

Your guide to our telephone and internet service



Provided by Bank of Ireland UK

Secure access to your accounts 24/7, 365 days a year

At Post Office Money, we're all for making life easier for our customers. That's why you'll find accessing your Post Office Savings and/or Credit Card accounts quick, convenient and secure – 24/7, 365 days a year, over the phone and online.

You can also use 60,000 ATMs (Instant Saver and Credit Cards only) and pop into our national network of Post Office branches.

And of course, to make sure that you're the only person who can access your accounts, we'll issue you with your own 6 Digit Security Number.

Your 6 Digit Security Number

This number will be automatically activated online the first time you sign in to your account on the Post Office Money website – or the first time you call us.

Getting started

Telephone access

To use the Post Office Money Savings and Credit Card phone service you'll need your:

- 6 Digit Security Number
- 8 Digit Savings Account Number OR 16 Digit Credit Card Number

When you call us, you can use our self-service menu for most services 24/7 – so no waiting in queues. But if you'd like to speak to someone, just select the Customer Service Representative option.

Our Representatives are available from:
8.00am to 10.00pm Mondays to Fridays
8.00am to 6.00pm Saturdays
10.00am to 5.00pm Sundays and bank holidays.

Online access

If you'd like to manage your accounts online you'll need your:

- 6 Digit Security Number
- Online User ID
- Personal details (the same as in your application)

1. Simply visit www.postoffice.co.uk
2. Hover over the 'log-in' link at the top right-hand side of the page.
3. Then select the online service you'd like to sign into.

Security

Make sure your details are safe and secure – and only keep your 6 Digit Security Number in your head! Don't write it down or tell it to any other person.

Forgotten your number or want to change it to something more memorable? No problem.

- If you forget your 6 Digit Security Number, simply call us with your account number and we'll send you a new one by post (it should arrive within three to five working days)
- If you want to change it to something more memorable, call us and choose the relevant self-service option from the call menu. You'll need to have your account number to hand
- If you have a Post Office Credit Card please call us on **0845 607 6500***. For Post Office Savings Accounts the number is **0845 602 3409***

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

Our telephone and online service allows you to:

For Post Office Money Savings Accounts

	Telephone		Online
	Self-service	Customer Service Agent	
Check your balance	✓	✓	✓
Check recent transactions	✓ ¹	✓	✓
Withdraw money to your nominated account ²	✓ ¹	✓	✓ ¹
Withdraw money by cheque	✗	✓ ¹	✗
Change your nominated account ³	✗	✓	✓ ¹
Order a duplicate statement ¹	✗	✓	✗
Order deposit slips/Reward Saver Transaction Card	✗	✓	✗
Order a new ATM card/PIN	✗	✓	✗
Order a new 6 Digit Security Number or User ID	✗	✓	✗
Change your 6 Digit Security Number	✓	✗	✓
Register for E statements	✗	✗	✓
Change your telephone number	✓ ¹	✓	✗
Change your address	✗	✓	✗
Change your email address	✗	✗	✓

¹Service only available for Instant Saver, Easy Saver and Reward Saver customers.

For Post Office Money Credit Cards

	Telephone		Online
	Self-service	Customer Service Agent	
Check your balance	✓	✓	✓
Check your available credit	✓	✓	✓
Check your minimum payment	✓	✓	✓
Check your payment due date	✓	✓	✗
Check recent transactions	✓	✓	✓
Get information about how to pay your bill	✓	✓	✗
Arrange a balance transfer	✗	✓	✗
Order a duplicate statement ¹	✗	✓	✗
Update contact details	✗	✓	✗
Apply for a credit card	✗	✓	✓
Set up, amend and cancel your Direct Debit	✗	✓	✓
Increase your credit limit	✗	✓	✗
Decrease your credit limit	✗	✓	✓

¹A £5 charge applies. ²Maximum daily limit £15,000 for Reward Saver, Easy Saver and Instant Saver. ³For security reasons we will send you a letter confirming all changes made and we will put into place a five-working-day freeze on the production of new ATM cash cards and PINs, 6 Digit Security Numbers and withdrawals of funds other than via the ATM network.

Terms and Conditions

The Post Office Money Credit Cards and Savings Telephone and Internet Service (the “Service”) is provided to you in accordance with the terms and conditions outlined below (the “Terms”). By using the Service you are agreeing to be bound by the terms and conditions outlined below.

The Terms apply to any customer (referred to as “you” and “your”) and to the Bank of Ireland UK and its successors and assigns (referred to as “we”, “us” or “our”) which provides the Service.

Some words in the Terms have certain meanings.

‘Account’ means either your Post Office Money Savings Account or your Post Office Money Credit Card Account.

‘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.

