Online Saver is provided by Bank of Ireland UK

This document contains important information. You should read it carefully and we recommend you either save or print it in case you need it in the future.

Online Saver at-a-glance
✓ Start saving with just £1 – up to £2 million
✓ Unlimited free withdrawals
✓ Manage your account online 24/7
✓ A choice of monthly or annual interest
✓ A variable interest rate with a fixed interest bonus for 12 months from account opening

Applying for an Online Saver
To apply you must:

• Be a UK resident, resident in the UK for tax purposes and aged 18 or over. This does not include the Channel Islands and the Isle of Man. The account is not open to trustees, charities, clubs, associations, companies, limited liability partnerships, partnerships nor may it be used for business purposes
• Provide the account number and sort code of a UK Bank or Building Society current account in your name(s). The account must offer Direct Debit payment facilities. This account will be your Linked account
• Be able to save at least £1
• Have a valid email address

You’ll find our simple online application typically takes less than 15 minutes to complete. Most accounts are opened instantly and we’ll let you know your new account number and sort code at the end of the application. If we can’t open your account instantly, we’ll tell you what you need to do to open your account.

After you’ve applied
Shortly after you apply, you’ll receive an email from us letting you know your account is open or what you need to do to open it. Once your account is opened you’ll receive the following items, separately, in the post:

1. Your 6 digit security number – if you didn’t set it when you applied, as you’ll need this to log in
2. Confirmation your Direct Debit has been set up (if you chose to make your deposit by Direct Debit)
3. Confirmation of your account number, deposit and User ID

The first item should arrive within 4 to 5 business days. The second two items can take up to 10 business days.

If you change your mind, you have 14 days from the day you receive notification of your account being opened to call us on 0345 600 5580* and cancel. If you do this, we’ll help you switch to another of our accounts or we will give you all your money back with any interest it has earned.

Logging in
To log in visit postofficemoney.co.uk and just:

• Click on ‘Log in’, in the top right hand corner
• Select ‘Savings’ from the list
• You’ll need your User ID and 6 digit security number to log in

After you’ve applied

The first time you log in you’ll need to read and agree to our Internet Banking Terms and Conditions.

Once you’ve logged in you can change your 6 digit security number to something more memorable:

• Select ‘Savings Account Management’
• Then ‘Change Security Number’

When changing your PIN please make it memorable to you but do not make it easy to guess. Don’t use your date of birth, the same numbers, e.g. 111111 or a sequence of numbers, e.g. 123456.

Making deposits

You can make the most of your Online Saver by adding more money to the account. You can make deposits in a number of ways:

✓ One off payments from your Linked Account – simply log in to your Online Saver account and select Transfer Money In > From Linked Account. This will send a single payment from your Linked Account to your Online Saver account.
✓ Debit Card – log in to your account and select Transfer Money In > By Debit Card and follow the on-screen instructions.

*Call costs may vary depending on your service provider. Calls may be recorded, monitored and used for training and compliance purposes.
Regular payment from your Linked Account
– simply log in to your Online Saver account and select Regular deposit > Set up new. This allows you to send regular payments from your Linked Account to your Online Saver account. You are in complete control of the value and frequency of these payments and can change or cancel them at any time.

Faster Payment – using your Bank or Building Society’s telephone or online banking service. Simply provide your Online Saver account number and sort code (we’ll send you this once your account is open) together with the amount you’d like to deposit.

Making withdrawals
It’s easy to make a withdrawal from your Online Saver:
• Log in to your account
• Select ‘Transfer Money Out’
• Follow the simple on-screen instructions
Your money will be paid to your Linked Account – withdrawals normally take 1 business day.

For security purposes, you won’t be able to make withdrawals for the first 8 calendar days from the date your account is opened.

Changing your Linked Account
It’s very simple:
• Log in to your account
• Select ‘Linked Account’
• Choose ‘Change Linked Account’

Please bear in mind it can take up to 8 business days to change your Linked Account as we’ll need to set up a new Direct Debit to your new account. You won’t be able to make any withdrawals during this period.

Statements and tax certificates
You’ll get an eStatement quarterly (if you make a deposit or withdrawal in that quarter). We’ll email you when this is available to view.

Interest
When you first apply you can choose whether your interest is paid monthly or annually:
• Annual interest is paid between the 20th and 25th March each year
• Monthly on the first Business Day of each month
You can’t change when your interest is paid once your account has been opened.

We calculate interest on a daily basis on the total balance in your Account at the end of the day at the relevant gross rate (subject to your meeting our minimum balance criteria).

Tax
Your new Online Saver pays gross interest.

Telephone support
Your Online Saver can only be managed online. But we do have a helpdesk you can call on 0345 600 5580* if you get stuck.

Forgotten your 6 Digit Security Number or User ID?
Just call us on 0345 600 5580* and we’ll send them to you – please allow up to 4 business days for them to arrive.

Closing your account
If you would like to close your account, you can do so either Online or by writing to us at Post Office Money Savings, PO Box 87, Armagh, BT61 0BN.

When we receive your closure request we’ll return your full balance, together with any interest, to your Linked account. If you choose to close your account please save or print any eStatements beforehand.

In the event of death
Accounts held in your sole name may be closed and the balance, together with any interest up to the date of closure, paid to the personal representatives.

An account held in joint names may, at the request or agreement of the surviving account holder, continue in the name of the deceased account holder and the surviving account holder.

*Call costs may vary depending on your service provider. Calls may be recorded, monitored and used for training and compliance purposes.
About us

Post Office Money Savings Accounts are provided by Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number S12956. You can confirm the registration at www.fca.org.uk. Registered in England & Wales (No. 7022885), Bow Bells House, 1 Bread Street, London, EC4M 9BE. Post Office and the Post Office logo are registered trademarks of Post Office Limited. Post Office Limited is registered in England and Wales. Registered No 2154540. Registered office is Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. Post Office and the Post Office Money logo are registered trademarks of Post Office Limited.

