

Your Guide to Personal Banking

Important information about your current account

Welcome to your new Post Office Money[®] Current Account

Here at the Post Office we aim to make it easy for you to manage your money, which is why we have put together this handy reference guide to personal banking. Please take the time to read it and keep it somewhere safe so you can refer to it when you need to. If you have any questions about your account please call us on 0345 266 8977 or pop into your local Post Office branch.

What you'll find in this brochure

-
- 3 Getting started

 - 7 How your account works

 - 11 How cheques work

 - 13 Making payments

 - 14 Your security is our priority

 - 17 Staying in touch

 - 19 Important information about us
-

Getting started

We understand that there's a lot of information to take in when you open a new current account, so here's a few key things to help you get started.

Accessing your Post Office Money Current Account

Manage your money the way that suits you at one of our 11,500 branches, online, over the phone or via your mobile. When you open a current account you will be automatically registered for online, telephone and mobile banking and will receive instructions on how to securely activate and access these services.

Before we open an account for you, we must check your identity and home address. We may also consult a credit-reference agency to check your address and, if necessary, get information on your financial commitments. The credit-reference agency will keep a record of our search, whether or not your application goes ahead. This record will be available to other organisations that make similar searches and could affect your ability to get credit elsewhere for a short period of time.

Branch opening hours

Post Office branch opening times do vary and we are generally open Monday to Friday (except Bank Holidays) between 9.00am and 5.00pm. Selected branches are now open earlier and later than you might expect – and on Sundays too. Use our Branch Finder to search for your nearest branch and its opening hours at postoffice.co.uk/branch-finder

Online banking

Our online banking service gives you access to your current account 24 hours a day, 365 days a year via postoffice.co.uk/current-accounts.

It's a really easy way to manage your account. You can be sure it's safe and secure because every time you log in you'll need to use your unique User ID and 6-digit PIN. With online banking, you can:

- ✓ Check your account balance, transactions out of your account and payments in
- ✓ Pay a bill or transfer money to your other accounts and to other people's accounts (as long as you have sufficient funds in your account)
- ✓ Manage your standing orders and view details of your Direct Debits

Please call us on 0345 266 8977 to activate your online and phone 6-digit PIN.

Phone banking

Our telephone service agents are here to help you on **0345 266 8977**

8am - 10pm Monday to Friday
8am - 6pm on Saturdays
10am - 5pm on Sundays and Bank Holidays

You'll need the same 6-digit PIN as you need for online banking. With phone banking you can:

- ✓ Check your account balance, transactions out of your account and payments in
- ✓ Pay a bill or transfer money to your other accounts and to other people's accounts
- ✓ Request details of your standing orders and Direct Debits
- ✓ Manage your standing order payments
- ✓ Reorder your online/telephone banking 6-digit PIN

- ✓ Reorder your debit card or debit card PIN
- ✓ Report a lost or stolen card and request a replacement
- ✓ Request a duplicate statement
- ✓ Cancel a cheque you've written
- ✓ Request a chequebook if you don't already have one (Standard Account customers only)

Please call us on 0345 266 8977 to activate your online and phone 6-digit PIN.

Mobile banking

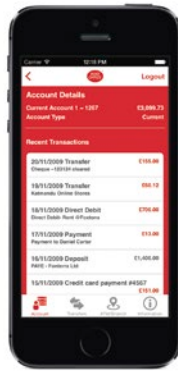
Post Office Money Current Account app makes managing your money on the move even easier. With the app you can:

- ✓ Manage your Post Office Money Current Account on the move
- ✓ See recent transactions and check your balances
- ✓ Make payments to your payees
- ✓ Find your nearest Post Office branch or cash machine
- ✓ Call our customer services team direct from the app to speak to an advisor

Getting started

The app is free to download and easy to use. To get up and running, all you need to do is:

- 1) Make sure you have activated your 6-digit online PIN
- 2) Download the app at postoffice.co.uk/current-accounts
- 3) Register using your User ID and 6-digit PIN (same as Online Banking)
- 4) Once you've registered, all you need is your 6-digit PIN and your date of birth or phone number



If you have not yet activated your Online Banking, please call our customer service team on **0345 266 8977** who will be able to help get you started.

Joint accounts

If two people hold the account as joint account holders, we will accept instructions from either one of you. For instance, either one of you can withdraw the entire balance held in the account. Joint account holders are liable together, but also as individuals, for any money owing due to a current account overdraft.

If either account holder ceases to be a party to the account (except in the case of a deceased party), the account must be closed and a new account opened in the name of the remaining party. We will only allow this following written notification from both account holders.

All unused cheques held by the account holder who will no longer have any dealings with the account must be destroyed. If we are told about a dispute between the account holders, we will suspend the account until both account holders confirm that the dispute has been settled, or you give us a new application signed by both account holders. While the account is suspended, we will only allow you to use the account if both account holders give their permission.

Current Account Services by Channel

This table provides a summary of the account services available through our different channels.

