

Application for the Post Office Budget Card

Please complete in **BLACK INK** and write in **BLOCK CAPITAL LETTERS** inside the boxes. This helps us process your application faster.

1. Your Details

Surname Initial/s

First name

Title (Mr, Mrs, Miss, etc.)

Date of birth (applicants must be at least 18 years old and a resident of the UK)

House number Flat number

Address line 1

Address line 2

Town

County

Postcode

Contact telephone number

Email

To activate your account you will need to provide a password of between 5 and 21 characters.

Please tick one of the following to indicate which your password is the answer to:

Mother's maiden name Place of birth Memorable place Other

2. Identification

In order for your application to be processed, please tick and provide at least two forms of identification, one from each of the lists below:

Proof of Identification

- Full UK / EU valid passport
- Full UK driving licence (old style)
- Full UK / EU driving licence photocard
- EU National Identity Card with photo
- DWP / Benefits Agency correspondence
- Tax Coding Notice / assessment

Proof of Address

- Bank / building society statement*
- Residential utility bill*
- Local Authority correspondence / invoice
- Full UK driving licence (old style)
- Full UK / EU driving licence photocard
- DWP / Benefits Agency correspondence
- Tax Coding Notice / assessment

Important: the same piece of ID cannot be used for proof of identification and proof of address.
*Not more than 6 months old.

Take control of your budgeting

Apply today



Visit postoffice.co.uk/budgetcard



Ask in branch



Be the first to know...

For great offers and new services, sign up for our email newsletter at postoffice.co.uk/news

The Post Office is able to supply customers with this brochure, free of charge, in an alternative format for people who are visually impaired. To obtain a copy call the Post Office helpline on 08457 22 33 44* (or Textphone 08457 22 33 55*), quoting PL9024.

(Lines open 9am - 7pm weekdays and 9am - 1pm Saturdays.)

*Calls may be monitored or recorded for training purposes. Local call rates apply. Call costs may vary depending upon your service provider.

Post Office® Budget Card is issued by Bank of Ireland. Bank of Ireland is authorised by the Central Bank of Ireland and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request. Bank of Ireland is incorporated in Ireland with Limited Liability. Registered Office, Head Office, 40 Mespil Road, Dublin 4, Ireland. Post Office Limited is registered in England and Wales. Registered No. 2154540. Registered Office, 148 Old Street, London EC1V 9HQ. Post Office and the Post Office logo are registered trade marks of Post Office Limited.



• SAVINGS • MORTGAGES • CREDIT CARDS
• LOANS • TRAVEL MONEY

Quote branch response code:

Budget Card

The sensible way to budget for your household bills

Post Office® Budget Card is issued by Bank of Ireland

POST OFFICE

online | in branch | by phone

Handled with care

Post Office® Budget Card

It's simple, sensible and puts you in control.

We know how tricky it can be to budget for your household bills. That is why the Post Office Budget Card has been introduced – to help put you in control of your budgeting activity and give you peace of mind.

Post Office® Budget Card is issued by Bank of Ireland

The Post Office Budget Card is a safe and convenient way to provide for your bills. The card ensures your funds are protected, meaning your money will be replaced if your card is lost, stolen or damaged*.

Your money is protected by the Irish Deposit Guarantee Scheme.

Stay in control of your budgeting

Your Budget Card is designed to help you stay in control of your household bill budgeting. It offers you many benefits:

Protection – the funds on your Budget Card are registered to you, and will be replaced if your card is lost, stolen, or damaged**.

Value – there are no fees or charges to open or use your Budget Card†.

*See section 10 of the Terms and Conditions for more information.

**A £5 card replacement fee applies.

†See section 5 of the Terms and Conditions for more information regarding charges.

You can budget for and pay many household bills and services with Budget Card††. Some of the bills and services are:

- Car Tax
- Gas Bill
- Electricity Bill
- Council Tax
- Council Rent Payments
- Telephone Bill
- TV Rental
- Fishing Licence
- Catalogue Payments
- Post Office Credit Card
- Post Office Homephone & Broadband
- Post Office Travel Insurance
- One4all™ Gift Card

With the Budget Card, it couldn't be simpler to plan for your household bills:

Your step-by-step checklist

- 1 Visit any Post Office branch to load money onto your Budget Card in multiples of £5.
- 2 When you have a bill that can be paid at the Post Office – such as Car Tax or your Gas Bill – simply pop into your local branch and hand the bill and your Budget Card to the counter staff.
- 3 Your Budget Card will be swiped and your bill will be paid.
- 4 You will be asked to sign a receipt and all items will be handed back to you. It's that simple.