How to make a complaint

If you need to make a complaint, please contact us and we will do everything we can to resolve it as quickly as possible, but please allow up to 5 business days for a reply. When we first write to you, we’ll send you a summary of the procedures that we will follow when resolving your complaint. A copy of these procedures is also available on request.

You can make a complaint by calling 0345 602 3409* or writing to: Freepost, Post Office Money Customer Care Team. If you’re not happy with our response, you may be able to refer your complaint to the Financial Ombudsman Service. Making a complaint won’t affect your legal rights.

You can contact the Financial Ombudsman Service by calling 0800 0 234 567 or writing to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Alternatively, you can email complaint.info@financial-ombudsman.org.uk or visit www.financial-ombudsman.org.uk to find out more.

If we have not been able to resolve your complaint to your satisfaction AND you have bought our product or services online: The European Commission has established an online dispute resolution platform (ODR platform) which is specifically designed to help customers resident in the European Union who have been unable to resolve a complaint with traders established in the European Union from which they purchased goods or services online. You can submit your complaint online through the ODR platform in any of the official languages of the European Union.

The platform will then send your complaint to the Financial Ombudsman Service for an independent review within 90 days.

You can access the ODR platform at http://ec.europa.eu/odr

Important Information

Deposit Guarantee Scheme – Depositor Information Sheet

Basic information about the protection of your eligible deposits

<table>
<thead>
<tr>
<th>Eligible deposits in Bank of Ireland (UK) plc are protected by:</th>
<th>The Financial Services Compensation Scheme (&quot;FSCS&quot;)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limit of protection:</td>
<td>£85,000 per depositor per bank / building society / credit union1</td>
</tr>
<tr>
<td>The following trading names are part of your bank / building society / credit union:</td>
<td>‘Bank of Ireland UK’, ‘Post Office Money’ and savings accounts under the ‘AA Savings’ brand deposited with Bank of Ireland.</td>
</tr>
<tr>
<td>If you have more eligible deposits at the same bank, building society or credit union:</td>
<td>All your eligible deposits at the same bank / building society / credit union are “aggregated” and the total is subject to the limit of £85,0002</td>
</tr>
<tr>
<td>If you have a joint account with other person(s):</td>
<td>The limit of £85,000 applies to each depositor separately3</td>
</tr>
<tr>
<td>Reimbursement period in case of bank, building society or credit union’s failure:</td>
<td>20 working days4</td>
</tr>
<tr>
<td>Currency of reimbursement:</td>
<td>Pound sterling (GBP, £), or, for branches of UK banks operating in other EEA Member States, the currency of that State.</td>
</tr>
<tr>
<td>To contact Bank of Ireland (UK) plc for enquiries relating to your account:</td>
<td>Post Office Money Savings PO Box 87, Armagh, BT61 0BN Tel: 0345 600 5580</td>
</tr>
<tr>
<td>To contact the FSCS for further information on compensation:</td>
<td>Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a></td>
</tr>
</tbody>
</table>

More information: http://www.fscs.org.uk

1 Call costs may vary depending on your service provider. Calls may be recorded, monitored and used for training and compliance purposes.
Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000. This method will also be applied if a bank, building society or credit union operates under different trading names. Bank of Ireland (UK) plc also trades under Bank of Ireland UK, Post Office Money and AA Savings. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under http://www.fscs.org.uk

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100. Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31st December 2018, within 15 working days from 1st January 2019 until 31st December 2020; within 10 working days from 1st January 2021 to 31st December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under http://www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions List

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.

2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

3. It is a deposit made by a depositor which is one of the following:
   - credit institution
   - financial institution
   - investment firm
   - insurance undertaking
   - reinsurance undertaking
   - collective investment undertaking
   - pension or retirement fund
   - public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded
Online Saver Terms and Conditions

Please retain for future reference.

These Terms and Conditions regulate the operation of your Post Office Online Saver account (your ‘Account’).

These are our standard Terms and Conditions upon which we intend to operate your Post Office Online Saver account (your ‘Account’).

These Terms and Conditions are broken down into the following sections:
- Glossary of Terms;
- General Conditions; and
- Special Conditions.

Section 1 – Glossary of Terms

1.1 The purpose of this section is to help you understand these ‘Terms and Conditions’ by explaining the meaning of certain words and phrases that we have used. Unless otherwise stated, all capitalised words and phrases used within these Terms and Conditions will have the meanings given to them below:

‘Account’ means the Post Office Online Saver held by us in your name.

‘Account Holder’ means the individual(s) in whose name(s) the Account is held.

‘Account Number’ means the 8 digit number that identifies the Account.

‘Agreement’ means:
- a) these Terms and Conditions;
- b) the Mandate;
- c) the Operating Instructions, which together make up our Agreement regulating the operation of your Account.

‘Bank Base Rate’ means the base lending rate published from time to time by the Bank of England.

‘Bank of Ireland UK’ means Bank of Ireland (UK) plc, a company incorporated in England and Wales under Company No. 07020885.

‘Business Day’ means any day from Monday to Friday (excluding bank holidays) when we are open for business as required for the execution of a payment transaction.

‘Cleared Funds’ means money credited to your Account after it has been passed from your bank/building society with you as the payee.

‘‘Closed Account’ means a fixed interest rate that may be applied to a Variable Rate Account for a fixed period. The fixed period commences from the date the Variable Rate Account is opened.

‘Costs’ means any costs, claims, losses, damages, demands, fines, expenses (including, without limitation, any court costs and other reasonable legal expenses) and any other form of liability.

‘Linked Account’ means the current account that we link to your savings account so that you can transfer money between accounts safely and securely whenever you like. It should be a UK personal bank or building society account in your name(s) that accepts Direct Debts.