Customer Service Matrix	Branch	Cash machine	Phone	Online	Mobile	Post
Deposits & Withdrawals						
Cash Deposit	✓					
Cash Withdrawal	✓	✓				
Cheque Deposit	✓					
Bankers Draft - Request			✓			
Bankers Draft - Deposit	✓					
Cash Withdrawal (over £1,000) - Request			✓			
Cash Withdrawal (over £1,000) - Collect	✓					
Emergency Cash - Request			✓			
Emergency Cash - Collect	✓					
Account Services						
Balance Enquiry	✓	✓	✓	✓	✓	
View Recent Transactions			✓	✓	✓	
Switching Service	✓					✓*
Request a Balance Certificate			✓			
Request an Interest Certificate			✓			
General Queries			✓			
Formal Complaints			✓			✓
Payment Services						
Pay a Bill			✓	✓	✓	
Direct Debits - View / Query			✓	✓		
Standing Order - Setup				✓		✓*
Standing Orders - Amend / Cancel			✓	✓		✓
Regular Payments - Set-Up / Manage			✓	✓		
Sending money outside the UK			✓			
CHAPS (same day money transfer)			✓			
Cancel a Cheque			✓			
Account Changes						
Overdraft - Add / Change / Cancel			✓			
Change Product			✓			
Change Customer Details (e.g. address)			✓			✓*
Power of Attorney - Request	✓					✓
Close Account - Request			✓			✓
Ordering Items						
Chequebook			✓			
Replacement card			✓			
Duplicate / Extra Statement			✓			
Security						
Lost / Stolen Card - Report			✓			
Card PIN - Change	✓	✓				
Card PIN - Reissue			✓			
Online PIN / User ID - Reissue			✓			

*Download form online.

You should be aware that certain banking services have processing cut-off times during the business day. Please read through our Transaction Information Box on pages 20 to 23 to familiarise yourself with our banking services.

Arranged overdrafts with our Standard Accounts

Standard Account customers can apply for an overdraft at any time, either when opening your account or as and when the need arises once you're up and running.

If you apply for an overdraft when you open your account, we'll aim to give you a decision there and then on whether you've been successful and what your initial overdraft limit will be – so you'll finish the account opening process knowing whether we can offer you what you need.

When requesting an overdraft you should know that:

- The overdraft interest rate can change in line with our Terms & Conditions.
- We reserve the right to ask you to repay the overdraft in full at any time.
- You can't request an overdraft if you have or are applying for a Control Account.

If you're an existing current account customer, you can apply for an overdraft over the phone at any time by calling us on 0345 266 8977.

When you apply for an overdraft or an increase in your overdraft limit we will check the records held for you by credit reference agencies. If the account is a joint account you must ensure that you have authority from the second party to check their record held by credit reference agencies too.

If they ask us to tell them who gave consent to the credit reference check, we are obliged to tell them.

Changed your mind about your new account?

If you are not happy about your choice of Account, you may cancel it within 14 days beginning with whichever is the latest of the following:

- the day after the day on which the Agreement is entered into;
- the day after the day on which you first receive notification of your overdraft limit (relevant to Standard Accounts only);
- the day after the day on which you receive your ECCI (relevant to Standard Accounts only) and these Terms & Conditions;
- the day after the day on which you receive your written Agreement/these Terms & Conditions.

We will happily help you switch to another of our current accounts or we will give all your money back. In these first two weeks there is no notice required - this 14-day period is known as your 'cooling-off period'.

To cancel your account within the 14-day cooling-off period you should write to us at:

Post Office Money Current Accounts
PO Box 86
Armagh
BT61 0BL

When you close the account you will have to pay back any amounts you owe us, including any interest and charges incurred since the account was opened.

How your account works

Fees and charges

When you become a customer you will also receive our 'Personal current account charges explained' brochure which summarises for you the day-to-day costs for running your account. This brochure is also available online at postoffice.co.uk/current-accounts and you can also discuss our latest fees and charges with our customer service agents by calling **0345 266 8977**.

If we increase any of the charges for the day-to-day running of your account, we will let you know about this at least 60 days before the change takes place.

Interest

When you become a customer we will also give you information on the interest rate that will apply to your overdraft (if you take one) and when we will collect the interest from your account. Interest rates can change (see below) so you can always get information on the most up-to-date interest rate by contacting us on **0345 266 8977** or by visiting our website at postoffice.co.uk/current-accounts

Telling you about charges and interest on your account

We will tell you about an unpaid item fee (the charge if you bounce a cheque, Direct Debit or standing order) or any overdraft interest we are going to charge to your account at least 14 days before we apply them.

If you do have to pay an unpaid item fee or overdraft interest in any given month, we will send you a summary of that

month's account activity that will contain the following:

- A summary of unpaid item fees and interest charges that arose in the previous month, what each charge relates to, the date the charges arose and when we will take the charges from your account.
- A monthly account summary, which shows all the payments to or from your account in the previous month.

There are some banking services which will also include a charge (for example, transferring money overseas) and these ad hoc service charges won't be included in your monthly notification summary.

