

Your guide to online, phone and mobile banking



Post Office Money[®] Current Accounts
are provided by Bank of Ireland UK.

For overdrafts, Post Office Limited is a
credit broker and not a lender.

[postoffice.co.uk](https://www.postoffice.co.uk)



Managing your money made easy

Pay bills from under the duvet. Transfer funds when you're on the train. With online, phone and mobile banking you can take care of day-to-day money matters wherever you are, whatever you're doing. And with a helpful customer service team on hand to answer any questions, it's not just convenient – it's easy, too.

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Hassle-free banking for busy people

Stay connected with your money when you're on the move.

By phone

Check your balance, set up and make payments, or transfer funds between accounts. Post Office Phone Banking is a fast and efficient way to manage your finances at home or abroad.

Just call **0345 266 8977*** within the UK or **+44 11 7300 6876** from abroad.

Online

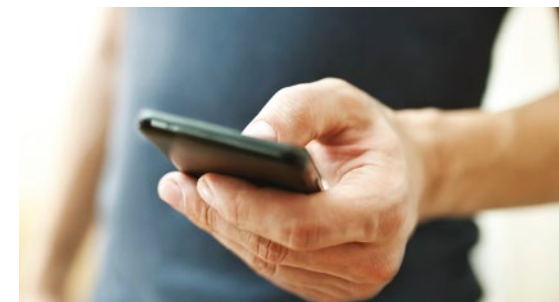
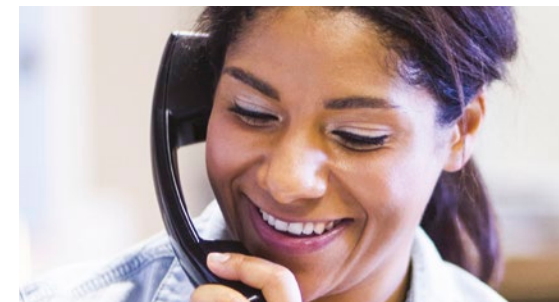
Access your account and view your balance, look up statements or set up and make payments. Our online banking service is open for business 24 hours a day, 365 days a year.

Log in via postoffice.co.uk/current-accounts

On your mobile

Just open up the mobile app whenever you need to check your balance, view your statements or make payments.

Download at postoffice.co.uk/current-accounts



Get started today

You're just a few steps away from accessing your account online, by phone or on your mobile:

1

Look out for your User ID and 6-digit PIN

They'll arrive in the post a few days after you open your account.

2

Call us on 0345 266 8977

We'll then activate your 6-digit online and phone banking PIN. For security reasons, our call centre people will ask you for your mobile phone number at this stage, too.

3

Start banking the easy way

You'll be up and running and ready to start using all our online and phone banking services.

4

Download the mobile app

Go to postoffice.co.uk/current-accounts where you can download the app. You'll need to have your User ID to hand and have activated your 6-digit online and phone banking PIN.

Forgotten your PIN?

Don't worry. Just give our phone banking team a call on **0345 266 8977** and we'll pop a new one in the post.

Banking by phone



Check your balance. Pay a bill. All you need is your 6-digit PIN to take control of your cash by phone. It's your line to effortless money management.

Here's a run down of our over-the-phone banking service.

Access	If you need help, just call our customer service team on 0345 266 8977 . Lines are open: <ul style="list-style-type: none">• Monday to Friday: 8am to 10pm• Saturdays: 8am to 6pm• Sundays: 10am to 5pm
Balance and account transactions	<ul style="list-style-type: none">• Check your account balance and upcoming transfers and payments• Request a duplicate statement
Transfers and payments	<ul style="list-style-type: none">• Pay a bill or send money to someone• Go through your Direct Debits• Review and manage any standing orders• Order a Banker's Draft• Ask for a cheque book• Sending money outside the UK or making high value payments
Updating your account	<ul style="list-style-type: none">• Change your personal details• Apply for an arranged overdraft
Emergencies	<ul style="list-style-type: none">• For lost and stolen cards and account security please call 0800 169 2646• Get emergency cash• Order a new PIN for your debit card or cash card, or for your online and phone banking• Cancel a cheque

Banking online

Enter your User ID and PIN at postoffice.co.uk/current-accounts and you'll be all set to manage your money on the go.