‘Mandate’ means the authority given by you authorising us to accept and act on your instructions and to carry out transactions on your Account (as may be amended by you from time to time).

‘Normal Working Hours’ means the hours between 9am and 5pm on a Business Day.

‘Operating Instructions’ means any instructions issued by us from time to time in relation to the operation of the Account or the Website, which will form part of the Agreement.

‘Payment Order’ shall have the meaning given to it in clause 3.1 of the Special Conditions.

‘Post Office’ means Post Office Limited, a company registered in England and Wales with company number 2594540 whose registered office is Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

‘Registered Address’ means the address we have recorded in our records for correspondence with you, which will be the address of the first-named applicant as stated on the original application form.

‘Security Information’ means the User ID, Security Number and Account Number.

‘Security Procedures’ means the personalised set of security procedures as prescribed by us from time to time that you must complete in order to execute certain types of payment transaction on the Account.

‘Special Conditions’ means the terms and conditions set out in section 3 of these Terms and Conditions (as may be amended from time to time) which govern the execution of individual and successive payment transactions on your Account.

‘Transaction Information Box’ means the summary box of information which is set out in the Special Conditions detailing the full range of payment transactions that apply to your Account.

‘Unique Identifier’ means the information we require from you in order to initiate certain payment transactions on your Account (for instance, the IBAN, Bank Identifier Codes (BIC), Account Number or sort code).

‘User ID’ means the personal identification issued to you that will allow you to manage and operate your Account through the telephone or internet via the Customer Service Centre or the Website.

‘Website’ means the Post Office website located at www.postoffice.co.uk or such other URL as may be designated from time to time for this purpose.

‘Yearly’ means each period of 12 calendar months starting on (and including) 21st March during the currency of the Account, and the term ‘Yearly’ shall be construed accordingly.

‘6 Digit Security Number’ means the 6 digit personal identification number that will allow you to manage and operate your Account through the telephone or internet via the Customer Service Centre or the Website.

1.2 Any reference to “you” or “your” in these Terms and Conditions means the Account Holder whether on your own or jointly with others. If your Account is in joint names, the reference to “you” or “your” includes each of you together and separately.

1.3 Any reference to “we”, “us”, these Terms and Conditions means Bank of Ireland UK, and references to “us” and “our” shall be construed accordingly. Such references will also include our successors in title and permitted assigns and transferees.

Section 2 – General Conditions

Opening an Account
1) We will only open and activate an Account for you when:
   a) we hold a correctly completed and valid Application Form and Mandate from you;
   b) we have received at least the minimum amount of Cleared Funds required to open the Account as specified in clause 1.4;
   c) we have confirmed the identity and address of all Account Holders.

2) Before we open an Account for you, we are obliged to confirm your identity and permanent address. We will seek proof of your identity and address through electronic verification processes before the Account is opened in order to comply with our legal and regulatory duties. We may require you to provide us with proof of your identity and permanent address if we cannot verify who you are electronically.

3) Where you send an application for an Account and funds by way of cheque directly to us for investment in an Account, we will bank any cheque when we have completed our initial review of your application. We will put a hold on your initial deposit until we have satisfactorily carried out the checks we believe necessary.

4) Where we do not hold the required correctly completed Application Form, Mandate and/or have not completed the checks we believe to be necessary, we will not open an Account for you.

5) We will put a hold on any initial deposit in the Account until we have satisfactorily carried out the checks we believe to be necessary.

6) No interest will be paid in the event that we are unable to open an Account.

7) The Post Office Online Saver may be closed to new investors at any time and at our sole discretion.

8) We reserve the right, without giving any reason, to refuse to open an Account to or to accept any deposit.

9) If you are unhappy about your choice of Account you must within 14 days of the date you receive notification of your Account being opened contact us and we will help you switch to another of our accounts or we will give you all your money back with any interest it has earned.

Account Holders
10) The Account may be held either in a sole name or in joint names with a maximum of two named Account Holders.

11) The Account is only open to individuals who are resident in the United Kingdom and who are investing as beneficial owners (that is, on their own behalf). The Account is not open to trustees, charities, clubs, associations, companies, limited liability partnerships, partnerships nor may it be used for business purposes.

12) You may not open more than one Account in your sole name and one Account jointly in your name and that of someone else.

13) If we so decide we may, without giving any reason;
   a) withdraw the Post Office Online Saver account at any time so that it is not available to new investors generally; or
   b) refuse to open a Post Office Online Saver account for you.

Operating Your Account

Deposits
14) All deposits to your Account must be in sterling. The minimum deposit required to open an Account is £100. The maximum opening balance on your Account is £2,000,000. No cash deposits are allowed.

15) a) The initial deposit must be by
   - Direct Debit
   - Debt Card payment or
   - A first party cheque i.e. a cheque drawn on your own personal bank/building society account so that you can transfer money between accounts safely and securely whenever you like.

   b) If you fail to fund your account within 30 days of account opening we will automatically close the Account.

16) You can make further deposits into your Account at any time in one of the following ways:
   a) by electronic payment,
   - Direct Debit
   - Debt Card payment,
   - a standing order from your bank, using your Online Saver account number and sort code,
   - transfer from an eligible Post Office savings account held in your name(s) subject to complying with the relevant terms and conditions of that account.

17) We will not accept deposits in any other way. All deposits must be in sterling for a minimum of £100.
27) Interest is calculated daily and paid;

22) You must register a Linked Account for the purposes of making

21) We will not be bound to pay interest or recognise the claims of

Third party authority

20) You agree not to give anyone else authority over your Account

under an Enduring Power of Attorney or a Property and
Financial Affairs Lasting Power of Attorney that is registered with
the Court of Protection. Only in exceptional circumstances will
we accept unregistered forms of Attorney or other third party
authorities to operate your Account.