Text Alerts

We will send you text alerts to the mobile number we hold for you. We'll send you a text alert if you are at risk of entering or have entered an unarranged overdraft. If you don't provide us with a mobile number, or you don't keep your mobile number up to date with us, you will not receive text alerts. You can opt out at any time by telephoning us.

Changes in interest rates

When we change the interest rate on your account we will update the information in our branches and on our website, usually within three business days.

We may also place notices in selected newspapers or sometimes we will write to you personally, depending on the nature of the change.

To help you understand the change easily, our notices will clearly show the old rate alongside the new rate. This also allows you to compare.

Set-off between your accounts

If you have an account with us that is in credit, we can transfer money from that account to any other account that you hold with us that is overdrawn. It is unlikely we will do this and it is always based on individual circumstances, however we do reserve the right to perform set-off if we think it's necessary.

Statements

Monthly bank statements will be sent to you free of charge. It will be sent to your home address and will show you all transactions, payments, fees and charges applied to and from your account. Please note that there is a charge for receiving any more than 12 statements in a calendar year. Please see our 'Personal current account charges explained' leaflet for details.

You should always check your statement carefully. If your statement shows any transaction which seems to be wrong, you should tell us as soon as possible so that we can investigate it for you.

Payments to your account

Most people find it easiest for their employer to pay their salary directly into their main current account and we've provided a useful salary transfer form for your employer's payroll department which you can print off any time from [postoffice.co.uk/current-accounts](https://www.postoffice.co.uk/current-accounts) (you'll find it in our Switching Guide).

You will receive your cheque paying-in card in the post. You should use your paying-in card to pay cheques into your account in our branches. Please note this card contains personal information so please keep it safe. And all you need to pay in cash at a branch is your debit card.

You can only pay in cheques to your account that are made out to you personally. There will be rare occasions when we won't accept a payment into one of our current accounts, in particular if we have reason to suspect fraud. Depending on the circumstances, we don't have to inform our customers of the reason for not accepting a payment to an account.

Payments from your account

As part of your everyday banking you will regularly give us an instruction to make a payment to someone – perhaps you'll be paying a bill or sending money to a friend. Once we've acted on your instruction (so once the payment has left your account), you then won't be able to cancel the transaction.

We will decline to allow an attempted payment from your account due to lack of funds in the account.

Standing orders

A standing order is an instruction from you to pay a fixed amount from your account at regular intervals (normally every week, month, three months or year) to another account in the UK. It is a useful way to make regular fixed payments such as rent or loan repayments. We provide an easy set-up process for you to use (in writing using a simple form, or online) and you can also cancel and change the details of an existing standing order (for example, the

amount or frequency) by phoning us or by using our online banking service. For the change or cancellation to be reflected in the next payment we must receive your instruction at least two business days before the date on which the next payment is due.

Direct Debits

A Direct Debit is different to a standing order because you authorise someone else ('the originator') to take a payment from your account. The amount can often be different each time. It is a very convenient way to take care of regular payments like phone, gas or electricity bills. If the amount of the payment does change, the originator (the company taking the payment) should tell you the amount before they collect it from your account. You can cancel a Direct Debit at any time up to the date of a payment. If you want to stop a Direct Debit you must tell the originator in writing and also inform us.

The Direct Debit Guarantee protects you if a Direct Debit you have not authorised is taken from your account. If the originator wrongly takes a payment from your account we will refund it for you as soon as you tell us about it.

If you give your authority to take a direct debit payment of an unspecified amount from your account and the amount of the payment exceeds the amount you reasonably expected, taking into account your previous spending pattern you may request a refund within eight weeks of the date on which the funds were debited. We will also refund any interest you have paid in respect of the direct debit payment from the date it was taken from your account. However, if you knew about the

transaction at least four weeks before it took place and you gave your consent to execute the transaction directly to us you may not be entitled to a refund.

'Recurring transactions'

This is another form of regular payment which you can ask an originator to collect from your debit card account. To cancel a recurring transaction you must contact the originator.

Warning: 'Recurring transactions' are not covered by the Direct Debit Guarantee.

Unpaid items

Before you write a cheque, or before a standing order or Direct Debit is due to be paid from your account, always make sure you have enough money available in your account (or a sufficient overdraft) to cover the payment. If you do not have enough money available, we won't be able to make the payment for you and Standard Account customers will be charged our unpaid item fee (there is no unpaid item fee on our Control Account).

If there are lack of funds/an available arranged overdraft on your account on the morning when a Standing Order, Direct Debit or Future Dated Payments is due, we will try to make the payment again after 2pm the same day. This means that you have until 2pm that day to pay in enough money to ensure that the payment is made and any overdraft charges are avoided.

In the case of standing orders, our bank system may automatically try to make the payment again the next day after the original date of the payment. And cheques and Direct Debits may be represented by the payee/originator at their discretion.