Access	<ul style="list-style-type: none"> Log in to your online account 24 hours a day, 365 days a year
Balance and account transactions	<ul style="list-style-type: none"> View your account balance and transaction history
Transfers and payments	<ul style="list-style-type: none"> Pay a bill or transfer money Look at any Direct Debits Set up, cancel or change the amount (in £ sterling) of your standing orders Set up new payees Arrange a future payment
Updating your details	<ul style="list-style-type: none"> Change your mobile number or even give your accounts nicknames for a personal touch

In safe hands

Call us on **0345 266 8977** and we'll sync your mobile with your current account. Then, when you come to make a payment or set up a new payee, we can send a security code straight to your mobile.

No mobile?

No problem. We'll just send your activation code in a good old-fashioned letter, instead of a text. You can then bank online or by telephone – whatever suits.

Online banking Logging on

Go to postoffice.co.uk/current-accounts. Look for the link to log on. And away you go.

The Homepage

Online banking

Transferring money

Shuffling money between accounts? Settling bills? Online banking makes staying up to speed with all your payments simple – not to mention secure.

Step 1

Choose the Send money within the UK option or use the Quick Transfer tool at the top of the screen

Step 2

Select the payee and enter the amount you want to send.

Sending money to someone for the first time? Make sure you set them up as a payee first

Enter the date and click continue

Online banking

Setting up a payee

It's simple to record your payees' details using online banking. Then, when the time comes to make a payment to them, it'll be even quicker.

Step 1

Tell us how you'd like to get your security code. To receive it straight to your mobile, you just need to register it as a security device. Call **0345 2668977** and we'll sort that out

Step 2

Enter the security code to complete set up. We'll send your code via text straight away. Or we'll pop it in the post and it'll arrive within five working days



Online banking

Setting up a standing order

Four steps. Five days. Your standing order will be up and running in no time. Just go to Money Transfer from the home page and follow the instructions.

- Step 1:** Fill in the online form.
- Step 2:** Confirm all the standing order details and request a security code to arrive by post.
- Step 3:** Once the code arrives, enter it in **Set Up a Standing Order**.
- Step 4:** That's it. Your standing order is now ready to go.

Select the account you want to transfer from and fill in all the details

Enter amount that the standing order is for

Double check everything before you hit **continue**

You'll need your 6-digit PIN

Online banking

Checking your account history

Keep an eye on what's going in and out of your account.

Starting on the home page, go to **Account History**. Here you can see all your recent transactions.

Date	Details	Debit	Credit	Balance
10/10/18	SANDWICH SHOP	5.55		
10/10/18	Miss A N Other	2.55		
10/10/18	EXPENSES	1.03		
10/10/18	DISCOUNT STORE	5.50		
10/10/18	FAST FOOD CAFE	6.00		
10/10/18	SANDWICH SHOP	5.50		
10/10/18	Miss A N Other	10.00		
10/10/18	EXPENSES	100		

Search your account history by month or look at specific dates using the **Advanced** option

Please click the *i* to view common statement terms

Export recent transactions into a handy Excel document

Online banking

Supporting you at every step

Internet browsers

Make sure you use one of these Internet browsers to access Post Office Online Banking. They tend to work best, and help keep everything secure.

- Microsoft Internet Explorer 7.0 and above
- Firefox 3.0 and above
- Google Chrome
- Safari 4.01 and above

Security you can bank on

We work hard to make sure all your information stays under lock and key. For example, we've got a 'firewall' between the outside Internet and our internal banking network. But there are ways you can stay safe online, too.

Be sure to use a secure Internet browser, such as the ones listed above, whenever you're viewing your accounts or taking care of transactions with Post Office Online Banking. This keeps any information you send to us secure and confidential.

Don't forget, it's not a good idea to send personal details over email. It's not secure enough, so we won't ever send you instructions in this way.

Need more information? Read our Online and Phone Banking Terms & Conditions at the back of this brochure.

If a question crops up when you're using Post Office Online Banking, just call us on **0345 266 8977**

Mobile banking

You can now manage your money on the go with our Current Account mobile banking app. It's available via the App Store or on Google Play. Download and you're away.

Access	<ul style="list-style-type: none">• Manage your Post Office Current Account on the move, wherever you have internet access• Call our customer services team direct from the app to speak to an advisor
Balance and account transactions	Check your account balance and see recent transactions
Transfers and payments	Pay a bill or transfer money to someone
Extras	Find your nearest Post Office branch or cash machine



Turn over for a step-by-step guide to downloading and using the app...