You must send the original or certified copy of the Enduring
Power of Attorney or Property and Affairs Lasting Power of
Attorney documents to us. Both the Donor and Representative
will be subject to our standard checks to confirm their identity
and address as stated in these Terms and Conditions.

21) We will not be bound to pay interest or recognise the claims of
any person other than you in relation to the Account, except for
a trustee in bankruptcy or deputy duly appointed by the Court of
Protection.

Linked Accounts

You must register a Linked Account for the purposes of making
withdrawals from the Account. Only one Linked Account can
be registered for each Account. The Linked Account must be in
the same name(s) as the Account Holder(s) for the payment of
interest and/or credit transfers.

33) If we are changing the interest rates in a way that is to your
disadvantage, we will notify you personally up to 14 days before
the change comes into effect. This will only apply where your
Account has a balance of £100 or more.

When we personally notify you we will also:
- tell you about our other Post Office savings accounts (and, if available, we will help you to switch to one of these if you want to); and
- remind you that for a period of 30 days from the date of this
notification you can close your Account with no notice period
or any charges longer than £1 from our pop-up until any charges
you have already accrued in the account.

34) An accidental error or omission in notifying you of a change
to the interest rate on your Account will not invalidate the change.

Interest

24) Our rates of interest are variable unless otherwise stated. You
can find out about our interest rates including any introductory
bonus or tier, where applicable by:
- visiting the Website – www.postoffice.co.uk;
- contacting the Customer Service Centre

25) Interest is payable on your initial deposit, in accordance with
these Terms and Conditions, from the date we receive Cleared
Funds for your initial deposit and we subsequently open your
Account for you. No interest will be paid in the event that we are
unable to open an Account for you.

In the case of additional deposits, interest is payable from the
date that we receive payment value from your bank. In most
cases, this will be a minimum of 2 Business Days after you have
made an account deposit or withdrawal but will pass on
immediate value to you for all Deposits from the Business Day on
which we receive value for the Funds.

27) Interest is calculated daily and paid;
- Annually between the 20th and 25th March;
- Monthly on the first Business Day of each month.

28) Annual or monthly interest will be credited to your Account.

29) No interest will be payable on your Account in respect of any day
or for any part of which the cleared credit balance is less than £1.00.

30) Interest is calculated on the closing balance on your Account
each day at 1/365 of the annual interest rate for each day (or for a
period of less than a year).

31) Interest is calculated and payable up to the close of business the
day before any withdrawal or closure of the Account. If you
transfer funds between your Post Office Accounts on a non-
Business Day (or outside the Cut-off Time on a Business Day),
interest will not be paid on balances until the next Business Day.

Changes in the Interest Rates

22) We may change interest rates on your Account (and introduce or
change different rates applicable to different Account balances)
for any of the following reasons:
- a) if there have been changes in the Bank Base Rate or if we
have good reason to expect changes;
- b) if changes have been announced by our competitors in the
rates paid on accounts that are broadly comparable with
your Account;
- c) if we need to reflect any regulatory requirements or
guidance, a decision or recommendation of any court
or ombudsman or any change in taxation or the law that
impinges on the interest rates that we pay to investors;
- d) to ensure our business is sustainable in the long term;
- e) to reflect the rates being paid on our other accounts so as to
ensure that the interest rates we pay reflect the features of
our accounts (account with longer notice periods receive a higher rate of interest, other features being the same).

33) If we are changing the interest rates in a way that is to your
disadvantage, we will notify you personally up to 14 days before
the change comes into effect. This will only apply where your
Account has a balance of £100 or more.

When we personally notify you we will also:
- tell you about our other Post Office savings accounts (and, if available, we will help you to switch to one of these if you want to); and
- remind you that for a period of 30 days from the date of this
notification you can close your Account with no notice period
or any charges longer than £1 from our pop-up until any charges
you have already accrued in the account.

34) An accidental error or omission in notifying you of a change
to the interest rate on your Account will not invalidate the change.

Taxation

35) Interest will be paid Gross without the deduction of tax. We do
not require any personal details registered on this account to declare they are a non-tax payer.

Withdrawals

36) Provided you have sufficient Cleared Funds in your Account
you can make withdrawals from your Account. However, for
security reasons, you will not be able to make withdrawals from
your Account for 8 calendar days from the date your Account
is opened.

37) You can make withdrawals from your Account by electronic
payment to your Linked Post Office Account via the website.

38) Nothing in these Terms and Conditions allows you to undertake
any transaction that results in your Account becoming overdraft
if you have not indicated otherwise.

a) we may close your Account and deduct the amount of the
overdraft from any other account that you hold with us or
any other amount that we owe you.

b) we may require you to repay the amount of the overdraft
(but, to the extent the overdraft arose from our error we
must act reasonably in relation to how much we require
you to repay and when);

c) we reserve the right to charge interest on the amount of the
overdraft until it is repaid and if the money remains unpaid
we may take legal action to recover it.

Joint Accounts

39) Where your Account is in joint names:
- we will only accept one Registered Address for the Account
which will be the address of the first-named applicant as
stated on the Application Form;
- you agree to be bound jointly and severally (that is, both
individually and together) by the terms and conditions of the
Agreement and acknowledge that you will be jointly and
severally liable for any obligations, duties or liability under,
or in connection with the Agreement;

40) If you agree to pay our reasonable charges for services related
to your Account or for work we are required to do specifically
in relation to your Account or for any work we are required
to do specifically in relation to your Account to comply with
any order, requirement or ruling by any court, regulator or
governmental body.

41) Our charges are subject to variation from time to time. If we
agree to provide any service (or if we are required to do any
work) other than a standard service we will tell you in advance
of any charge that you will have to pay us. We may deduct our
charges from your Account.