Telling you about payments we have not made

There are a few reasons why we might decline to make a payment from your account, for example:

- If you do not have enough funds available in your account.
- If you have given us unclear, incorrect or incomplete instructions.
- If you have broken any condition of your account.
- If we suspect fraud or any other illegal activity.
- If we believe that your financial situation is significantly worse than it has previously been.
- If we have any legal or regulatory reason.
- If we consider that our business reputation may be damaged.

In the majority of cases we will tell you that we haven't made a payment you requested.

We will do this in a variety of ways depending on what type of payment it is:

- Card transactions – by displaying a message on the cash machine or other point of sale terminal where you are trying to pay for goods or services.
- Direct Debits and standing orders – by giving you written notice.
- In some circumstances, if fraud has occurred or is suspected, by SMS.
- For other payment types (e.g. telegraphic transfers) – by contacting you directly to advise you that the payment request has been refused.

You should note that for other types of payment (for example, funds transfers) we won't necessarily contact you directly to tell you that we haven't made the payment. You can of course call us for details of any payments we have declined to make, the associated charges and our reason for not making the payment.

If we are responsible for the non, late or defective execution of a transaction we will take the necessary steps to ensure that the transaction is correctly executed and restore your account to the state it would have been in if the transaction had been correctly executed.

Whether we are responsible or not for non, defective or late execution of a transaction you have asked us to make you have a right to ask us to make efforts to trace it and notify you of the outcome.

How cheques work

Banks and Building Societies in the UK are changing how sterling cheques drawn on UK Banks are processed.

Starting in October 2017 a new, faster system of clearing cheques is being gradually introduced by all UK Banks and Building Societies. The new system will use a digital image of the cheque, speeding up the time it takes for it to clear.

As the changes are being phased in gradually, some cheques will clear in just one working day, and some will continue to go through the existing clearing cycle which is detailed below.

By the end of 2018 all sterling cheques drawn on a UK Bank or Building Society will clear on the working day after it is paid in.

Cheque clearing cycle

This clearing cycle is for cheques in sterling that are paid into our Post Office branches. This section refers to business days which are Mondays to Fridays with the exception of Bank Holidays.

When you pay a cheque into your account at a Post Office branch, it will be shown on your bank statement on the next business day (day 1). However, we have to collect the payment from the account of the person or business that gave you the cheque. The process of collecting that payment is known as 'clearing' the cheque.

Paying in cheques

The amount of the cheque will be included in your balance, for the purpose of working out interest, two business days after you

pay it in (day 2). However, the amount will not be available yet as we will not have collected it from the account of the person or business that gave you the cheque.

The amount of the cheque will usually be available for you to withdraw or spend four business days later (day 4). However, it can take up to six business days (until day 6) for the bank the cheque is from to return it, if it is unpaid.

Writing a cheque

You must take time to write your cheques carefully – in particular always very clearly write the name of the person or organisation you are making the payment to. If you do not sign a cheque we may not be able to make the payment for you. We will keep an image of cheques paid from your account for six years, should you ever have a query. If, within a reasonable period after we have paid the amount of a cheque, there is a dispute with us about that cheque, we can provide you with an image of the cheque if you need it.

Cancelling a cheque

After you have given someone a cheque, there is a limited time available to ask us not to pay it. This is called cancelling a cheque and you should always immediately cancel any cheque that you believe is lost or stolen.

You can cancel a cheque by phoning one of our customer service agents who will help you straight away.

If you decide to cancel a cheque you must give us as much notice as possible as a cheque cannot be cancelled once it has been paid. We will make all reasonable efforts to cancel a cheque.

There is a service charge that applies to our cancel cheque service. Please see our 'Personal current account charges explained' leaflet for details.

Crossed cheques

Post Office cheques are 'crossed' (have 'Account Payee' written down them). This means that the amount of the cheque can only be paid into the account of the person you made it out to.

Crossed cheques are designed to prevent fraud. However, the protection provided may not be recognised in other countries. It will also help prevent fraud if you clearly write the name of who the payment is to and put extra information about them on the cheque, for example, account number or reference number. This is most important if you are not personally paying in a cheque (for example, because you are sending a cheque by post).

Post-dated cheques

You must not issue post-dated cheques (that is, cheques with a future date on). If you put a future date on a cheque we may still pay it before the date on the cheque. If this happens, we will not pay you for any loss that you suffer as a result. If you would like to instruct a future-dated payment you can do this easily by using our online banking service.

Out-of-date cheques

If the date on a cheque is more than six months old, we will be unable to pay it for you.

Cheques you write from your Post Office Money Current Account

When you write a cheque, the full amount could be taken from your account the next day if the person or business you have given the cheque to also has their account with the Post Office Money, or within three days if their account is at another bank.

Making payments

Paying in cash at a Post Office branch

If you pay in cash using your debit card at a Post Office branch before 4.30pm on a normal business day, it will be included in your account balance and available to withdraw by the end of that day; it will also be factored into our interest calculations. If you pay in cash after 4.30pm or on a Saturday, the money will be added to your account balance and available to withdraw at the start of the next business day; our interest calculations will also be made from the next business day.