‘Customer Service Centre’ means the office which administers your Account, the current telephone numbers of which are 0845 607 6500 if you only have a Post Office Money Credit Card or 0845 602 3409 otherwise, and the current address of which is Post Office Money Savings, PO Box 87, Armagh, BT61 0BN, or Post Office Money Credit Cards, PO Box 52746, London, EC4P 4WP, or any other office designated by us for the administration of your Account. Telephone calls may be monitored and recorded for training purposes.

‘6 Digit Security Number’ means the 6 Digit Personal Identification Number which we give you to access the Service.

‘Nominated Account’ means the Account in your name with the UK branch of a bank or building society that you have nominated for the purposes of receiving payments.

‘Personal Information’ means unique personal information provided by you to us which you will be asked to confirm when you access the services through Post Office Money Credit Cards and Savings Online.

‘Savings Account’ means a Post Office Money Savings Account with Bank of Ireland UK in your name, which is included in the Service.

‘Service’ means the Post Office Money Credit Cards and Savings Online Service consisting of:

- (a) online information about the balance on your Post Office Money Savings Accounts and your Post Office Money Credit Card, and

- (b) telephone services including, but not limited to, requests for information about your Account, making Account payments, updating your personal details and processing withdrawals, and transfers

‘Transfers’ means the transfer of funds (where permitted):

- between two of your Savings Accounts or
- from one of your Savings Accounts to your Post Office Money Credit Card
- from one of your Savings Accounts to your Nominated Account.

1. Application of the Terms

- 1.1 Each Account has its own terms and conditions which may be relevant to the Service. If there is a conflict, the terms and conditions that apply to an Account take precedence over these Terms.

2. Information on Account Balances

- 2.1. The balance on a Savings Account on the Business Day you access the Service is the balance at the close of business on the previous Business Day and includes all debits and credits made during the previous Business Day. It may not show all debits and credits that are in progress and which have not yet reached our system.
- 2.2. The balances on your Post Office Money Credit Card Accounts are those at the close of business on the previous Business Day.
- 2.3. Any Account balance available through the Service is for information only and may be subject to adjustment as transactions progress through the clearing and payment system. If you need to rely on a balance please ask our Customer Service Centre to confirm in writing – for Credit Card Accounts, we can supply a copy statement, for which there will be a £5.00 charge.

- 2.4. In some instances, the Savings Account balance displayed on screen will be different to the product maturity balance due to the way the interest is accrued and when it is applied.

3. Transfers

- 3.1. In order to make Transfers you must:
 - 3.1.1. authenticate your 6 Digit Security Number with us;
 - 3.1.2. register a Nominated Account with our Customer Service Centre if you wish to make a Transfer to a Nominated Account.
- 3.2. We will carry out your instructions to make a Transfer as soon as reasonably possible after we receive your instructions. 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. Payments between your Accounts will be completed on the same Business Day if requested before 5pm on a Business Day. Instructions received after 5pm will be processed on the next Business Day.
- 3.3. You are permitted to register one Nominated Account only.
- 3.4. You may only make a Transfer between Savings Accounts or from a Savings Account to a Nominated Account if this is permitted by the relevant Account Terms and Conditions.
- 3.5. You can make a payment into a Post Office Money Credit Card Account by Transfer through the Service but you may not make a payment out of a Post Office Money Credit Card Account.
- 3.6. We will carry out your instructions to make a Balance Transfer from your Post Office Money Credit Card to another nominated credit card account. For such transactions the transfer of funds can take between 5 and 10 days. The terms and conditions of Balance Transfers will vary, depending on the offer available to you at the time. The terms and conditions of Balance Transfers are available on request.
- 3.7. All Transfers will be made in pounds Sterling.

4. Security of the Services

- 4.1. While we take reasonable security precautions the nature of communication by the internet is such that we can not guarantee the privacy or confidentiality of information relating to you passing over the internet. In using the Service you accept that electronic mail messaging may not be free from interference by third parties and may not remain confidential. You use our Service at your own risk.

- 4.2. You will have to use your User ID, 6 Digit Security Number and Personal Information to access the Service.
- 4.3. When necessary we may give you a new or replacement 6 Digit Security Number. You may also change your 6 Digit Security Number to one of your choice by calling us on 0845 607 6500 if you only have a Post Office Money Credit Card or 0845 602 3409 otherwise. You must choose your 6 Digit Security Number carefully. You must tell us about any change to your name, address, phone number or email address.
- 4.4. To help prevent fraud and protect the Service you must:
 - 4.4.1. sign your Card as soon as you receive it; and
 - 4.4.2. commit your User ID and 6 Digit Security Number to memory and destroy the notification as soon as you receive it;
 - 4.4.3. 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;
 - 4.4.4. if you change your User ID, 6 Digit Security Number or Personal Information, avoid one that anybody else might guess easily; and
 - 4.4.5 take steps to keep your User ID and 6 Digit Security Number secret at all times; and
 - 4.4.6 never allow anyone else to use your User ID or 6 Digit Security Number.
 - 4.4.7 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.
- 4.5. You must check any statement sent to you by us carefully and tell us immediately if you think it contains any errors.
- 4.6. You must tell us immediately if you think we have made any other mistake in the operation of the Service.
- 4.7. If you suspect that someone else knows your User ID, 6 Digit Security Number or Personal Information, you must:
 - 4.7.1. telephone us immediately on 0845 607 6500 if you only have a Post Office Money Credit Card or 0845 602 3409 otherwise;
 - 4.7.2. confirm this in writing within seven days.