Account Information

42) For your Account we will issue statements at regular intervals
during the year, detailing the amounts of any deposits and
withdrawals, the amount of any interest and the charges
deducted throughout the previous year. We will provide you at
least one statement each Year. This information is also available
to you in a printable format via a secure webpage on the website.

Security

43) You will have a User ID and 6 Digit Security Number that
will allow you to transact your Account over the internet via
the Website.

44) For your protection, when telephoning our Customer Service
Centre you will be required to provide your User ID and three
digits from your 6 Digit Security Number and your call may be
recorded.

45) To help prevent fraud and protect the Account we recommend
that you:
- commit your User ID and 6 Digit Security Number to memory
and destroy any written notification as soon as you receive it;
- do not write down or record your User ID and 6 Digit
security number. If you do ever write down your User ID or
6 Digit Security Number, you should try to record them so
they will not be recognised by others;

46) You must ensure that your Registered Address, telephone
number and email address are up to date and that the
arrangements for receiving mail at your Registered Address and
email address are secure.

47) If you suspect that someone knows your User ID or 6 Digit
Security Number you must telephone us immediately on
0345 602 3409.

48) If you act fraudulently in relation to your Account you will be
liable for all losses. If you act without reasonable care and Losses
are caused, you may be liable for them. We may decide that
you have not acted with reasonable care if you fail to follow the
security safeguards set out above or elsewhere in the Agreement.

Closing your Account

49) You may close the Account online, or by writing to us. More
information on this can be found on our website.

50) We may close your Account by giving you at least 30 days’
notice if:
(a) you cease to be resident in the United Kingdom or if you
cease to be resident for tax purposes in the United Kingdom;
(b) your Account has the minimum allowable
balance as per your product specific terms and conditions
and/or has not been used in the last 12 months;
(c) you have breached any terms of the Agreement (including
these terms and conditions); or
(d) continuing your Account would cause us to breach the
requirements of any judicial, regulatory or governmental
body having jurisdiction over us (or would cause us

disproportionate difficulty or cost in complying with such requirements; or
e) we are required to do so under applicable law or regulation;
f) it is no longer economic for us to provide your Account and we offer you another Account which is (so far as practicable) comparable and is available either with us or with another bank or building society.
51) We may close your Account immediately if:
(a) we suspect fraud or other criminal or unlawful activity;
(b) you are in material or persistent breach of these terms and conditions;
(c) the Account is being used for a purpose or business with which we do not wish to be associated;
(d) we are required to do so by law, court order or other regulations;
(e) you have acted without reasonable care in conducting any business with us;
(f) you deliberately provide inaccurate information.

Death of an Account Holder
52) Where one or both Account Holders dies during the life of the Account, the personal representatives of the deceased Account Holder(s) must notify us in writing and provide us with a copy of the death certificate.
53) In the event of the death of a sole Account Holder, at the request or with the agreement of the deceased personal representatives, the Account may continue in the name of the deceased.
Alternatively, the Account may be closed and any funds in the Account (together with any interest accrued up to the date of withdrawal) will be paid to the personal representatives.
54) Where your Account is held in joint names, the Account may, at the request or with the agreement of the surviving Account Holder, continue in the name of the deceased Account Holder and the surviving Account Holder.

Deactivated Accounts
55) If you do not make any transactions on your savings Account for three years, then we may deactivate your Account. We will notify you in advance of the intended deactivation and provide you with options to prevent your Account from being deactivated.
If you do not respond to the notification, your Account may be deactivated and this will mean that we may stop sending you account-related correspondence and if relevant to your Account/ATM Cards. In addition, we may also restrict your ability to transact on your Account. You can reactivate your Account by phoning us or writing to us, as part of the reactivation process we may have to undertake an identity check with a Credit Reference Agency, but this will not impact your credit rating. The Account will always belong to you and will continue to accrue interest at the applicable rate.

Changes to our Agreement
56) We reserve the right to change any of the terms and conditions of the Agreement in order to:
(a) make them easier to understand, fairer or to correct mistakes;
(b) reflect changes in the law, regulatory guidance or in any code of practice;
c) improve the service offered to you or to make it more efficient or cost effective;
d) reflect a decision or recommendation of any court or ombudsman;
e) reflect changes in market conditions or banking practice or the costs of maintaining your Account; or
f) ensure that our business is run promptly.
57) For the purposes of this provision a ‘change’ will include any proposed amendment, deletion or addition to the terms and conditions of the Agreement. Where we reasonably believe a change is to your advantage, it will be applied immediately without prior notice and we may notify you of any such change in accordance with clause 58.
58) For all other changes to the terms and conditions of the Agreement, we will notify you of the proposed change at least 2 months before it is due to take effect by whatever means we, in our sole discretion, deem appropriate. If you object to any such notified change, you must notify us of this within 2 months by writing to us and we will treat this as notice of your intention to terminate the Agreement and close or switch your Account. You will not be charged for closing or switching your Account in these circumstances. In the absence of notice to the contrary, you will be deemed to have accepted such change with effect from the notified effective date.
59) Where applicable, we will notify you of any changes by:
a) placing notices on the Website; or
b) taking out adverts in the Daily Telegraph and the Daily Mail (or any other two daily newspapers circulating throughout the UK) or
(c) writing personally to you; or
d) placing notices within Post Office branches; or
(e) a combination of any of the above.
60) If we decide to add a new payment service or feature to your Account, this will not be treated as a change and any such addition will be applied immediately without prior notice.
61) An accidental error or omission in telling you about a change to the terms and conditions of the Agreement shall not invalidate the change or the Agreement.

