



Say hello to your new Visa Debit Card



A simple guide to
everything you'll need to know
about your new card.



Welcome to your new Post Office Visa Debit card

Your new card allows you to access money from your current account, as well as other great benefits including greater convenience, added security and Contactless technology.

We've included everything you need to know about your card in this guide.

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Great benefits for you

Your new Visa Debit card offers many convenient ways to access your money and make payments without the need to carry cash. Once you've received your new card simply activate it by completing a normal transaction at any ATM. When you're up and running, enjoy making purchases online, in shops or over the phone.

The benefits in more detail:



Contactless payments

Your new card will allow you to make purchases up to the value of £20[†] in seconds. Just hold your card over the Contactless reader and wait for the green light – it's quick, easy and secure.



Greater worldwide acceptance

Your card can be used across 200 countries worldwide, so accessing your money* at home or abroad has never been easier. Just look out for the Visa logo.



Wider online acceptance

Make online purchases wherever you see the Visa logo. With Verified by Visa, it's secure too.



Better protection

Visa Debit gives you a higher level of protection meaning it's a safer way to pay. For example, you could get your money back if you do not receive goods or services purchased using your Visa Debit card or your goods are damaged when they arrive.

[†]Please note that the Contactless payment limit in the UK is increasing from 1st September 2015 from £20 to £30.

*There are daily limits on the amount that can be withdrawn and they may vary at certain ATMs at home or abroad depending on the ATM provider.

Contactless: the speedy way to pay

What is Contactless?

Contactless is the latest technology to offer you fast and convenient shopping without the need to use your PIN for your everyday purchases. Use your card at home and abroad to pay for items up to the value of £20[†] - such as a coffee or newspaper.

Where can I make Contactless payments?

You can make Contactless payments wherever you see the Contactless symbol. There are over 280,000 terminals in the UK and 1 million across Europe accepting Contactless cards. In a number of countries you can also use your Contactless card to access rail, bus and tram networks.

For details of where you can make Contactless payments please visit visa.co.uk/products/visa-contactless/

Look out for the symbol

You can use your card to pay for items when you see this.



How to use Contactless

When you see the Contactless symbol you will be able to use your card to make in-store purchases more quickly – just tap at the contactless terminal and go.

Here's how to use your new card:

1



Look out for the Contactless symbol at local retailers - you can use your card at these outlets.

2



Providing your purchase is £20¹ or under, get your card ready to pay at the counter.

3



Check the amount you are being charged and then hold your card against the reader to pay for your item.

When you hear the beep or see the green light, your transaction is complete. A receipt is available on request.

4



Don't forget: From time to time we will ask you to enter your PIN for security purposes.

¹Please note that the Contactless payment limit in the UK is increasing from 1st September 2015 from £20 to £30.

Added peace of mind with Verified by Visa

What is Verified by Visa?

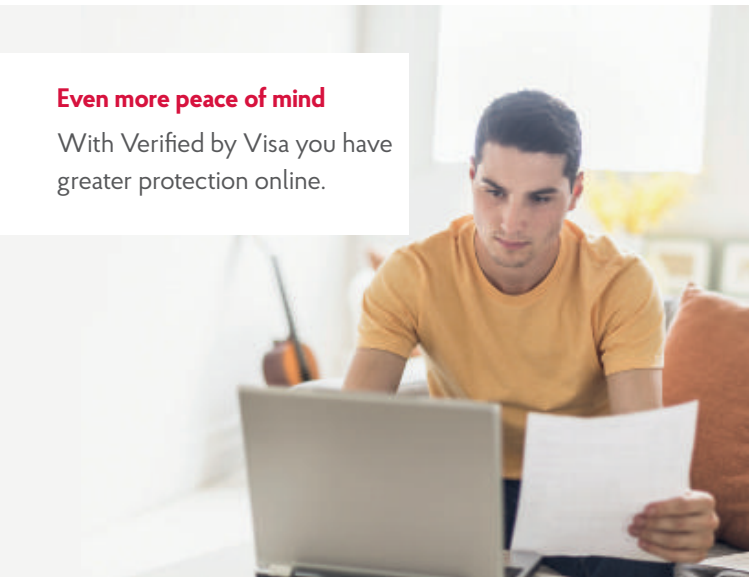
Your new card is protected by Verified by Visa, a fraud prevention service that helps guard against unauthorised use of your Visa Debit card on the Internet. It offers added peace of mind.