Automated payments (electronic payments from one bank to another)

Please read this section alongside the Transaction Information Box on pages 20 to 23.

Automated payments to or from another Post Office Money Current Account (including by telephone or online banking)

If you have more than one Post Office Money Current Account in your name, any payments you make to one of your Post Office Money Current Accounts from another, over the phone or online, are taken from your account on the date you give us the instruction and are paid into your other account immediately.

Payments you make from your Post Office Money Current Account to another person's Post Office Money Current Account over the phone or online are taken from your account on the date you give us the instruction. They are paid to the other person's account on the next business day.

Automated payments to or from other banks (including by phone and online banking)

All payments you instruct us to make from your account will be credited to the beneficiary bank within one business day following the day you give us the instruction, subject to our cut-off times. This also applies to payments made to Post Office Money savings accounts and credit card accounts.

An important note on payments and your bank statements

Your balance shown on your bank statement may not take account of all the payments or withdrawals that you may have made while the statement was being produced. In these circumstances you may not be able to withdraw the entire balance shown on your statement.

Your security is our priority

Protecting your accounts

You must take care of your chequebook, cards, PINs, login IDs, passwords and all your personal information to help prevent fraud and protect your accounts.

To help prevent fraud and protect your account you should do the following:

- Let us know as soon as possible if you change your name, address, phone number or e-mail address.
- Check your statement regularly. (If there is a transaction that seems to be wrong, you should tell us as soon as possible.)
- Sign your debit card as soon as you receive it.
- Always take reasonable steps to keep your card safe and your Card PIN secret. You must not tell your Card PIN to anyone or let anyone else use your card.
- Try to memorise your Card PIN and if you do write it down always try to record it in a way that will not be recognised by others.
- Destroy the slip that tells you what your Card PIN is as soon as you receive it.
- Keep receipts safe or destroy them carefully.
- Take care when storing or destroying information about your accounts. People who commit fraud get your information in many ways, such as going through bins. You should take simple steps such as shredding printed information.
- Your post includes valuable information which could be used to commit fraud if it

were in the wrong hands. If you don't receive a bank statement or any other expected financial information, contact us.

- If you change the Card PIN we give you, choose your new Card PIN carefully.

How Verified by Visa Currently Works

During the purchase of goods/services from participating online retailers, you may be prompted to register for Verified by Visa. You will be asked to input some personal details to confirm your identity. Once this information is verified, you will be asked to create a password, known as your Verified by Visa Password. You must keep your Verified by Visa password secret.

After registering, when you use your card online again with participating retailers, you may be asked to enter your Verified by Visa Password to confirm your identity.

If you forget your Verified by Visa Password you can create a new one by clicking on the 'Forgot your Password' link during the shopping process. For security reasons you will be prompted to input some personal details to verify your identity.

From Late 2018

From late 2018 the Verified by Visa service will change. You will no longer need to register for the service as all customers will be registered automatically.

And instead of using a password we will send you a text message as the purchase is going through. This text will contain a One-Time code which you should enter into the Verified by Visa box to confirm your identity.

We will use the mobile number we have for you. If you don't have a mobile or haven't registered your number with us, we can send the code to your email address instead.

Entering the code correctly will allow your purchase to go through. If we don't have either a mobile number or an e-mail for you then you may not always be able to use your debit card for online purchases. You can update your mobile number and e-mail address by telephoning us or logging into online banking.

The service is an extra security feature of your card and is not intended to replace any security obligations in the Terms and Conditions of your Debit Card.

Online banking security

Online banking is safe and convenient as long as you take a number of simple precautions. Please make sure that you follow the advice given below.

- Keep your computer secure. Use up-to-date anti-virus and spyware software and a personal firewall.
- Treat e-mails you receive with caution and be wary of emails or calls asking you to provide any personal security details. We will never contact you to ask you to reveal your online banking or payment card PINs.

- When you are going to internet banking sites, always type the web address into the browser. Never go to these sites using a link in an email you receive.

You must tell us immediately if you suspect or discover that:

- your chequebook or card has been lost or stolen; or
- your card is used in an unauthorised or irregular manner; or
- someone else knows your Card or Online PINs, Online login ID or security information.

For account security or if your card has been lost or stolen or someone else knows your PIN, login ID, password or personal security information, you must call our 24-hour emergency number immediately on **0800 169 2646**.

Liability for losses

Unless we can show that you have acted fraudulently or with gross negligence, your liability for the misuse of your card will be limited as follows.

- If your card has been lost or stolen and someone else uses your card, or the password or PIN connected to your account, before you tell us that it has been lost or stolen, the most you will usually have to pay is £35.
- If someone uses your card details to make a payment over the phone or online without your permission, you will not have to pay anything.
- You will not be liable for losses on the card once we have been told of the loss or theft of the card.

- If you have and are using an overdraft facility and someone uses your arranged overdraft facility without your permission, the most you will usually have to pay is £35 or the overdraft limit, if lower.
- If you have and are using an overdraft facility and your card is used before you have received it, you will not have to pay anything.