Complaints and Enquiries
62) If you have a complaint, we want to know. In the first instance you should contact the Customer Service Centre on 0345 600 5584 or write to us at FREEPOST, POST OFFICE MONEY SAVINGS and they will be happy to help. If you have made a complaint but are still not satisfied with the response the Financial Ombudsman Service may be of assistance and they can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR. If you would like full details of our complaints procedure, we will provide these to you on request. If we have not been able to resolve your complaint to your satisfaction AND you have bought our product or services online.
The European Commission has established an online dispute resolution platform (ODR platform) which is specifically designed to help customers resident in the European Union who have been unable to resolve a complaint with trades established in the European Union from which they purchased goods or services online. You can submit your complaint online through the ODR platform in any of the official languages of the European Union.
The platform will then send your complaint to the Financial Ombudsman Service for an independent review within 90 days. You can access the ODR platform at http://ec.europa.eu/odr
63) All enquiries with regard to your Account should be directed to our Customer Service Centre, whose telephone number is 0345 600 5584 or by writing to Post Office Money Savings, PO Box 87, Armagh, BT61 0BN.

Legal Orders
64) You acknowledge that we are bound to give effect to any legal order to which we are subject and which affects your Account. You agree that you will pay us (and we may debit to your Account) any reasonable costs or expenses which we incur in complying with such order (but subject to any provisions made by such order in relation to our costs). You acknowledge that we may require you to instruct lawyers in foreign countries in which we operate, as well as those of the UK.

Errors
65) Whilst we will try to operate your Account accurately, mistakes may occur. If you are aware that an amount has been incorrectly credited or debited to your Account you should notify us as soon as you become aware of the error. If you use funds with the knowledge that they were incorrectly transferred into your Account, we may take steps to recover the money from you or take it from your Account and take such other proceedings or actions as may be appropriate.
66) If we become aware of an error we will notify you and amend the Account accordingly, including removing any money incorrectly transferred into your Account.
67) If, in any other person, debt or credit an amount to your Account in error, you agree that we may make an necessary correcting entry to your Account without having to seek your prior approval. Where any amounts are debited to your Account in error, our total liability to you shall, unless otherwise stated, be limited to payment to you of an equivalent amount.

Our Liability
68) We will not be liable to you in respect of any Losses that you or any other person may suffer or incur in connection with, or relating to your Account except where such Losses are due solely to our acts, errors or omissions. In particular, we will not be liable to you or any other person for any Losses due to:
(a) your instructions not being sufficiently clear; your acts, errors or omissions (for instance, where you have failed to provide correct information or to keep your information up-to-date); any actions, limits or regulations imposed by any governmental, regulatory or other official body of any kind from time to time; any acts, errors or omissions of a third party (e.g. an ATM operator or retailer) or anything which is expressly excluded or limited in the Agreement.

*Call costs may vary depending on your service provider. Calls may be recorded, monitored and used for training and compliance purposes.
*Call costs may vary depending on your service provider. Calls may be recorded, monitored and used for training and compliance purposes.
Section 3 – Special Conditions

The Special Conditions set out below relate exclusively to the provision of payment services and govern the future execution of individual and successive payment transactions on your Account. Both the General Conditions and Special Conditions apply to the operation of your Account. In the event of any conflict or inconsistency between the Special Conditions and the General Conditions, the Special Conditions shall prevail.

General Information

11 Bank of Ireland UK is the provider of payment services in relation to your Account. We have outlined the main characteristics for each type of payment service we offer for the Account but if you have a query relating to any type of payment service we offer, please call the Customer Service Centre for further information.

12 The full range of debit and credit transactions available on the Account (together with further details relating to each type of transaction) are set out in the Transaction Information Box below for your information. If you want a paper copy of the Transaction Information Box, you can request a copy by calling the Customer Service Centre.

It is important that your contact details are correct and kept up-to-date. Therefore, if you change your correspondence address, telephone numbers or other contact details that you have given us, you must notify us as soon as possible in writing or via our website. Failure to do so may mean that we are unable to provide you with information regarding the operation of your Account or any transactions carried out on it.

Payment Transactions

2.1 You should refer to the Transaction Information Box to see which types of payment transaction you may carry out on your Account. No other forms of payment transactions are permitted on your Account.

2.2 Once we have accepted your instruction to make a payment from your Account, you will not be able to cancel it once the payment has left your Account. You may be able to cancel your instruction to make a payment from your Account provided you tell us before the relevant Cut-off Time.

2.3 In respect of any cash deposited to the Account by you or a third party, we will ensure that the amount of any such deposit is credited to the Account immediately upon receipt of the same by us. However, please note that cash deposits may have to pass through third party money transmission and clearing systems that we use for certain types of transactions, which may affect the date of receipt of such funds by us. You should refer to the Transaction Information Box for further detail in respect of when cash deposits transactions will be credited to your Account and when the funds will be made available to you. Once a cash deposit has been credited to your Account, it will be treated as Cleared Funds for the purposes of paying interest (if applicable).

2.4 We may decline individual transactions on your Account. If a transaction is declined, you will be informed at the time of the transaction and, where possible, you will be given the reasons for declining the transaction. If it is not possible to give you reasons for declining the transaction at the time, you can call the Customer Service Centre and we will explain to you why the transaction was declined. However, we reserve the right to withhold this information from you where its disclosure would put us in breach of a legal or regulatory requirement which applies to us or would otherwise compromise the security of your Account or those of our customers.

2.5 If we or our agents, debit or credit an amount to your Account in error, you acknowledge and agree that: (i) we may make any necessary correcting entry without it having to seek your prior approval; and (ii) our total liability to you in respect of any such error shall be to remedy the error and restore the Account to the state it would have been in had the transaction not been made.

Payment Orders

3.1 A “Payment Order” is any instruction requesting the execution of a payment transaction on your Account. Where we receive a Payment Order: • before the Cut-off Time on any Business Day, we will treat your instruction as being received by us on the same Business Day; • after the Cut-off Time on any Business Day, we will treat your instruction as being received by us on the next Business Day; • out of Normal Working Hours, we will treat your instruction as being received by us on the next Business Day.