†† See introduction section of Terms and Conditions for more details.

Using your Budget Card

How much can I load onto my Budget Card?

You can load between £5 and £250 onto your Budget Card at any one time, in multiples of £5; and there is a maximum balance limit of £1,500[†].

How do I check my Budget Card balance?

We've made it even easier for you to stay in control of your budgeting and bill payments. You can view your transactions online, call us and review your annual statement.

 **Keep in control online**
go to postoffice.co.uk/budgetcard to view your balance and bill payment history.

 **Keep in control by phone**
you can check your balance 24 hours a day by calling 0845 082 24 80*.

 **Keep in control with your annual statement**
detailing your 12-month balance and transaction history.

Need to budget separately for Christmas?

Take control of your Christmas budgeting with the Post Office Christmas Club. Ask over the counter for details or see postoffice.co.uk/christmasclub

Post Office® Christmas Club Card is issued by the Governor and Company of the Bank of Ireland.

How to apply

Just follow these simple steps to apply for your Budget Card.

1

Complete the short application form at the back of this leaflet and hand it over at the Post Office counter, with the two forms of identification you have selected (see list on application form) and a £5 minimum deposit.

2

Receive your Budget Card over the counter immediately.

3

Start managing your budgeting straight away by adding funds to your new Budget Card.

You can check the balance of your Budget Card at any time

 Visit postoffice.co.uk/budgetcard

 Call 0845 082 24 80*

 Call 0800 316 05 86* (freephone)

[†]Funds will be credited to your account within one working day of lodgement.

* Calls may be recorded, monitored and used for training and compliance purposes.

Terms and Conditions of Use of the Post Office Budget Card

Please retain for future reference

Introduction

These are our standard Terms and Conditions upon which we intend to rely. For your benefit and protection, you should read these Terms and Conditions carefully before completing and signing the application form. If you do not understand any point, please ask us for further information. A current version of these Terms and Conditions is available, in a downloadable format, on www.postoffice.co.uk/budgetcard

The Post Office Budget Card (the “Card”) is a payment card that enables you to settle certain bills and to make payments at a Post Office® branch for a selected range of goods and services (not including purchase of postal orders, foreign currency or Moneygram) from money you have deposited with the Bank of Ireland through the Post Office.

- The Card is available in Sterling only
- You can deposit money on your Card at any Post Office® branch. You must have your Card with you.
- You need your Card with you when making bill payments at a Post Office® branch or when paying for certain goods and services
- You must be over the age of 18 and a UK Resident to be issued with the Card
- We will not pay any interest on money deposited on your Card

1. Glossary of Terms

“**Agreement**” means the agreement between you and the Bank of Ireland, which includes the bullet points above and the terms and conditions below.

“**Business Day**” means any day from Monday to Friday excluding bank or public holidays in England.

“**Card**” means the Post Office Budget Card, a payment card denominated in sterling, or any replacement card which we issue to you from time to time. Funds lodged on the Card are held in an underlying account with Bank of Ireland.

“**Card Payment**” means any transaction whereby the Card is used to settle bills or to pay for certain goods and/or services at a Post Office branch.

“**Expiry Date**” means the date which is 36 months from the date of the last financial transaction on the Card.

“**Gift Voucher Shop**” or “GVS” means Gift Voucher Shop Ltd, having its registered office at 4 Merlin Centre, Acrewood Way, St. Albans, Herts, 4AL 0YJ, England.

“**Post Office payout**” is a payment service operated by the Post Office where you are sent an encoded payment letter that enables you to claim a cash payment at a Post Office branch counter on production of personal identification.

“**We**” (or “**we**”), “**us**”, “**our Group**” and “**Bank of Ireland**” means The Governor and Company of the Bank of Ireland (“**Bank of Ireland**”) whose head office is at 40 Mespil Road, Dublin 4, Ireland and any business or other person to whom any or all of our rights and responsibilities under this Agreement may be transferred or delegated. “**You**” (or “**you**”) and “**Your**” (or “**your**”) means the person who purchased the Card.

2. Card

2.1 The use of the Card is subject to the terms of our Agreement with you as varied by us from time to time under clause 6 below. The current version is available at www.postoffice.co.uk/budgetcard or by calling the help line on 0845 722 3344.

