

Say hello to your new Visa Debit Card



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

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Welcome to your new Post Office Visa Debit card

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

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



Welcome to Visa Debit

Enjoy many great benefits of a Visa Debit card with your account.

Great benefits for you

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

The benefits in more detail:

Debit card payments

Your new Visa Debit card will allow you to make purchases online, over the phone or in shops without carrying cash with you.

Greater worldwide acceptance

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

Wider online acceptance

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

Better protection

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

*There are daily limits on the amount that can be withdrawn and they may vary at certain Cash Machines at home or abroad depending on the Cash Machine provider.

Added peace of mind with Verified by Visa

How Verified by Visa Currently Works

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

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

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

From Late 2018

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

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

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

Frequently asked questions

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

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

Even more peace of mind

With Verified by Visa you have greater protection online.



What is a Visa Debit card?

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

How do Debit Cards work?

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

Where can I use my Visa Debit card?

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

How do I activate my card?

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

What happens once I activate my card?

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

Visit [visa.co.uk](https://www.visa.co.uk) for more information about using a debit card

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

Frequently asked questions

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

You will have 2 months to activate your new card.

What should I do when I receive my card?

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



Understanding the fees and charges

Point of Sale and Cash Machine Transactions

We won't charge you for making a debit card payment in pounds when buying goods and services or making a cash withdrawal in pounds in the UK. Fees for using your card abroad will be charged as follows:

Non-sterling fees applying to our Current Accounts

Transaction fee for making a debit card payment in a foreign currency.	2.75% of transaction amount
Cash withdrawal in a foreign currency outside the UK and Ireland. The machine will give you notice that you may be charged.	£1.50 per transaction plus the non-sterling transaction fee

Understanding the fees and charges

Important Information

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

Authorisation of debit card transactions that would put your account overdrawn or over your arranged overdraft limit will be refused.

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

Be aware that pre-authorisations can reduce your available funds. Some merchants (like hotels, or car rental firms) might use your card to take a pre-authorisation. This is to ensure you have sufficient money available to pay for extras such as the mini-bar bill for example.

A pre-authorisation puts a hold on part of your available funds and while it's in place you won't be able to spend that money. It can take several days for the hold to be removed.

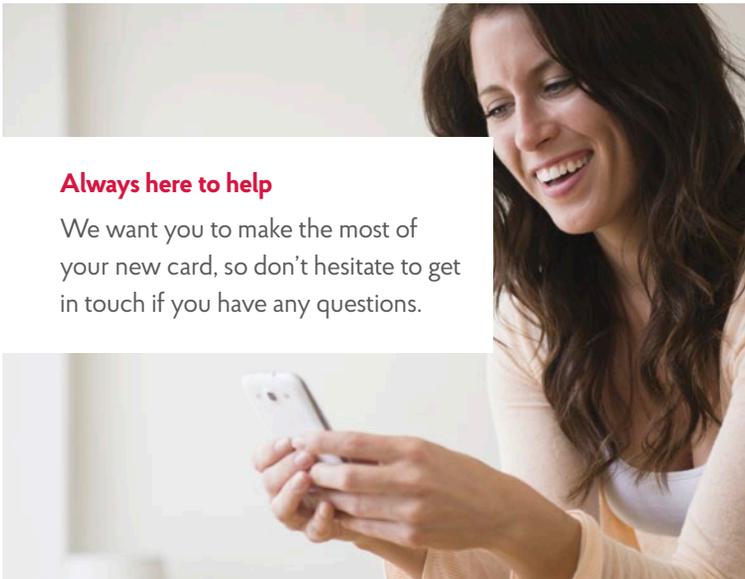
Always keep an eye on your balance and contact us if you notice anything unusual

Emergency contact details

If your card is lost or stolen or for account security:

At home **0800 169 2646**

Abroad **+44 117 373 3865**



Always here to help

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

Start enjoying the benefits today

For more information **Call us** 0345 266 8977
Visit us postoffice.co.uk/current-accounts

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

Emergency numbers (24 hours)

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

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 the Post Office
helpline on **03457 22 33 44** or Textphone **03357 22 33 55**.
Quote **PL3656**. We also welcome calls via Text Relay – see
small print for call charges.

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