How does it work?

Verified by Visa is similar to Chip and PIN for the Internet. When you register, you create a Verified by Visa password that you keep secret, just like your PIN. Then, when you buy goods or services at any one of the participating retailers, you're prompted for your Verified by Visa password to authorise the transaction. We've included details opposite on how you set this up.

Even more peace of mind

With Verified by Visa you have greater protection online.



Registering with Verified by Visa

Registering your Visa Debit card for Verified by Visa is simple. Next time you go shopping online at a participating retailer, you'll be automatically directed to the registration page. Here's what to do next:

1

Click through to the registration page

You'll see the Post Office and Verified by Visa logos so you can continue to register in confidence.

2

Validate your card

You'll be asked a selection of questions to check you are the card owner.

3

Create your password

Think of something that will be easy to remember, while not being obvious, such as a mixture of letters and numbers.

4

Need any extra help?

Click on the 'Help' link on the registration pages or call the current account team on **0345 266 8977**.

5

Relax, you're now...



Frequently asked questions

What is a Visa Debit card?

Your Visa Debit card allows you to debit money from your Current Account, giving you access to your money 24 hours a day and saving you carrying cash. Your new Visa Debit card offers you additional benefits, greater convenience, plus increased security and protection.

How do Debit Cards work?

Debit cards are linked directly to your current account. You can use them to buy goods or withdraw cash, and the transaction is generally debited from your account immediately.

Where can I use my Visa Debit card?

The Visa Debit card can be used across 200 countries worldwide so accessing your money* at home or abroad has never been easier.

How do I activate my card?

You can activate your card by carrying out a transaction at any ATM.

What happens once I activate my card?

Once you activate your Visa Debit card you can use it for making purchases online, over the phone, in shops or to make cash withdrawals.

Visit **visa.co.uk** for more information about using a debit card

*There are daily limits on the amount that can be withdrawn and they may vary at certain ATMs at home or abroad depending on the ATM provider.

What happens if I'm abroad for a period of time and I can't activate my card?

You will have two months to activate your new card.

What should I do when I receive my card?

- Sign your new Visa Debit card immediately.
- Simply activate your card by using it at an ATM.
- The Personal Identification Number (PIN) for your new Visa debit card will be sent to you separately through the post. Remember, never write down your PIN or keep it with your card.



Understanding the fees and charges

Point of Sale and ATM Transactions

We won't charge for using your debit card when buying goods and services or withdrawing money at cash machines (ATMs) in the UK. Fees for using your card abroad will be charged as follows:

Non-sterling fees applying to our Current Accounts

Transaction fee for buying goods or services abroad with a Visa Debit card	2.75% of transaction amount
Withdrawing cash from cash machines outside of the UK and Ireland. The machine will give you notice that you may be charged	£1.50 per transaction plus the non-sterling transaction fee

Always keep an eye on your balance and contact us if you notice anything unusual

Important Information

When carrying out withdrawals with your Visa Debit card you will need to ensure you have sufficient available funds in your account otherwise the withdrawal will not be authorised.

Authorisation of debit card transactions that would put your account overdrawn or over your agreed limit may be refused.

It is important to check your balance regularly, but remember, the balance displayed at ATM, online, phone, mobile or Post Office counter may not include all transactions fully processed that day.

Always here to help

We want you to make the most of your new card so don't hesitate to get in touch if you have any questions.



Start enjoying the benefits today

For more information **Call us** 0345 266 8977
Visit us PostOfficeMoney.co.uk

Emergency contact details

If your card is lost or stolen:

At home **0800 169 2646**

Abroad **+44 117 373 3865**

Post Office is able to supply customers with this leaflet, free of charge, in an alternative format for people who are visually impaired. To obtain a copy call our helpline on **03457 22 33 44** or textphone **03457 22 33 55** quoting **PL506**.

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