3.2 For the purposes of this provision, we will be deemed to have received a Payment Order when we hold a properly authorised form of instruction (see clause 3.8); and in the case of outgoing payments, we have been provided with the relevant Unique Identifier (see clause 3.3). We will send you and agree that we will not be able to process any transaction in the absence of the same.

3.3 You are responsible for ensuring the correctness and accuracy of all Payment Orders for outgoing payments on the Account and you acknowledge that we are under no obligation to check whether the Unique Identifier or other information provided with a Payment Order is correct.

3.4 All payments you instruct us to make from your Account will be credited to the beneficiary bank within 1 Business Day following the date of receipt of the Payment Order. Please refer to the Transaction Information Box for further details.

3.5 In respect of payments into the Account (i.e. credit payments), the Account will be credited with the amount of any such payment on the same Business Day as the payment value date is received by us, save where the date of receipt is not a Business Day in which circumstances the Account will not be credited until the next Business Day.

3.6 Any incoming payment to the Account (whether made by you or a third party) will be credited to your Account immediately without further notice to you, provided that the Account Number accompanying the payment. Where the Account Number is incorrect we will take reasonable steps to recover the payment but you acknowledge that we shall have no liability for the non-execution of the payment to the Account.

3.7 We may refuse to act on any (incoming or outgoing) Payment Order where: • your instructions are unclear, incomplete or are not in the required form (e.g. they do not contain the sort code, account number or any other information that we need to process the transaction); or • your instructions are not authorised in accordance with the Mandate; or • we suspect fraudulent or other unlawful activity on the Account; or • there are unavailable Cleared Funds; or • to do so would put us in breach of a legal or regulatory requirement which applies to us. Where we refuse to process a Payment Order for any reason, we will inform you accordingly.

Account Information

4.1 We will make available in printable form via a secure web page on the Website, which allows you to access details of all transactions on the Account, including the following details in respect of all transactions on the Account: • a reference enabling you to identify each transaction; • the amount of the transaction; • the amount of any charges applied to the transaction; • where applicable, the exchange rate applied to the transaction; and • the debit or credit value date of the transaction.

4.2 The above information is also available in printable format via a secure web page on the Website, which allows you to access details of all transactions with certain types of payment transactions which you must complete to authorise these payment transactions. Where Security Procedures apply, you will be told what the relevant Security Procedures are when you instruct us to carry out a payment transaction. If a payment transaction is authorised in accordance with the relevant Security Procedures you will, in the absence of any evidence to the contrary, be liable for any such transactions. We may change our Security Procedures from time to time but, if we do this, you will be notified in advance.

Disputed Transactions

5.1 If at any time you become aware of: • a transaction on your Account that has not been correctly executed; or • a transaction on your Account that has not been authorised by you; you must in each case notify us without undue delay by calling the Customer Service Centre so we can investigate the transaction for you.

5.2 The sooner you notify us and the more information you can provide about the transaction, the quicker we will be able to determine whether the transaction was in fact unauthorised or executed incorrectly. In some cases, we may ask you to put your
query in writing. Failure to notify us promptly may mean that you are not entitled to a refund from us or other form of redress.

5.3 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 authenticated) or cooperate with the police or other enforcement bodies.

5.4 Where it is established that the transaction was not authorised by you, we will (subject to clauses 5.5 and 5.7 below) refund the full amount of the transaction and, if applicable, restore the Account to the state it would have been in had the unauthorised transaction not taken place.

5.5 Where an unauthorised transaction is made using: your User ID or 6 Digit Security Number by someone other than you, and in each case you have reported it in accordance with the provisions of clause 51 of the General Conditions, you will be liable for any unauthorised transaction, subject to a limit of £50 PROVIDED ALWAYS THAT you have not acted fraudulently or failed with intent or gross negligence to protect the security of your Account in which case you will be liable for all unauthorised transactions and for any and all Losses incurred by us in respect of such unauthorised use.

5.6 Where it is established that the transaction was incorrectly executed by us, we will (subject to clause 5.7 below) refund the full amount of the transaction and, if applicable, restore the Account to the state it would have been in had the incorrectly executed transaction not taken place.

5.7 You will not be entitled to any form of refund from us in respect of unauthorised or incorrectly executed transactions on your Account of which we are notified more than 13 months after the debit date of the transaction.

5.8 We reserve the right to debit from your Account the amount of any refunds paid to you where, upon further investigation, it is subsequently established that you are not entitled to a refund. If there is insufficient balance on the Account to debit the amount of any refunds paid to you in circumstances where you are not entitled to a refund, we reserve the right to take all reasonable steps (including legal proceedings) to recover from you the amount of any such refunds together with any fees, charges or expenses that we have incurred.
### Section 4 – Transaction Information Box

