You will be treated as accepting the changes on the date they are implemented (as given in the notice), unless before then, you tell us that you do not wish to accept the changes and as a consequence want to close your account by completing a form at a Post Office branch. If you are thinking of doing this, please phone the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**. You will not be charged for ending this agreement.

13.4 You may request a copy of the account Terms and Conditions at any time, by phoning the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**.

13.5 You accept that these Terms and Conditions will apply to your account and use of your card until your account is closed (see condition 7 above).

13.6 These Terms and Conditions are in English, unless you have opted for communications to be in Welsh. Any other information we provide or communications with you will be in English.

14 This section has intentionally been left blank

15 Your Personal Information

15.1 We (J. P. Morgan Europe Limited and Post Office Limited) will receive personal information about you from the Government Departments and directly from you. This information will include details such as your contact information, date of birth, National Insurance number, signature and will also identify what type of benefits or credits you are receiving.

15.2 The information supplied may be used in a number of ways, for example to open and administer your account, to help prevent fraud or for statistical analysis.

15.3 We may share your information with government departments and other parties that help us support the administration of your account. This could include card associations, print companies and other subcontractors. We may also share it with regulatory authorities and law enforcement officials. Should it be necessary to transfer the service to another provider we may share your personal data with that provider or to any advisors or insurers involved in the negotiation of that transfer.

15.4 We take a number of steps to protect the privacy and security of your information, for example we maintain physical, electronic and procedural safeguards. The same safeguards will be taken if we use other parties or process your information outside of Europe.

15.5 You may request a copy of the personal information we hold about you. We may charge you a fee for this. If you wish to make such a request please write to the following:

For J. P. Morgan
The Privacy Officer
J. P. Morgan Europe Limited
Chaseside
Bournemouth
BH7 7DA

For Post Office Limited
Information Rights Team
Post Office Limited
1st floor
20 Finsbury Street
London
EC2Y 9AQ

foia@postoffice.co.uk

15.6 Post Office may share your information with its trusted partners and may contact you with information about products and services available from them. An option to avoid receiving such marketing is included in the application form.

To check or to change your preferences, please phone the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55**, or write to us at:

Post Office Customer Service Centre
PO Box 567
Preston
PR1 2WX

16 Making a complaint

16.1 If you are unhappy with the way your account is being run, you should call the customer service helpline on **03457 22 33 44** or textphone **03457 22 33 55** so that we can investigate the circumstances as soon as possible. If you would prefer to write to us, our address is:

Post Office Customer Service Centre
PO Box 567
Preston
PR1 2WX

A summary of our internal complaints process is available on request from the customer service centre using the details noted above.

16.2 If we are unable to resolve any complaint through our internal complaints procedure, you may take your complaint to the Financial Ombudsman Service. In order to contact the Financial Ombudsman or obtain details of the Financial Ombudsman Service, you should write to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0300 123 9 123 or 0800 023 4567

email: complaint.info@financial-ombudsman.org.uk

Post Office is able to supply customers this leaflet, free of charge, in large print or future communications in other formats (audio, Braille or large print), for people who have visual or hearing impairments. To obtain a copy call the Post Office helpline on **03457 22 33 44** or textphone **03457 22 33 55**.

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