If your chequebook has been lost or stolen, please contact us immediately.

If you act without reasonable care and this causes losses, you may be liable for them. If you have not protected your PIN or any password relating to your account, you may be liable for all withdrawals or purchases without limit.

Changing your debit card PIN

You can change your Card PIN to one that you find more suitable. You can choose a new four-digit Card PIN at any cash machine which offers this service. You will need to follow the instructions on screen. If you need more information about changing your Card PIN, please contact us.

Security at cash machines

The following guidelines will help to keep you safe, and your money secure, when you use cash machines:

1. Choosing a cash machine

- Be aware of others around you. If someone close by the cash machine is behaving suspiciously or makes you feel uncomfortable, choose another machine.

- If there is anything unusual about the cash machine or there are signs of tampering, do not use the machine and immediately report it to the bank or the owner of the premises the machine is in.

2. Using a cash machine

- Give other users space to enter their Card PIN in private. We recommend standing about two metres away from the user in front of you until the person has finished. Some cash machines may have a safety zone marking out this area on the ground around the machine.
- Be aware of your surroundings. If someone is crowding or watching you, cancel the instruction and go to another machine.
- Do not accept help from well-meaning strangers and never allow yourself to be distracted.
- Stand close to the cash machine and always shield the keypad to avoid anyone seeing you enter your PIN.

3. Leaving a cash machine

- Once you have used a cash machine, discreetly put your money and card away before walking away.
- If the cash machine does not return your card, report this to your bank immediately.

Staying in touch

Emergency numbers (24 hours)

To report a lost or stolen debit card or chequebook or for account security, phone us immediately on **0800 169 2646**.

Tell us about changes to your details

It's important that you tell us about any change to your name, contact address or phone number so we can keep in touch with you properly about your account. To tell us about any changes, please call us or write to us at:

Post Office Money Current Accounts
PO Box 86
Armagh
BT61 0BL

If your name changes (for example, if you get married) we will ask to see some evidence that confirms the change.

How to complain

We aim to provide a first-class service. However, we do realise that at times we may not meet the high standards you have come to expect from us.

If you have a concern about our current account products or services, please tell us. We want to put things right – first time. Your comments help us to improve our services.

If you want to make a complaint you can contact us in one of the following ways.

- In writing – send a letter to us at:
FREEPOST
Post Office Money Customer Care Team
Current Accounts
PO Box 3191
Bristol
BS99 7AX

- By phone – our customer service agents are available on **0345 266 8977** between 8am-10pm Monday to Friday, 8am-6pm on Saturdays and from 10am-5pm on Sundays.

When we receive your complaint, we will do the following:

1. We will try to resolve your complaint as quickly as possible. If we are able to resolve your complaint with you directly within 3 business days of receipt we will follow this up with written confirmation. If we cannot resolve your complaint with you within 3 business days, we will write to you within five working days to confirm that we have received your complaint and that the issues being raised are to be investigated.
2. We will always deal with your complaint as quickly as we can. However, if we have not been able to settle your complaint within four weeks of receiving it, we will write to you with an update on our investigation and when we aim to send you a full response.
3. If we are unable to fully respond to your complaint within eight weeks of receiving it, we will write to you and explain why, and tell you when we expect to be able to do so. At this point we will also provide you with details of how you may refer to the Financial Ombudsman Service should you wish to do so.

If at any stage you are not satisfied with our action or explanation you can ask for your complaint to be referred to:

Customer Care Manager
Post Office Money Current Accounts
PO Box 3191
Bristol
BS99 7AX

If you do not agree with our final response, or we cannot respond within eight weeks and you do not accept our explanations and the date we tell you we will give you our final response, you can refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can help solve or settle disputes between banks and their customers. They are entirely independent and their services are free to you. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: **0800 023 4567** - free from fixed land line

0300 123 9 123 - free from mobiles

Website:
www.financial-ombudsman.org.uk

You can also contact the Financial Conduct Authority (FCA) if you think that we may have broken the Payment Services Regulations 2009. You can contact the FCA by writing to:

Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

The FCA will use the information you provide to revise its regulatory activities where necessary.

Closing your account

If you want to close your account you must tell us in writing. When closing your account we will ask you to:

- destroy all Cards and unused cheques; and
- make all payments due out of your account and pay any interest, charges and other amounts you owe.

Unless there are exceptional circumstances, such as suspected fraud, we will not close your account without giving you at least two months' notice. We have the right to close your account if you fail to keep to any of the Terms & Conditions that apply to it, if you fail to repay money when it is due, or you or any joint account holder becomes insolvent (cannot pay their debts). If we give you notice that we are closing your account, we will immediately withdraw any overdraft and demand that you immediately repay all amounts you owe. If you do not pay the full amount you owe, or make a payment arrangement with us, within an agreed period of us asking you to, we will tell credit reference agencies. Before we do this we will give you at least 28 days' notice in writing.