4.8. 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 in condition 4.4 or elsewhere in the Agreement.

5. Our Obligations to You

- 5.1. If you break any of these Terms and Conditions we may take reasonable and proportionate steps to protect our position; for example, by terminating, suspending or restricting your use of the Service.
- 5.2. We will take reasonable steps to ensure the Service is provided to a good standard. However, you accept that it is not currently technically possible to provide an internet service without interruption or downtime.
- 5.3. We will not be liable for any delay, suspension or restriction in the Service in performing any of our obligations where such delay or failure arises because of:
 - 5.3.1. civil disturbance, industrial dispute or any circumstances beyond our reasonable control; or
 - 5.3.2. the failure to perform of any service provider system or network outside our direct control.
- 5.4. We may refuse to carry out any Transfer if we have reasonable doubts about:
 - 5.4.1. the identity or authority of the person requesting the Transfer;
 - 5.4.2. the lawfulness of the Transfer;
 - 5.4.3. the clearance of any funds required to meet the Transfer; or
 - 5.4.4. compliance with these Terms.
- 5.5. We reserve the right to suspend or stop any service to prevent fraud and we reserve the right to impose restrictions and limitations (at any time) to reduce the risk of fraud.

6. General

- 6.1. If you have a complaint, we want to know. In the first instance you should contact our Customer Service Centre and they will be happy to help. If you would like full details of our Complaints procedure, we will provide these to you on request.

6.2. You and we agree that the only courts to have jurisdiction over any dispute relating to the Service will be:

- 6.2.1. the courts of Scotland, if the registered address on the relevant Account is in Scotland at the time proceedings are commenced; or
 - 6.2.2. the courts of Northern Ireland, if the registered address on the relevant Account is in Northern Ireland at the time proceedings are commenced; or
 - 6.2.3. if the registered address on the relevant Account is anywhere else at the time proceedings are commenced, the courts of England and Wales.
- 6.3. We may record instructions received from you by telephone for security reasons and you accept that any recording may be used as evidence in the event of a dispute between you and us.
- 6.4. The information appearing on the other pages of our website is not an offer or solicitation of investment, financial or banking services to you and is provided for information only.
- 6.5. We claim copyright over the information contained in our website pages which may not be copied, transmitted, converted, transcribed or reproduced by you without our prior written consent.

7. Charges

- 7.1. You agree to pay any charge that we make for the Service. Any such charge will be reasonable and proportionate to the amount of work that we have to do. We will advise you in writing of the introduction of a charge not less than 30 days in advance.
- 7.2. We will debit your Account with charges unless you make a different arrangement with us.

8. Changes to these Terms

- 8.1. These Terms may be changed by us to:
 - 8.1.1. make them easier to understand, fairer or to correct mistakes;
 - 8.1.2. reflect changes in the law, regulatory guidance or in any code of practice;
 - 8.1.3. improve the service offered to you or to make it more efficient or cost effective;
 - 8.1.4. reflect a decision or recommendation of any court or ombudsman.

- 8.2. Where any change to these Terms is to your disadvantage (or if it is not clear whether or not it is to your advantage or disadvantage) we will notify you at least 30 days before it takes effect either by an announcement on the website (to which we will draw your attention by email alert) or by email or by letter. You may terminate your access to the Service by immediate written notice and without charge if you wish.
- 8.3. If a change is clearly to your advantage we may make the change immediately and announce it on the website within 30 days.
- 8.4. An accidental error or omission in telling you about a change to these Terms and Conditions shall not invalidate the change.
- 8.5. We will make the current version of these Terms available on the website.

9. Ending this Agreement

- 9.1. This agreement will end automatically if you die or are made bankrupt.
- 9.2. You may end your access to the Service by writing to us.
- 9.3. We may withdraw the Service from you if:
 - 9.3.1. you cease to have an Account; or
 - 9.3.2. you have broken any of these Terms; or
 - 9.3.3. it ceases to be either technically practicable or commercially economic for us to provide the Service to you.
- 9.4. Unless there are exceptional circumstances, such as fraud, we will not withdraw the Service from you without giving you at least 30 days notice.
- 9.5. Notwithstanding the termination of the Agreement or the withdrawal of the Service, these Terms will remain in force until any monies due by you to us are paid in full.

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 **03457 22 33 55**, quoting **PL2054**.