Mobile banking

Using our Mobile App

Got an Apple or Android phone? You can access your current account using our secure mobile app, day or night. Here's how to download and use the app:

Getting started

- 1 Make sure you have activated online banking and have your existing 6-digit PIN to hand. Call **0345 266 8977** if you don't yet have one or need any assistance.
- 2 Download the app from your preferred app store on your phone or tablet. Search for 'Post Office Current Account' and hit download - it's completely free.
- 3 Once you've downloaded the app, register using your 6-digit PIN.
- 4 Once you've registered, you'll be able to log-in using your 6-digit PIN each time.

Login to view your balance and transaction history



Account balance

See your account balance once you've logged in

Transactions

Browse the details of your recent transactions

Mobile banking

Making payments

Make a payment



List of payees

Select from your list of payees who you'd like to make a payment to

Tap, swipe, key in some details and you're done



Secure and reliable

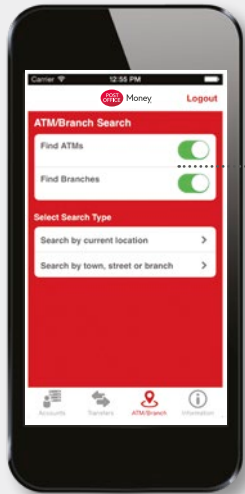
A confirmation message means you know exactly what you've paid, and when it'll arrive



Mobile banking

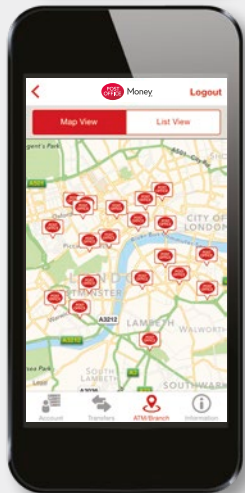
Finding a branch or Cash Machine

Search using geolocation or by manually typing in your town, street or postcode



Search criteria

Select whether you'd like to find your nearest branch, cash machine or both



Handy info

Browse a list or see their exact location on a map

Good to know...

Joint accounts

If you've got a joint account with someone else, we'll always register you both when you set up online and phone banking. But you'll each have your own, unique 6-digit PIN and activation code – so look out for two separate envelopes in the post.

Charges

Using Post Office Online and Phone Banking is completely free. The only costs you might come across are call charges.

If you ring our phone banking service from the UK – on **0345 266 8977** – we make sure you're charged a 'lo-call' rate. Unless you're using a mobile, in which case your mobile provider decides the charge. If you're ringing from anywhere outside the UK, you need to

dial **+44 11 7300 6876** – and international call rates will apply.

When it comes to online banking, you'll pay what you normally would for Internet access.

Current Account mobile banking app

We won't charge you for using this app but your mobile operator may charge you for some services such as data exchange, so please check with them. Terms and conditions apply and can be found at [postoffice.co.uk/current-accounts](https://www.postoffice.co.uk/current-accounts)

Recording calls

When you call us, occasionally we'll record our conversation. This is only ever to make sure we're providing a top-quality service and maintaining top-notch security.

One last note on security

We'll never ask you to confirm or give your User ID or PIN. If you receive a phone call, text, email or letter asking you to do this, it's not us.