2.2 We will open a Budget Card account and activate a Card for you when:

- (a) We hold a correctly completed and valid application form from you and a duly signed mandate
- (b) We have received at least the minimum amount of cash required to open the Card as required in Condition 7.1
- (c) We have completed such checks as we believe necessary and/or appropriate to confirm your identity and address

2.3 We reserve the right to refuse to open a Budget Card account or to accept any deposit.

2.4 The Card is issued in the name of the purchaser but the Card itself will not be personalised. We will assume, unless and until you tell us to the contrary, that the person who uses the Card at any time is the rightful user of the Card.

2.5 Please record your Card number and retain any lodgement receipt as proof of ownership; the Card number will be needed to redeem your Card balance or if your Card is lost or stolen (see Clauses 9 and 10 of these terms and conditions).

2.6 You can increase the balance on your Card (subject to maximum lodgements not exceeding £1500 in any calendar year) by paying in cash at any Post Office branch. You will be issued with receipts for each transaction. You must have your Card with you when making a deposit.

2.7 You may use the Card, in accordance with any instructions issued by us from time to time, until the Expiry Date while there is a positive balance on your Card. You must have your Card with you when making any Card Payments at a Post Office branch.

2.8 Your Budget Card account will be closed on the Expiry Date. We will repay any credit balance left, by cash through the Post Office payout® Service (providing you have told us that you wish to be repaid in this way when we send you a reminder of the Expiry Date) or by cheque or postal order to the latest address you have given us (if you ask us at any time in writing).

2.9 The Card belongs to us. It is issued by Bank of Ireland subject to these Terms and Conditions. It must be returned to us (cut in half vertically) immediately upon request. We or any person acting on our behalf (including Gift Voucher Shop and Post Office Ltd) may retain the Card at any time without notice to you. Your Card will not be retained nor will we ask for it back unless there are good reasons.

2.10 If we, or any other person, debit or credit an amount to your Card by mistake, you agree that we may make any necessary correcting entry to your Card without having to seek your prior approval.

2.11 We reserve the right to terminate the Budget Card programme at any time. If we do so we will give you at least 60 days advance notice and refund the Card balance by cash via Post Office payout®

Service, or, if you ask us in writing, by cheque or postal order to the registered Cardholder at the latest address you have given us (without deducting any Redemption Fee).

2.12 We may terminate this Agreement with you (without terminating our Agreement with other holders of Cards at the same time) if we have reasonable grounds for doing so. If we do this, we will give you at least 60 days advance notice unless there are good grounds (for example reason to suspect dishonesty or breach of any law or regulation to which we are subject) for terminating the Agreement sooner. Following termination, we will refund the Card balance by cash via Post Office payout® Service, or, if you ask us in writing, by cheque or postal order to the registered Cardholder at the latest address you have given us (without deducting any Redemption Fee).

2.13 You have 14 days from the day you receive your Card to change your mind. If you would like to cancel your Card write and tell us (enclosing the card) at the address below and we will then refund the balance without deducting any Redemption Fee:

Gift Voucher Shop,
PO Box 52796,
London EC1P 1ZA
Telephone: 0845 2771 100

3. Protecting your Card

3.1 You must:

- (a) treat the Card as if it were cash;
- (b) take all reasonable care of the Card and every sensible precaution to prevent your Card being lost, mislaid or stolen;
- (c) keep your transaction receipts safe and dispose of them carefully; and
- (d) keep a careful record of the Card number; and
- (e) never give your Card number or any other Card information to anyone unless you know who they are and why they need them;
- (f) tell us if you change your address; and
- (g) take all reasonable steps to ensure that mail delivered at your address will be secure.

3.12 We recommend that you protect your card from scratches and exposure to magnets which may damage the card.

4. Using your Card

- 4.1 The Card may only be used in a Post Office branch for the payment of Card Payments (excluding, for the avoidance of doubt, the purchase of postal orders, premium bonds, foreign currency or Moneygram).
- 4.2 We will debit the amount of all Card Payments to your Card. You must not use the Card to spend more than your Card balance at any time. If you attempt to spend more than your Card balance your transaction will be declined.
- 4.3 You must not:
- use the Card after the Expiry Date or after any notification of its withdrawal is given to you;
 - use the Card after this Agreement has been terminated; or
 - use the Card as payment for any illegal purchase.
- 4.4 You cannot stop a Card Payment after it has been authorised.
- 4.5 We will issue a Card statement annually in February. This will detail all transactions on the Card since the previous statement. You can also obtain your Card balance or obtain information about previous Card Payments by logging onto www.postoffice.co.uk/budgetcard or calling 0845 082 2480. You are responsible for monitoring your Card balance and for ensuring that there are sufficient funds on your Card at all times to make Card Payments.
- 4.6 If at any time you believe that a Card Payment has been incorrectly debited to your Card you must notify Gift Voucher Shop immediately by calling 0845 2771 100 and in any event within thirteen months of the date of the Card Payment. If requested, you must put your query in writing. Gift Voucher Shop will acknowledge your query within seven Business Days. We will investigate the transaction and, if appropriate, reinstate the balance on your Card on completion of our investigations if the transaction is found to be fraudulent, unauthorised, or completed without any negligence on your part.
- 4.7 If the amount of a payment which you wish to make using your Card is greater than the available balance, you can pay the difference in cash or by another payment method.