You are entitled to receive up to 5 years of transaction history at account closure. Our policy is to provide this history electronically. Please see the Post Office website for more information. If we have your email on file, you will receive an email within 10 working days of closing your account containing a link with instructions on how to download your transaction history. If we don't have your e-mail, you can contact our customer service centre to get access to this history. In

addition, you are entitled to request your transaction history up to 5 years after account closure by contacting our customer service centre. The history we will provide to you in such circumstances will only cover transactions that occurred within 5 years prior to the date of the request. In certain circumstances, we will not be required to provide any transaction history to you, such as where your account has been closed due to fraud or other unlawful activity.

Important information about us

Post Office Money Current Accounts are provided by Bank of Ireland (UK) plc.

The Post Office Money® current account and associated overdraft are provided by Bank of Ireland (UK) plc. Post Office Limited is a credit broker and not a lender. Bank of Ireland (UK) plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England & Wales (No. 7022885), Bow Bells House, 1 Bread Street, London, EC4M 9BE. Post Office Money and the Post Office Money logo are registered trademarks of Post Office Limited.

Bank of Ireland UK adheres to The Standards of Lending Practice which are monitored and enforced by the LSB:
www.lendingstandardsboard.org.uk

Financial difficulty

If you find yourself in financial difficulty, you should let us know as soon as possible and we will try to help you solve the problem. The British Bankers Association has a leaflet called 'Dealing with Debt – A guide for customers'.

This is available on their website at **www.bba.org.uk**.

Important information about compensation arrangements

The Financial Services Compensation Scheme is the UK's deposit protection scheme. Eligible deposits with the Bank of Ireland (UK) plc are protected up to a total of £85,000, this is the limit applied to the total of any deposits you have with the following brands: 'Bank of Ireland UK' and 'Post Office Money'. Any deposits you hold above the £85,000 limit between these brands are unlikely to be covered.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website **www.FSCS.org.uk** or call the FSCS on **0800 678 1100**. Please note that only compensation-related queries should be directed to the FSCS.

Transaction Information

The next pages contain your "Transaction Information Box" which details important information about the range of payment services which are available on your account.

Transaction Information Box

Payment service	Account types	Authorisation required ¹	Cancelling a transaction	Processing times ²	Cut-off times for receipt of instructions	Limits
Cash withdrawal in pounds in the UK from a cash machine with the LINK logo	Control Account Standard Account	Use of correct PIN with debit card	Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	Not applicable	Daily Limit for Control Accounts £300 Daily Limit for Standard Accounts £500 Some cash machine providers may apply additional limits to transactions.
Cash withdrawal in foreign currency outside the UK from a cash machine with the Visa logo	Control Account Standard Account	Use of correct PIN with debit card	Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	Not applicable	A daily limit of £300, although some cash machine providers may apply additional limits to transactions and lower limits may apply in some countries from time to time. You should check with us to ensure your card is valid for cash machine withdrawals in a country you plan to visit and that no other restrictions apply.
Contactless Payments	Standard Account	PIN entry once every 5 contactless transactions	Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer	Not applicable	Transaction limit of £30
Debit card - purchases where you are present	Control Account Standard Account	If the retailer has Chip & PIN technology, you will be required to use your debit card and enter the correct PIN. Otherwise the transaction will be verified using your signature	Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer	Not applicable	We may need to contact you before authorising a transaction if it appears to be outside of your normal account behaviour.
Debit card - purchases where you are not present	Control Account Standard Account	You must provide to the retailer: (1) your debit card number; (2) the expiry date of your debit card; and (3) the three-digit security code. The retailer will then confirm if the transaction has been authorised	Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer	Not applicable	Daily Cumulative Limit: £50,000 for ATM/POS combined We may need to contact you before authorising a transaction if it appears to be outside of your normal account behaviour.
Debit card - Recurring Transactions	Control Account Standard Account	You must provide to the originator: (1) your debit card number; (2) the expiry date of your debit card; and (3) the three-digit security code. The originator will then confirm if the transaction has been authorised	To cancel this type of transaction, you must contact the originator	The amount of each Recurring Transaction will be debited from your available balance immediately on the date the payment is due	Not applicable	No limits apply
Direct Debits	Control Account Standard Account	To set up a direct debit on your account, you must complete an agreement with the Originator. The Originator will require your account number and sort code to process the transaction	You can cancel a Direct Debit payment at any time up to and including the due date. To cancel this type of transaction, you must contact us and the Originator	Debited from your available balance immediately on the payment due date and processed on the same Business Day	Not applicable	No limits apply
Standing Orders	Control Account Standard Account	To set up a Standing Order on your Account, we will require: (1) your account number and sort code; (2) the payee's name, account number and sort code; (3) a reference, if applicable, to identify the payment; (4) amount and frequency of payment, and (5) your authority to make the payment by signing a standing order request form (either in writing or through our online banking service)	You can cancel a Standing Order payment (either in writing, by phone or online) at any time by providing notice at least 2 Business days before the date on which the payment is due to be debited from your account	Debited from your available balance immediately on the payment due date and processed to a Post Office Money Current Account on the same Business Day and to other accounts (including Post Office Money Savings and Credit Card accounts) by the end of the next Business Day	Your instruction to set up a Standing Order payment should be received by us 2 Business Days prior to the 1st payment due date	An upper limit of £5,000 applies on Standing Orders set up using online banking.
Sending money within the UK - Telegraphic transfers (CHAPS) from your account	Control Account Standard Account	Completion of a Telegraphic Transfer instruction. You will require the payee's name, address and bank account details – account number and sort code	You are not entitled to cancel this payment	Debited from your available balance immediately on the day you give your instruction and processed on the same Business Day	Instruction must be received before 1.00pm for the transaction to be processed on the same day	No limits apply