Online and Phone Banking Terms & Conditions

- 1.0 Definitions**
- 1.1 “Account” means any Post Office® personal current account designated in pounds sterling and held by us in your name, which may be a Standard Account or a Control Account (as the case may be) in respect of which the Services are available;
- 1.2 “AISP” means an Account Information Service Provider with appropriate authorisation to provide a service that allows you to see details of your accounts with different providers in one place;
- 1.3 “Account Holder” means the individual(s) in whose name(s) the Account is held;
- 1.4 “Agreement” means the agreement between you and us which includes these Online and Phone Banking Terms & Conditions;
- 1.5 “Bank” means Bank of Ireland (UK) plc, trading as ‘Bank of Ireland UK’, a company incorporated in England and Wales under Company No. 7022885 and having its registered office at Bow Bells House, 1 Bread Street, London, EC4M 9BE;
- 1.6 “Banking Day” or “Banking Day of Access” means the periods of time in any day from Monday to Friday (excluding Bank Holidays in England and Wales) when we are open for business as required for the execution of a payment transaction;
- 1.7 “BIC” means bank identifier code;
- 1.8 “Cut-Off Time” means 3.30 pm on any Banking Day. Any payment instruction received after 3.30pm on a Banking Day will be deemed to have been received on the next Banking Day. Please also refer to your Transaction Information Box;
- 1.9 “Designated Accounts” means the Accounts and Third Party Accounts nominated by you for the purpose of executing a funds transfer. The categories of information required in respect of these Designated Accounts are as prescribed by us from time to time. You acknowledge that certain accounts may not be suitable for categorisation as Designated Accounts;
- 1.10 “Future Dated Payment” means requests to send money within the UK and/or avail of the Bill Payment Service service to Designated Accounts where the request for the service is made in advance of the requested date of payment;
- 1.11 “IBAN” means the International Bank Account Number;
- 1.12 “Post Office” means Post Office Limited whose registered office is at Finsbury Dials, 20 Finsbury Street, EC2Y 9AQ (Company No. 02154540);
- 1.13 “Post Office Online Banking” means the electronic banking service (accessible by means of the internet) provided by us for our Account Holders;
- 1.14 “Online Banking PIN” means a unique six (6) digit personal identification number which we will provide to you as a means of accessing Post Office Online Banking;
- 1.15 “Post Office Phone Banking” means the phone banking service provided by us for our Account Holders;
- 1.16 “Post Office Website” means the website provided by us for which the URL is owned by the Post Office;
- 1.17 “PISP” means a Payment Initiation Service Provider with appropriate authorisation to provide a service that allows that third party to pass payment instructions to us on your behalf in relation to your Account;
- 1.18 “Security Code” means a unique seven (7) digit activation code sent by us to the Account Holder required to set up certain Services;
- 1.19 “Security Devices” means the personalised security devices and other credentials you are required to use from time to time to access the Services (or any of them) and currently including the Online Banking PIN, the Security Code, the User ID and Account Holder password information (or any combination of them);
- 1.20 “Services” means the range of services that are available to you from time to time in relation to your Account (as may be amended by us from time to time) and including, without limitation, the following:
- (a) Viewing account balances and transaction history;
 - (b) Reviewing and managing standing orders and Direct Debits;
 - (c) Cheque searches from the last statement date;
 - (d) Setting up and managing payments and transfers;
 - (e) sending money between Designated Accounts in the UK;
 - (f) Managing bill payments (where you have registered for this service);
 - (g) Letting us know about a lost or stolen card;
 - (h) Updating your personal details (e.g. mobile number); and
 - (i) any other services that we may make available to you from time to time in relation to your Account at our discretion.
- 1.21 “Transaction Information Box” means the summary box of information which details the full range of payment transactions that apply to the Accounts which can be found in your “Guide to Personal Banking”;
- 1.22 “Third Party Account(s)” means the account(s) of a third party to which the Account Holder wishes to make a payment/deposit;
- 1.23 “TPP” means a third party provider which has appropriate authorisation to provide payment services in relation to your Account. A TPP can be an AISP or a PISP or both;
- 1.24 “User ID” means a unique eight (8) digit identification code which we will provide to you;
- 1.25 Any reference to “you” or “your” in these Online and Phone Banking Terms & Conditions means the Account Holder whether on your own or jointly with others. If the Account is in joint names, the reference to “you” or “your” includes each of you together and separately;
- 1.26 Any reference to “we” in these Online and Phone Banking Terms & Conditions means the Bank, and references to “us” and “our” shall be construed accordingly. Such references will also include our successors in title and permitted assigns and transferees.
- 2.0 Accounts**
- 2.1 We are offering the Services to you subject to these Online and Phone Banking Terms & Conditions, as may be amended or varied by us from time to time. Your use of the Services indicates your agreement to be bound by these Online and Phone Banking Terms & Conditions.
- 2.2 It is a pre-condition to the provision of the Services that:
- (a) You are the legal and beneficial holder of the Accounts;
 - (b) We have been provided with an authority from you (“Mandate”) to operate the Account. To the extent to which the provision of the Services (or any of them) necessitates an alteration or amendment of the terms of the Mandate, the terms of the Mandate are hereby deemed to be amended to that extent only. We will not be responsible for verifying the existence or the terms of the Mandate.
- 2.3 Some of the Services are available via Post Office Online Banking. You may access these Services on authentication of the Online Banking PIN.
- 3.0 Sending money within the UK/ Bill Payment Service**
- 3.1 Registration for sending money within the UK/ bill payment service shall be in the manner prescribed by us from time to time, and the record maintained by us of the registration, or instructions which have been (or reasonably appear to us to have been) issued by you to amend the registration, shall be prima facie evidence of such registration. Previous use of the Services by you to authorise sending money within the UK will constitute relevant authority in respect of such Accounts.
- 3.2 We may refuse to act on any Instruction (as defined in Clause 5.1 below) without liability to you where there is a lack of cleared funds in the Account or where an arranged overdraft facility is not in place on the Account (where applicable) or where such arranged overdraft facility (if in place) would be exceeded if we acted on the Instruction.
- 3.3 You may register to send money to Designated Accounts within the UK. Payments will not be permitted to a new Designated Account until such registration is verified by means of the Security Code.