- 4.8 Neither Bank of Ireland nor Gift Voucher Shop will be liable for defects in any goods or services paid for or bill payments settled using the Card. Any queries or complaints about such goods or services should be addressed to the Bill Issuer(s) or the Post Office in relation to its own products or services.

Type of Transaction	Amount of Fee
• Card Issuance Fee	Nil
• Card maintenance fee	Nil
• Lodgement Fees	Nil
• Card Usage fee at the Post Office	Nil
• Redemption Fee processed by GVS	£5 or the balance on your card if lower than £5
• Card Replacement Fee (if the Card is lost or stolen and we issue a replacement Card at your request)	£5
• Duplicate statements	£5

5. Fees and Charges

- 5.1 The amounts of fees and charges and details of when they will be payable are set out in the table below. All fees and charges will be debited directly to your Card as they arise.
- 5.2 Fees and charges will be payable to Gift Voucher Shop.

6. Changes

- 6.1 We may at any time increase or decrease any fee or charge payable under this Agreement or change any other term of this Agreement for any reason set out in clause 6.2 below.
- 6.2 We can make a change under clause 6.1 above for any of the following reasons:
- to reflect any change in market conditions, banking practice, alterations in the cost of maintaining the Card,
 - to comply with legal or regulatory requirements, recommendations or codes of practice,
 - to reflect changes in technology,

- to introduce a new service or improve the service we already offer you,
 - to correct any errors, to make the terms of this Agreement clearer or more favourable to you; or for any other valid business reason.
- 6.3 We may change the terms of this Agreement under clause 6.1 above by amendment or addition to or deletion of the existing terms. If the change is to your disadvantage we will tell you about it by writing to you at least 60 days before we make the change and if you redeem the balance on your Card within 60 days of the date of the notice, we will not charge any Redemption Fee. If the change is not to your disadvantage we may make it

Limits to Budget Card	Amount
Minimum Load Amount and required opening balance	£5
Maximum load that can be made at any one time in a Post Office branch	£250
Maximum Amount to be held on Card	£1,500
Maximum accumulative savings that can be made in a calendar year	£1,500

immediately and tell you about it by advertising in the press.

7. Restrictions on use of the Card

- 7.1 The following limits will apply to the Budget Card:
- 7.2 If at any time: (i) you are in breach of any of the terms of this Agreement; or (ii) we have reasonable grounds to suspect fraud, theft or dishonesty; we will be entitled to take such steps as we consider reasonably necessary to restrict your right to use the Card, which, without limitation, shall include, without prior notice to you, refusal to authorise a Card Payment, suspension, withdrawal or cancellation of your Card.
- 7.3 You may only hold one Card. We reserve the right to cancel any duplicate additional Card(s) issued to you in breach of this condition (whether or not through our error).

8. Restricted Transactions

- 8.1 The Card can be used for Card Payments in Post Office branches in the United Kingdom only; the Card may not be used abroad.
- 8.2 The Card cannot be used in automated teller machines ("ATMs") to obtain cash.
- 8.3 The Card cannot be used to purchase goods or services by mail order or on the internet.

9. Redemption

- 9.1 You may at any time prior to the Expiry Date request us to repay to you the remaining balance on your Card by calling Gift Voucher Shop on 0845 2771 100 and quoting the Card number. You must not use your Card after you ask us to repay the balance to you. In order to allow any outstanding Card Payments to clear, Gift Voucher Shop will refund the balance (minus any fees) to you, by sending you a Post Office payout[®], (or, if you ask us when you request the redemption, a cheque or postal order) within fifteen Business Days of such a request. The redemption fee set out in Clause 5 will apply.

