

Pre-Contract Credit Information

(Standard European Consumer Credit Information)

1. Contact details

Creditor Address	Bank of Ireland (UK) plc whose geographical address is One Temple Back East, Temple Quay, Bristol, BS1 6DX.
Credit Intermediary Address	Post Office Limited, whose registered office is at Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

2. Key features of the credit product

The type of credit	Credit card
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	The credit limit will vary depending on a customer's individual circumstances. We will set and notify you in writing of your credit limit in your acceptance letter. We may change your credit limit at any time and will notify you in accordance with Clause 8 of the General Terms and Conditions.
How and when credit would be provided.	Credit will be provided when your account is opened and your credit limit is set. Your card will be issued once we have approved your signed agreement.
The duration of the credit agreement.	The credit card agreement has no fixed or minimum duration.
Repayments Your repayments will pay off what you owe in the following order.	You will be required to pay the minimum payment amount shown on your statement each month by the 'payment due date' shown on that statement. Any monthly minimum payment will be rounded up to the nearest pound (£) and will be the greatest of: <ul style="list-style-type: none">· 2.5% of the outstanding balance on your statement (minimum £5) OR· the full balance (if less than £5) OR· 1% of the outstanding balance plus interest, plus fees, plus any insurance premium. Payments to your account will be effective only when remittances are received and credited to the account. Payments we receive will be applied to the different amounts of your outstanding balance in the order of highest interest rate to lowest interest rate. If you have more than one balance at the same interest rate, your payment will be applied against transactions in the order of cash, purchases (including purchases made during the introductory period), fees and charges, and promotional balances, with the exception of where a default charge is yet to incur interest, in which case the default charge will be paid off last. If you have more than one promotional balance at the same interest rate, your payment will be applied against the balance that ends first. If the payment is greater than your monthly statement balance, we will apply any remaining payment against transactions that have not yet appeared on your statement in the same order as those that have.
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	The total amount payable will be the balance of the account which may include interest and charges. Based on a credit limit for purchases of £1,200 debited to an account in full on the date of the agreement for a period of one year at the standard rate, the total amount payable would be £1339.70. This amount is for illustrative purposes only. Using the credit card for cash advances will result in a higher APR.

3. Costs of the credit

The rates of interest which apply to the credit agreement.	<ul style="list-style-type: none">· Introductory rate of interest (fixed):<ul style="list-style-type: none">- 0% on purchases for first 8 months from the date of agreement;- 0% on balance transfers applies for 8 months to balance transfers made within 3 months of date of agreement. At the end of the introductory period, any outstanding balances will be subject to the applicable standard variable rate. <ul style="list-style-type: none">· The current standard rates of interest (variable) applicable after any introductory period:<ul style="list-style-type: none">- Purchases: 22.9% per annum;- Balance transfers: 22.9% per annum;- Cash advances: 27.9% per annum. We will not charge interest on purchases that appear on your current statement if you pay the full outstanding balance as shown on your statement by the payment due date. If you do not pay in full, interest is charged on each purchase from the date the purchase is debited to your account until repaid in full. Interest is charged on balance transfers and cash advances from the date they are debited to the account, until repaid in full (even if you repay the balance in full by the payment due date). We calculate interest on the average daily balance during the statement period and charge it to your account on the statement date. This means you generally pay interest on outstanding interest. Changes in interest rates may be personal to you and may be based on a number of factors such as your personal credit risk profile, whether you keep to the terms of the agreement and the way in which you use the card and account. In addition, changes may be caused by: changes in financial market conditions or banking practice; changes to the structure of our group or persons through whom we offer our products and services; alterations in the costs of maintaining the Account; complying with legal or regulatory requirements or recommendations or codes of practice or to bring us into line with market practice; changes in technology, such as differences resulting from new IT systems, security systems or other processes; the introduction of a new service or improvements to the service we already offer you; the correction of any genuine mistakes or omissions or to make the terms of this Agreement clearer or more favourable to you; or for any other valid economic, business, regulatory or legislative reason. We will tell you about any changes in the interest rates by advising you in your monthly statements or by sending you separate written notice in accordance with the requirements of the Consumer Credit Act 1974 and any other relevant law. Unless we need to change the interest rate because of a change in the Bank of Ireland base rate (which is used to calculate the interest rate), or if the change is due to a special, introductory or promotional rate of interest coming to an end, we will only increase the interest rate if we have a valid reason. Except for changes caused by a movement in our base rate, or at the end of a special, introductory or promotional rate, we will give you at least 30 days' notice of any interest rate changes. If the interest rate change is due to a change in our base rate, then the change will happen immediately. You are entitled to reject any increase in your interest rate if the change is to your disadvantage by closing your account and paying off the outstanding balance in full at the prevailing rate. If you want to exercise this right you must write to us within 60 days of the date on which we first told you about the change.
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3. Costs of the credit (continued)

Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	APR 22.9% (variable). This is on the basis of a credit limit for purchases of £1,200 debited to an account in full on the date of the agreement for a period of one year at the standard rate. This is for illustrative purposes only. Using the credit card for cash advances will result in a higher APR. In calculating the APR, we have not taken into account any changes which we may make to the interest rate or any other charges which we may vary from time to time.
In order to obtain the credit or to obtain it on the terms and conditions marketed, you must take out: - an insurance policy securing the credit; or - another ancillary service contract. If we do not know the costs of these services they are not included in the APR.	If your application is accepted, you will be eligible for free purchase protection insurance underwritten by Ageas Insurance Limited in respect of your credit card agreement.
Related Costs	
Any other costs deriving from the credit agreement.	(i) Cash fee: 2.5% handling fee on the amount of any cash advance subject to a minimum of £3 per transaction and which is debited to an account on the date of each such cash advance (2.5% fee not applicable for foreign currency obtained from the Post Office); (ii) Balance transfer fees: 2.89% handling fee on each balance transfer or other such fee as may be advised to you at the time; (iii) Copies of statement: £5 fee per duplicate statement; (iv) Non - Sterling Transaction Fee: 0% will be added to the sterling value of any transaction occurring in a currency other than sterling; (v) £12 for each unpaid direct debit or cheque; (vi) £12 if credit limit is exceeded.
Conditions under which the above charges can be changed.	Please refer to the rates of interest section (above) for details of the conditions under which fees can be changed. We will notify you of any changes to these charges in accordance with the requirements of the Consumer Credit Act 1974 and any other relevant law.
Costs in the case of late payments.	If you are late in paying, interest will continue to be charged at the relevant rate (variable) set out in Section 3 above. If interest rates are adjusted, we will notify you in accordance with Clause 8 of the General Terms and Conditions. If the minimum payment is not received by the payment due date a default sum of £12 will be payable. We won't charge interest on late and over limit fees for 33 days from the date which we issue notification that the fee is being applied. We won't charge interest on any interest you're already paying on default sums, instead, we will charge you simple interest on those default sums already notified to you. Reasonable agents' fees for tracing you or any additional cardholder will be charged at the agent's standard rates which are current at the time they are incurred and you will be responsible for all our reasonable costs incurred. Interest at the rates specified above will be charged after, as well as before, any court judgment which we may obtain against you.
Consequences of missing payments.	Failing to make your minimum payment will mean that you have broken the terms of your credit card agreement and could result in us taking legal action against you. It could lead to you having to pay additional costs and make it more difficult to obtain credit in future.

4. Other important legal aspects

Right of withdrawal	You have the right to withdraw from the credit agreement before the end of the period of 14 days beginning with whichever is the latest of the following: (a) the day after the day on which the agreement is made; (b) the day after the day on which we first notify you of the credit limit under the agreement; or (c) the day after the day on which you receive a copy of the executed agreement or notification that the agreement has been executed
Early repayment	In addition to the minimum payment shown on your monthly statement you can also repay all or part of the credit borrowed under this Agreement at any time and by any of the payment methods shown on the back of your statement.
Consultation with a Credit Reference Agency.	If we decide not to proceed with your credit card application on the basis of information from a Credit Reference Agency, when informing you of our lending decision, we must also inform you that it has been reached on that basis and will give you the particulars of that agency.
Right to a draft credit agreement.	Unless we are unwilling to proceed with your application, you are entitled to receive a draft credit card agreement free of charge upon request.
The period of time during which the creditor is bound by the pre-contractual information.	The information provided in this form is correct at the time of printing and is valid until varied in accordance with the General Terms and Conditions of the credit card agreement. If we make any changes in between receiving your application and completing your agreement, we will notify you in writing.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration number.	Creditor's Financial Services Register number is 512956.
The supervisory authority.	The Financial Conduct Authority is the supervisory authority of consumer credit agreements under the Consumer Credit Act 1974. The Financial Conduct Authority (FCA) is the regulatory authority for the insurance products and services offered in association with this credit agreement, by Bank of Ireland (UK) plc.
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	Any dealings with you prior to any agreement being made shall be governed by and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, or Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else.
The law applicable to the credit agreement and/or the competent court.	Your credit card agreement shall be governed by and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, or Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else and to the relevant Courts within these jurisdictions in the case of disputes.
Language to be used in connection with the credit agreement.	Information and contractual terms will be supplied in English and English will be used for communication during the duration of the agreement with your consent.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	If you have a complaint, you may contact our Customer Services Team at Post Office Money Credit Cards, Customer Care Team, PO Box 3191, Bristol, BS1 9HY. If you are not happy with the way in which we have resolved a complaint, you have the right to refer your complaint to the Financial Ombudsman Service.