3.4 Sending money within the UK to Designated Accounts are subject to transaction and other limits. Details of these limits are available from us and may be altered by us at our discretion from time to time.

3.5 Where Future Dated Payments are requested they shall be processed according to date order. Where two or more Future Dated Payments are requested for the same date they shall be processed in the order in which they were requested by you.

3.6 Whilst you may send instructions to us 24 hours a day, every day of the year, in respect of instructions to send money, the date of receipt of such payment instructions ("D") will be that Banking Day on which the payment instruction is actually received by us prior to the Cut-Off Time. The payee bank will be credited within one (1) Banking Day of the date of receipt by us of said payment instruction (D+1).

3.7 Notwithstanding the provisions of 3.6 above, where we are the payee bank, all such payment instructions will be processed on the same Banking Day.

4.0 Security/Authentication

4.1 We will supply you with an Online Banking PIN, which must be provided on request in the form and manner requested by us on each occasion you access the Services via Post Office Online Banking. In addition, we may require you to provide the User ID (where relevant) and respond to additional security questions for this purpose. Any further Security Devices prescribed by us from time to time must also be furnished by you, as required by us.

4.2 You must:

- (a) keep the Security Devices secret at all times and never share them with anyone, other than with a TPP to the extent required for the TPP to provide its services to you;
- (b) not record the Security Devices, nor hold them in a form or manner which would be intelligible to, or otherwise accessible by, an unauthorised person; and
- (c) notify us without delay (phone: 0345 266 8977 from within the UK or +44 117300 6876 from abroad) if you know or suspect that any of your Security Devices have become known or available to an unauthorised person.

5.0 Acting on instructions

5.1 You irrevocably authorise us to act upon all instructions received in respect of the Services (once accompanied by the appropriate Security Device(s)) which have been issued by you or on your behalf, without taking any further steps to authenticate such instructions (together the "Instructions" and each an "Instruction").

5.2 All instructions to send money shall constitute your liability as the Account Holder. We may refuse to act on any Instruction if the Instruction does not contain the IBAN and BIC number, or sort code and account number, or any other necessary unique identifier of the payee. In the event that we refuse to process any such Instruction, we will advise you accordingly. You may cancel or amend any Instruction given pursuant to these Online and Phone Banking Terms & Conditions provided that the Instruction has not already been effected by us.

5.3 A TPP may request access to your Account from time to time to provide payment services to you but we will only allow such access where you have authorised us to allow them access to your Account for this purpose. You are not obliged to use TPP services but, if you do, it is your responsibility to read the terms and conditions of the TPP providing the service, and understand exactly what information will be accessed by the TPP and how it will be used by them. This should all be covered in your agreement with the TPP. If we receive an instruction from a TPP to initiate a payment or access information about your Account, we will treat this as an instruction from you.

5.4 You can ask a PISP to initiate a payment on your Account by following the procedures required by such PISP. If you do this, you must authorise us to proceed with the payment by using our online verification processes and your Security Devices (as required). Once you have authorised us to proceed with the payment, the payment cannot be stopped.

5.5 You can ask an AISP to access and hold details of your Account by following the procedures required by such AISP. If you do this, you must authorise us to share the information with the AISP by using our online verification processes and your Security Devices (as required). Once you have authorised us to share your Account

information with an AISP, the AISP can make continued requests for access which we will process in accordance with your authorisation. It is the responsibility of the AISP to ensure the security of any information it holds.