10. Theft, loss or misuse of Card

- 10.1 You should treat the Card as if it were cash. If the Card is lost, stolen, damaged or fails to operate correctly or if the Card number becomes known to any unauthorised person you must immediately notify Customer Services (details below). You must quote the Card number; if you do not quote the Card number we will not be able to cancel the Card or issue a replacement Card. If your notification is made orally it must be confirmed in writing within fourteen Business Days. Notification should be made to:

Gift Voucher Shop
PO Box 52796
London EC1P 1ZA
Telephone: 0870 0854 141

- 10.2 Provided that you have not acted fraudulently or without reasonable care you will remain liable for any debit to the Card by the unauthorised use of the lost or stolen Card, subject to a limit of £50. If you have acted fraudulently, or without reasonable care you may be liable for the entire loss.
- 10.3 If a Card Payment is disputed, we have the burden of proving fraud or lack of reasonable care, providing you co-operate with us and with the police in any investigation.

10.4 Subject to Clause 10.1, if there is a credit balance on your Card at the time when the Card is lost or stolen, we will cancel the Card and Gift Voucher Shop will send a replacement Card to you at the registered address of the card holder. To allow for the processing of any pending Card Payments, we will wait 15 Business Days prior to issuing any replacement Card. A fee will be payable to Gift Voucher Shop for any replacement Card in accordance with Clause 5 above; the amount of this fee will be deducted from your Card balance.

10.5 If you find a Card after having reported it lost or stolen, you must notify Gift Voucher Shop immediately; you must not use the Card.

10.6 You must co-operate fully with any reasonable enquiries which we or the police make into any fraud, loss, or theft relating to your Card.

11. Card payments

11.1 It will be necessary in all cases, for Post Office Ltd to obtain authorisation from us or our agents to honour the Card for a particular Card Payment; this is to ensure that there are sufficient funds on your Card. We may refuse to authorise a Card Payment at any time if there are insufficient funds on your Card.

11.2 Post Office Ltd may not be able to obtain authorisation from us in some circumstances (for example, if there is a problem with the phone line between the Post Office Ltd premises and our authorisation centre). If this happens neither Bank of Ireland, Post Office Ltd nor Gift Voucher Shop will be responsible if you are unable to use the Card for a particular Card Payment.

11.3 You must sign a receipt for each Card Payment; the amount of the Card Payment must be confirmed with the Post Office Ltd at the time of authorisation.

11.4 If Post Office Ltd becomes liable to make a refund to you the amount of any refund will be credited to the Card.

12. General

12.1 Bank of Ireland will not be liable for any delay or failure in performing any of its obligations in respect of the use of the Card where such delay or failure occurs because of any circumstances beyond Bank of Ireland's reasonable control.

12.2 The books and records kept by Bank of Ireland or on its behalf shall, in the absence of an obvious error, constitute sufficient evidence of any facts or events relied upon by Bank of Ireland in connection with any Card Payment or matter or dealing in relation to your Card.

12.3 Bank of Ireland may disclose details of your Card to Gift Voucher Shop and to any person acting as its agent in connection with the use or issue of your Card and the Card.

12.4 This Agreement shall be governed by and interpreted in accordance with English law if you are ordinarily resident in England or Wales, Scottish law if you are ordinarily resident in Scotland and Northern Irish law if you are ordinarily resident in Northern Ireland.

12.5 Post Office Ltd and the Gift Voucher Shop may enforce those terms of this Agreement that refer or relate to them respectively.

12.6 All communications under this Agreement will be in English.

12.7 Bank of Ireland and/or Gift Voucher Shop may record or monitor phone calls with you for training purposes, to enable instructions to be verified and to assess whether our service standards are being met.

12.8 In the event that the Post Office branch where you normally transact business using the Card is permanently closed and the alternative branch proposed by Post Office is not reasonably convenient for you, you may seek redemption of the credit balance on the Card. No redemption fee will apply in such instances.

13. Use of your information – Data Protection

13.1 Considering your application

The Card is issued by The Governor and Company of the Bank of Ireland ("we" or "us"), which is the data controller. The personal information which you have provided to us may be used in the manner set out in this Clause 13.

13.2 Use and disclosure of your information

The personal information which we hold about you may be shared with and cross-checked by other businesses, including Our Group, fraud prevention or credit reference agencies, our suppliers, agents or subcontractors and anyone who introduced you to us:

(i) to verify your identity and/or address;

(ii) to trace debtors, recover debt, to prevent fraud and money laundering;

(iii) to manage and administer your Card; and

(iv) to carry out statistical analysis and market research.