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Debit</th>
<th>Credit</th>
<th>Cut-off Times for Instructions</th>
<th>Unique Identifier</th>
<th>Authorisation Required</th>
<th>Withdrawal of Authorisation</th>
<th>Limits</th>
<th>Execution and Debit/Credit Value Times</th>
<th>Notification of Refusal to Execute</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-house transfers (i.e. transfers to or from another Post Office Money savings account administered by us)</td>
<td>✓</td>
<td>✓</td>
<td>If we receive your instructions before 5pm on a Business Day, we can make the transfer on the same Business Day. Instructions received after 5pm will be processed on the next Business Day</td>
<td>We require: (1) your Account Numbers and sort code; (2) the payee’s account name, account number and sort code; and (3) an appropriate reference to identify the payment</td>
<td>Successful completion of the Security Procedures relevant to the channel by which you are making the transaction</td>
<td>You may withdraw your authorisation at any time up until the transaction has been processed</td>
<td>There are no limits on the number or value of transfers that you can make to other Bank of Ireland UK accounts provided there are sufficient Cleared Funds for us to process the payment request</td>
<td>Inbound transfers are credited to your Account immediately and we will start paying interest immediately. Outbound transfers are debited from your Account immediately and we will stop paying interest from the Business Day on which the funds are debited</td>
<td>In writing</td>
</tr>
<tr>
<td>Electronic payments (incoming payments)</td>
<td>✓</td>
<td></td>
<td>The originating Bank or Building Society will have provided you with details of their cut-off times</td>
<td>You will be required to give your sort code and Account number to the originating bank or building society</td>
<td>Successful completion of the Security Procedures relevant to the channel by which you are making the transaction</td>
<td>You may withdraw your authorisation as stipulated by your originating Bank or Building Society</td>
<td>There are no limits on the number or value of transfers that you can make</td>
<td>Credited to your Account on the same Business Day on which the funds are received by us</td>
<td>In writing</td>
</tr>
<tr>
<td>Electronic payments (outgoing immediate payments)</td>
<td>✓</td>
<td></td>
<td>If we receive your instructions before 5pm on a Business Day, we can make the payment on the same Business Day. Instructions received after 5pm will be processed on the next Business Day</td>
<td>We require: (1) your Account Number and sort code; (2) the payee’s name, account number and sort code</td>
<td>Successful completion of the Security Procedures relevant to the channel by which you are making the transaction</td>
<td>You may withdraw your authorisation at any time up until the transaction has been processed</td>
<td>All withdrawals are subject to sufficient Cleared Funds being available for us to process the payment request. There are no limits on the value of transactions requested online. In exceptional circumstances requests can be made in writing or by telephone. There are no limits to the value of written requests. Telephone requests are subject to a £15,000 daily limit</td>
<td>Debit from your Account immediately we will stop paying interest from the Business Day on which the funds are debited. The payee’s bank will receive the funds within 1 Business Day</td>
<td>Notification of refusal will be communicated by the same method as you requested the payment transaction</td>
</tr>
</tbody>
</table>
Post Office Privacy Policy

At the Post Office we’re committed to protecting your personal information and respecting your privacy in everything we do. This summarised Policy lets you know what data we collect about you, how we use it and gives you information about your rights and how you can get in touch with us.

For more detail, please go to www.postoffice.co.uk/privacy

We are-

• Post Office Management Services Limited is registered in England and Wales. Registered Number 08459718. Registered Office: Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ

We have a Data Protection Officer who can be contacted at the address above or by sending an email to data.protection@postoffice.co.uk

We collect- name, address, contact details, date of birth, marketing preferences and other information you give us in order to apply for the product. Additional data including opinions may be collected through your correspondence with us. To provide you with other products and services that you may be interested in our data is enriched with other information from other sources.

Why we collect personal information about you and what we do with it-

We use your data- to provide the product or service, to comply with law, where we have your agreement or consent and where a reasonable justification exists.

We use your information-

• To provide information about exciting offers and deals. We only contact you in the ways you have given us permission for. You can change your mind at any time – see ‘Your Rights and Choices’.
• To enhance or improve your experience with us. Our communications about offers are tailored specifically based on your preferences and habits (‘profiling’).
• In combination with other customers’ data, including anonymised external information to better understand our markets. This analysis and segmentation ensures we offer competitive products and services (‘profiling’).
• For internal business processes- like transacting with partners, conducting audits, producing management information, managing complaints, to assist in training, quality assurance and compliance.
• For customer feedback surveys, to prevent fraud and to comply with anti-money laundering regulations.
• To manage your rights under the UK Data Protection Act including managing marketing suppression lists.
• For obligations imposed by law enforcement agencies and other organisations.

Who we share your information with

We never sell your information and only pass it to our trusted partners and service providers. Bank Of Ireland (UK) plc provide our Financial products and you should read their Privacy Policy which will be provided to you when you request to open a product.

Transferring information outside of the EEA

Your personal information may be processed outside the European Economic Area (EEA) where privacy laws may not provide protection to the same level as in the UK. Before any transfer takes place, steps are taken to ensure your personal information is adequately protected and safeguards such as standard contractual clauses are in place.

How long do we keep your personal information?

Your personal information is removed after its purpose has been served and after either party can make a legal claim, or where required for legal or regulatory reasons.

Your Rights and Choices

You can object to Direct Marketing by calling 03457 22 33 44, text phone 03457 22 33 45, sending an email to pol_marketpermissions@response-services.co.uk or by writing to Marketing Preference Team, Finsbury Dials, 20 Finsbury Street, London, EC2Y 9AQ.

You can request a copy of all personal information held about you by contacting our Information Rights Team.

You have the right to lodge a complaint with the Information Commissioner’s Office. See https://ico.org.uk/

You have qualified rights to withdraw consent, have information about you corrected, deleted, provided to you (‘portability’) and the right to object to or to restrict processing of your data. You may request human intervention where automated processing has taken place.

Contact Us

For information about our privacy practices and to exercise any of these rights then please contact our Information Rights Team by writing to: Post Office Information Rights Team, Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

Email: information.rights@postoffice.co.uk
Post Office is able to supply customers with this leaflet, free of charge, in an alternative format for people who are visually impaired. Once your account has been opened we can also provide account correspondence documentation and statements in large print or Braille, excluding the 6 Digit Security Number. To obtain a copy call the Post Office helpline on 03457 22 33 44* or Textphone 03457 22 33 55.

*Calls to 0800 numbers are normally free of charge from landlines and mobile phones. Calls to 0345 numbers should cost no more than calls to geographic numbers (01 or 02). You should check call charges with your service provider. We may record, monitor and use calls, but only for training and compliance purposes. Our lines are open from 8am to 10pm Monday to Friday, 8am to 6pm on Saturdays, and 10am to 5pm on Sundays and bank holidays.

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