5.6 A TPP must be authorised by the FCA or other European regulators to provide payment services in respect of your Account. We may refuse to process a payment transaction or a request for account information from a TPP where we know, or have reasonable grounds to suspect, that you have not authorised us to process the transaction or request from the TPP, or that the request from the TPP may be fraudulent. If we refuse a request to initiate a payment or decline a request for account information in each case from a TPP, we will let you know, unless the law prevents us from doing so or we reasonably believe it would compromise our security measures.

6.0 Joint Accounts

6.1 Instructions for Joint Accounts may be given by any of the Account Holders although each Account Holder must register separately and apply for his/her own individual Online Banking PIN and User ID in order to access the Services.

6.2 Where there is more than one Account Holder, you each agree to be jointly and severally liable for all monies due or liabilities incurred arising from any Instructions given pursuant to these Online and Phone Banking Terms & Conditions. This means we can ask all or each of you alone to pay any money owing to us and meet any obligation arising from, or in relation to, these Online and Phone Banking Terms and Conditions or any Instruction given to us.

6.3 Any and all covenants, agreements, indemnities and provisions in these Online and Phone Banking Terms & Conditions shall have effect as if they were joint and several covenants, agreements, indemnities and provisions by any such persons.

6.4 Where there is more than one Account Holder, either one of you can instruct a TPP to access your account details or initiate a payment on your Account. If we receive a request from a TPP to access account details or initiate a payment for a Joint Account, we will respond to such a request as though it is an instruction from all Account Holders unless we have been told otherwise in

writing. Where one Account Holder authorises us to share account information with a TPP (which account information may contain special category personal data), the authority of the one Account Holder will bind the other Account Holder. If either Account Holder does not want us to rely on the authority of the other Account Holder with regards to the disclosure of account information to TPPs, he/she must notify us by writing to us.

7.0 Recording

7.1 We will record Instructions received by way of the Services and, in the event of any dispute arising in relation to any Instructions or alleged Instructions, the record so kept by us shall be evidence of such Instructions or alleged Instructions for the purpose of resolving such dispute.

8.0 Information on Account balances

8.1 You accept that information on Account balances on the Banking Day of Access is comprised of:

- (a) the balance as at close of business on the Banking Day prior to the Banking Day of Access; and
- (b) all standing orders, all automated debits and credits due for value on the Banking Day of Access, and debits and credits made by use of Post Office branch terminals and the cash machine network or any other electronic money transfer system.

All transactions included under paragraph (b) above are for information purposes only and you hereby acknowledge that their status will not be confirmed until close of business on the Banking Day of Access.
- (c) all cheques deposited to your Account or debited from your Account on the Banking Day of Access made by use of Post Office branch terminals and the cash machine network or any other electronic money transfer system.

This is for information purposes only and you hereby acknowledge that their status will not be confirmed until close of business on the Banking Day of Access.

8.2 The information available by means of the Services (where applicable) shall not be taken as conclusive evidence between us and you of the

state of your Account.

9.0 Direct Debits

9.1 You may notify us of a request to cancel any Direct Debit set up on an Account at any time. However, you are responsible for ensuring that any Direct Debit cancellation instruction is notified to, and actioned by, the originator and any relevant third parties in good time and in accordance with the terms of the agreed Direct Debit mandate and required period of notice of cancellation. In any event, notification must be received at the latest before the end of the Banking Day before the agreed date of debit.

10.0 Charges

10.1 We may decide to introduce a charge for operating the Services. Notice of the introduction of such a charge will be given to you in accordance with all relevant legislation and regulatory guidance before the charge takes effect. Unless you advise us otherwise, we will debit your Account with any such charges should those charges be introduced. If we introduce a charge and you do not want to be charged for the Services, you shall be free to terminate this Agreement without charge but you must immediately discharge all and any outstanding liabilities to us before doing so. In the absence of any prior notice to the contrary, you will be deemed to have accepted any such introduced charges with effect from their notified effective date.

10.2 Where applicable, standard charges will be levied in respect of individual transactions/ Services in accordance with our then current schedule of fees and charges. Details of these fees and charges are as set out in our "Personal current account charges explained" brochure, which is available from any participating branch of the Post Office and/or at postofficemoney.co.uk/currentaccounts.