This information will also be shared with Post Office Ltd. and Gift Voucher Shop Limited so that they may carry out statistical research and analysis, compliance and regulatory reporting and administration in respect of the Card.

If you want to receive details of those fraud prevention agencies from whom we obtain, and with whom we may record, information about you, please write to us at the address shown in Clause 13.4 below. You have a legal right to these details.

13.3 Transfer of your information abroad

From time to time, we may disclose or transfer information about you to previously approved persons or companies who are based outside of the European Economic Area. We will only do so provided such persons or companies agree to give your information the same level of protection as we are required to give it in the UK and act solely on our instructions. Such transfers abroad will be for the purpose of managing and administering your Card.

13.4 Your right to information

You have a legal right to receive a copy of the information we hold about you by applying in writing to:

Gift Voucher Shop Limited
PO Box 52796
London EC1P 1ZA
England

A fee will be payable.

14. Complaints

If you are not satisfied with any aspect of the service offered, please contact Customer Services on 08450 822 480 or write to Customer Services at:

Gift Voucher Shop Limited
PO Box 52796
London
EC1P 1ZA
England

They will be pleased to help and explain the complaints procedure in more detail. A copy of the Complaints Procedure is available upon request. Bank of Ireland and Gift Voucher Shop will try and resolve your complaint as soon as possible. Often however, the complaint will need to be investigated. If this is the case, Gift Voucher Shop will write to you within 5 Business Days to acknowledge receipt of your complaint and tell you how long it might be before your complaint is resolved.

If your complaint cannot be resolved, you may refer it to the Financial Ombudsman Service (the "FOS"). The FOS is an independent body. You can contact the FOS at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone 0800 023 4567 or 0300 123 9123
email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk.

Compensation Scheme

Deposits with Bank of Ireland are protected by the Irish Deposit Guarantee Scheme. Eligible deposits are protected up to the value of €100,000 per depositor, per institution. Full details can be found on www.nca.ie or by contacting the Central Bank of Ireland on 00353 1 224 6000. The Post Office Budget Card is issued by Bank of Ireland. Bank of Ireland is authorised by the Central Bank of Ireland and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request.

Bank of Ireland is incorporated in Ireland with Limited Liability. Registered Office:

Head Office
40 Mespil Road
Dublin 4
Ireland

Post Office Limited is registered in England and Wales. Registered No 2154540. Registered Office:

148 Old Street
London
EC1V 9HQ

Post Office and the Post Office logo are registered trade marks of Post Office Limited.

Declaration and your signature

The Card is issued by The Governor and Company of the Bank of Ireland ("we" or "us"), which is the Data Controller. The personal information that you have provided to us may be used in the manner set out below. The personal information that we hold about you may be shared with and cross-checked by other businesses, including Our Group, fraud prevention or credit reference agencies, our suppliers, agents or subcontractors and anyone who introduced you to us:

i. to verify your identity and/or address;

ii. to trace debtors, recover debt, to prevent fraud and money laundering;

iii. to manage and administer your Card; and

iv. to carry out statistical analysis and market research.

This information will also be shared with Post Office Limited and The Gift Voucher Shop Ltd so that they may carry out statistical research and analysis, compliance and regulatory reporting, and administration in respect of the Card. From time to time, we may disclose or transfer information about you to previously approved persons or companies that are based outside of the European Economic Area.

We will only do so provided such persons or companies agree to give your information the same level of protection as we are required to give it in the UK, and act solely on our instructions. Such transfers abroad will be for the purpose of managing and administering your Card.

Bank of Ireland, The Gift Voucher Shop Ltd and Post Office Limited may wish to communicate marketing messages about this product to you from time to time. If you do not wish to receive such communication, please tick this box

Bank of Ireland may undertake electronic checks to confirm your identity and permanent address with a credit reference agency. If these checks are not successful, we may need to contact you to confirm your identity and address.

I have read the information under Data Protection in the Terms and Conditions (Clause 13).
By signing I accept the Terms and Conditions set out in this brochure.

Keeping you informed

Post Office and our trusted partners would like to contact you about other products, services and offers that might be of interest to you. By submitting this form, you will be indicating your consent to receiving marketing communications by post, phone, email, text and other electronic means **unless** you have indicated an objection to receiving such communications by ticking the relevant box(es) below.

Post Telephone Email Text and other electronic means

Signature

Date

What to do next

Please hand your completed application form, along with two forms of identification and your payment (cash) to a member of staff.

Quote response code:

Branch code
To be completed by the Post Office branch



9826935100619