Payment service	Account types	Authorisation required ¹	Cancelling a transaction	Processing times ²	Cut-off times for receipt of Instructions	Limits
Telegraphic transfers (CHAPS) into your account	Control Account Standard Account	None	Not applicable	The amount of the payment will be credited to your account on the day we receive it from the paying bank	Payment must be received by 3.30pm for it to be credited to your account on the same day	No limits apply
Sending money outside the UK SEPA (Stg and Euro)	Control Account Standard Account	Completion of a Telegraphic Transfer instruction. You will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name & address	Once the transaction has been made you cannot cancel it	Debited from your balance immediately on the day you give your instruction and processed by the end of two Business Days later	Instruction must be received before 4pm to be paid within the two Business Days	No limits apply
Sending money outside the UK (in currencies other than Euro and Sterling)	Control Account Standard Account	Completion of a Telegraphic Transfer instruction. You will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name & address	Once the transaction has been made you cannot cancel it	Wholly executed within EEA Debited from your balance immediately on the day you give your instruction and processed by the end of four Business Days later Not wholly executed with EEA You will be advised of the likely processing time when you request the transaction	Instruction must be received by 4pm to be paid within the four Business Days ----- Not applicable	No limits apply
Receiving money from outside the UK (Sterling and Euro only)	Control Account Standard Account	None	Not applicable	The amount of the payment will be credited to your account on the day we receive it from the paying bank or the value date stated by the paying bank	Payment must be received by 2pm to be credited on the same day	No limits apply
Online transfers	Control Account Standard Account	To make a transfer to another account, you will need: (1) your online banking login details and your online PIN; (2) the payee's name, account number and sort code; (3) an optional reference to identify the payment; and (4) your authorisation to make the transfer (in electronic format)	Once a transfer has been made you cannot cancel it. Future payments requested online may be cancelled up until one Business Day before the payment is due	To another Post Office Money Current Account in your name: Debited from your available balance immediately on the day you give your instruction or on the date specified for future payments and processed on the same Business Day To another person's bank account: Debited from your available balance immediately on the day you give your instruction or on the date specified for future payments and processed by the end of the next Business Day	Instruction must be received by 3.30pm for the processing times stated	Transfers using online banking have an upper limit of £20,000
Cash deposits at Post Office counters using debit card	Control Account Standard Account	Use of debit card	Once the deposit has been made, you cannot cancel it	Your account will be credited and the funds available to withdraw at the end of the same Business Day. Saturday deposits will be credited on the next Business Day	You can only carry out this type of transaction during Post Office opening hours	Maximum £10,000
Cash withdrawals at Post Office counters	Control Account Standard Account	Use of correct PIN with debit card, plus photo ID is required when collecting a pre-ordered cash value of greater than £1,000	Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	You can only carry out this type of transaction during Post Office opening hours	£1,000 using card and up to £7,500 by pre-arranged order

¹ Authorisation required - if any payment details are incorrect, the transaction may not be processed within the timeframes detailed

² We will stop charging debit interest on the amount of the outgoing transaction from the Business Day on which the transaction is processed
Cheques and drafts are excluded from The Payments Services Order 2009
Transactions will only be processed where there is a sufficient available balance

"Business Day/Days" means a day or days of the week between Monday and Friday inclusive (excluding Bank Holidays)

"Processed" means received by the payee's bank

The SEPA Zone comprises of all the countries within the Single Euro Payment Area Scheme. For more information and a list of countries please refer to www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/

Contact us

If you have any queries relating to your current account call us on **0345 266 8977** or visit **[postoffice.co.uk/current-accounts](https://www.postoffice.co.uk/current-accounts)**

Our lines are open from 8am to 10pm Monday to Friday, 8am to 6pm Saturdays and 10am to 5pm Sundays

Calls may be recorded, monitored and used for training and compliance purposes. Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Call costs may vary dependent upon your service provider.

Emergency numbers (24 hours)

To report a lost or stolen debit card or chequebook, or for account security, you can phone us on **0800 169 2646** or from abroad **+44 117 373 3865**

The Post Office Money[®] current account and associated overdraft are provided by Bank of Ireland (UK) plc. Post Office Limited is a credit broker and not a lender.

Bank of Ireland (UK) plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered in England & Wales (No. 7022885), Bow Bells House, 1 Bread Street, London, EC4M 9BE. Post Office Money and the Post Office logo are registered trade marks of Post Office Limited.