11.0 Alterations

11.1 These Online and Phone Banking Terms & Conditions, the available Services, and any associated limits or requirements, may be altered by us at our discretion from time to time (e.g. to comply with any legislation or regulatory guidance or to enhance the security of the Services provided). Any such alteration shall become effective two (2) months' after

notice of such alteration has been provided to you in accordance with all relevant legislation and regulations. If you do not agree with the proposed alteration, you shall be free to terminate this Agreement without charge but you must immediately discharge all and any outstanding liabilities to us. In the absence of any prior notice to the contrary, you will be deemed to have accepted such revised Online and Phone Banking Terms & Conditions with effect from their notified effective date.

12.0 Limitation of liability

12.1 We shall not be liable for any delays, interruptions, errors or failures in the provision of the Services which are due to abnormal and unforeseen circumstances beyond our reasonable control including, but not limited to: events of force majeure; those caused by failure or fluctuation of electrical power; industrial action; industrial disputes; breakdown or other malfunctions of your or our phone or other technical equipment, including associated hardware and software.

12.2 We shall not be liable, either in contract or in tort, for any loss or damage claimed to have arisen as a result of any non-availability, non-functioning or malfunctioning of the Services which is not our fault and which we have taken such steps to put right as are reasonable and practicable in the circumstances.

12.3 In the event of any incorrectly executed transaction resulting from our acts or omissions, we will refund the amount of such incorrectly executed transaction and will restore your Account to the state it would have been in had the incorrectly executed transaction not taken place.

12.4 We shall have no liability to you in respect of any transaction which is effected by us in accordance with an incorrect unique identifier (sort code, Account number, IBAN or BIC) supplied by you. We will, however, make all reasonable efforts to recover the funds involved in that transaction. We may charge you in respect of all reasonable costs incurred by us in recovering the funds on your behalf.

12.5 Subject to your full compliance with these Online and Phone Banking Terms & Conditions, we shall accept liability for the non-execution or defective execution of a funds transfer between Designated

Accounts or other bill payment, limited to the amount of the unexecuted or defectively executed transaction.

13.0 Account Holder liability

13.1 You must advise us without undue delay and, in any event, no later than thirteen (13) months after the transaction debit date, of any unauthorised or incorrectly executed transaction. Once you have notified us of an alleged unauthorised or incorrectly executed transaction on your Account, we will promptly investigate your claim. In some cases, we may ask you to give us further information about the transaction (for instance, to enable us confirm that the transaction was properly authorised and authenticated where the instruction came from a TPP) or cooperate with the police or other enforcement bodies.

13.2 In the event of an unauthorised or incorrectly executed transaction out of your Account, we will, subject to Clauses 13.3, 13.4 & 13.5 below, refund the amount of such transaction and will restore your Account to the state it would have been in but for the unauthorised or incorrectly executed transaction.

13.3 Where an unauthorised or incorrectly executed transaction has resulted from the loss, theft or misappropriation of any of your Security Devices and where such loss, theft or misappropriation was reported to us without undue delay, you will be liable for such unauthorised or incorrectly executed transactions up to a maximum of £35.

13.4 Where an unauthorised or fraudulent transaction has resulted from: (i) gross negligence on your part; or (ii) you failing to use your Security Devices in accordance with these Online and Phone Banking Terms and Conditions; or (iii) you failing to take reasonable steps to safeguard your Security Devices; or (iv) you failing to notify us of the loss, theft or misappropriation of any of your Security Devices, you will in each case be liable for any and all losses incurred as a result of any such unauthorised or fraudulent transactions.

13.5 Without prejudice to the generality of the above, we shall have no liability whatsoever in respect of any loss suffered by you as a result of your breach of Clause 4 by way of knowingly, negligently or recklessly disclosing any or all of your Security Devices.

14.0 Severance

14.1 Each of the provisions of these Online and Phone

Banking Terms & Conditions is severable from the others and if at any time any one or more of such provisions, not being of a fundamental nature, is or becomes illegal, invalid or unenforceable, the validity, legality and enforceability of the remaining provisions of these Online and Phone Banking Terms & Conditions shall not in any way be affected or impaired.

15.0 Waiver

15.1 No time or indulgence which we may extend to you, nor any waiver by us of any breach made by you of any of these Online and Phone Banking Terms & Conditions, shall affect our rights and powers hereunder.

16.0 Jurisdiction

16.1 These Online and Phone Banking Terms & Conditions shall be governed by and construed in accordance with the laws of England & Wales. In this regard, you hereby submit to the jurisdiction of England & Wales in relation to any claim or proceedings made under these Online and Phone Banking Terms & Conditions. Where an Account is held in Northern Ireland, these Online and Phone Banking Terms & Conditions shall be governed by the laws of Northern Ireland and the Courts of Northern Ireland will have jurisdiction. Where an Account is held in Scotland, these Online and Phone Banking Terms & Conditions shall be governed by Scottish law and the Scottish Courts will have jurisdiction. You further irrevocably submit to any other jurisdiction in which you have assets and hereby waive any objections to any claim that any suit, action or proceedings have been brought in an inconvenient forum.

17.0 Termination

17.1 You may terminate this Agreement at any time on notice to us.

17.2 We may terminate this Agreement at any time on two (2) months' notice to you.

17.3 In addition to our right to terminate this Agreement, and without any liability to you, we reserve the right to block the use or operation of the Services (or any of them) in circumstances where:

(a) we have reasonable grounds to suspect unauthorised and/or inappropriate use of the Services, fraud, theft or dishonesty;

(b) where we have reasonable grounds to believe

that there is a significantly increased risk that you are getting into, or are in financial difficulties, or are or may become bankrupt or subject to a voluntary arrangement or are unable to fulfil your obligations under this Agreement;

- (c) we have good reason such as a change in your credit profile;
 - (d) you have breached any of these Online and Phone Banking Terms and Conditions;
 - (e) you fail our security checks in a manner which we deem to be unacceptable; or
 - (f) we have any legal, regulatory or other objectively justifiable reason.
- 17.4 If we stop the use or operation of the Services we will inform you immediately after doing so and will give you our reason for doing so unless this would, or would be likely to, prejudice the prevention or detection of crime, the apprehension or prosecution of offenders, or the administration of justice. We will unblock the Services as soon as practicable after the reasons for blocking cease to apply.

18.0 Funds Transfer/Payments Timing

- 18.1 You send money within the UK and/or avail of the Bill Payment Service in the knowledge that Instructions are only effective at the time of their receipt by us and that there may be a time lag between the transmission of Instructions over the internet and their receipt by us.
- 18.2 You may register to send money to Designated Accounts within the UK. Payments will not be permitted to a new Designated Account until such registration is verified by means of a Security Code issued by us to you.

19.0 Standing Orders

- 19.1 You may register to set up standing orders on any Account. Any such newly-registered standing order will not be activated until such registration is verified by means of a Security Code issued by us to you.
- 19.2 You may request the amendment or cancellation of any standing order set up on an Account at any time. You are responsible for ensuring that any such amendment or cancellation Instruction is issued in good time and we shall have no liability to you in respect of any payment made by us on foot of a valid standing order mandate where the

Instruction to amend or cancel the said mandate was not received by us at any time before the end of the working day preceding the date on which the funds are being debited from your Account.

20.0 Suitable Facilities

- 20.1 You will, at your own expense, provide and maintain facilities suitable for gaining access to the Services (as communicated by us to you from time to time).

21.0 Security

- 21.1 While all reasonable security precautions have been taken by us, the nature of communication by the internet is such that we cannot guarantee the privacy or confidentiality of any information relating to the Account Holder passing over the internet. In accessing the Post Office Website and in availing of the Services, you accept that electronic mail messaging may not be free from interference by third parties and may not remain confidential. The use of the Post Office Website is at your sole risk.

We are members of the Financial Ombudsman Service and subscribe to the Lending Code. Copies of the Code are available on request.

If you are not satisfied with any aspect of our service or products please contact our Customer Services Centre (clarify complaints process, contact details for phone and written contact) who will be pleased to help you and explain our complaints procedure in more detail. A copy of our complaints procedure is available on request.

Got a query? Get in touch

Contact us

Call us 0345 266 8977*

Visit us postoffice.co.uk/current-accounts

*Lines are open 8am-10pm weekdays, 8am-6pm Saturdays and 10am-5pm Sundays and Bank Holidays.

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 **PL3654**.

*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.

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