

Using our bank services at Post Offices



Bank of Ireland  UK

Fulfil your banking needs in a quick and convenient way

Bank of Ireland UK offers both business and personal customers access to a range of services at Post Office outlets within the United Kingdom.

The following services are available at Post Office outlets:

- ▶ Lodge cash and/or cheques into your account
- ▶ Withdraw cash from your account
- ▶ Check your balance

However, please note that the availability of these services will vary depending on different Post Office outlet types.

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1. Lodge cash

There are a number of ways you can lodge cash, both notes and coin, into your account as a Bank of Ireland UK customer.

Using your Bank of Ireland UK debit card, ATM card or Quick Lodge card¹

- ▶ Post Office staff will ask you to insert your card into the chip and PIN card reader and to hand over your cash; they will count and confirm the amount
- ▶ The Post Office PIN pad will display the deposit amount
- ▶ You will not need to enter your PIN to confirm the transaction; this is completed by selecting the 'Enter' button on the pad
- ▶ The cash you lodge using your card will be credited to your account immediately.

By using your Bank of Ireland UK pre-printed lodgement slip

- ▶ Post Office staff will count your cash and confirm that the amount matches the amount entered on the pre-printed lodgement slip
- ▶ Post Office staff will enter the details onto their system and hand back the pre-printed lodgement slip to you.

If you lodge cash using your Bank of Ireland UK pre-printed lodgement slip before 7pm Monday to Friday, subject to opening hours of your local Post Office outlet, the cash will reach your account on the next working day. However, if you lodge cash after this time or on a Saturday, your lodgement will be processed the next working day and therefore the cash will reach your account on the following working day. For example if you lodge cash at 8pm on a Monday it will be processed on the Tuesday therefore reaching your Bank of Ireland UK account on the Wednesday.

You will be given a receipt showing the amount you have paid in with each cash deposit.

¹ Debit cards are available to both personal and business customers, however, ATM cards are only available to personal customers and Quick Lodge cards are only available to business customers.

All cash deposits must comply with the following presentation standards:

- ▶ All notes must be grouped by denomination
- ▶ All coin must be bagged by denomination, up to the relevant coin bag limit.

Please note, you may be asked to re-present the cash deposit if the above requirements are not followed.

The maximum amount you can lodge (subject to the limits below) in a single cash deposit transaction is £20,000 with a maximum coin limit of £250. However, certain Post Office outlets have lower maximum lodgement limits.

If you wish to lodge in excess of any of the following, you must tell us so we can make arrangements with a suitable Post Office outlet:

- ▶ £2,000 in a single transaction
- ▶ £10,000 cash on a weekly basis
- ▶ £500 coin on a weekly basis.

2. Paying in cheques

- ▶ You can make a cheque lodgement using a pre-printed lodgement slip and Bank of Ireland UK special purpose paying-in envelope
- ▶ You must first register for this service by filling in the attached request form and returning it to your local Bank of Ireland UK branch
- ▶ Once you have registered, we will give you a supply of special paying-in envelopes and pre-printed lodgement slips
- ▶ All cheques must be in Sterling and drawn on a UK bank. Foreign currency cheques cannot be included
- ▶ All cheques must be payable to the name(s) shown on the pre-printed lodgement slip
- ▶ Place your cheques, along with your completed pre-printed lodgement slip, into the envelope. You cannot put cash in the paying-in envelope
- ▶ Seal the envelope and hand it over at the Post Office counter
- ▶ The Post Office will give you a receipt as proof of lodgement

- ▶ Please hold on to this along with a record of the cheque details including the cheque number, the sort code, the account number, the amount and the name of payer
- ▶ The Post Office will send the envelope to us
- ▶ The clearing cycle for cheques lodged at Post Office outlets begins the day we receive the cheque(s) which is normally the next working day. However, the money won't be available in your account until the cheque has 'cleared' (that is, we have collected the payment from the bank that issued the cheque)
- ▶ If the special purpose paying-in envelope or the contents of any envelope is delayed by the Post Office, the Bank or any of their respective servants, agents or employees it may result in the cheque lodgement being received after this time meaning it will take longer for the funds to reach your account. For more information on cheque clearing please refer to our 'Guide to Personal Banking' or 'Guide to Banking for Business Customers' available in any Bank of Ireland UK branch or on our website.



3. Withdrawing cash

- ▶ Post Office staff will ask you to insert your Bank of Ireland UK debit card or ATM card into the chip and PIN card reader; they will confirm and enter the withdrawal amount which will display on the Post Office PIN pad
- ▶ You will confirm the transaction by entering your PIN. You will also be given a receipt showing the amount you have withdrawn
- ▶ The cash you withdraw will be debited from your account immediately
- ▶ You can withdraw any amount up to the daily limit on your card subject to available funds.

4. Checking your balance

- ▶ Advise Post Office staff that you would like to check your account balance
- ▶ Post Office staff will ask you to insert your Bank of Ireland UK debit card or ATM card into the chip and PIN card reader and ask you to enter your PIN
- ▶ You will be given a receipt showing your balance.

There are no extra charges for using banking services at Post Office outlets. However, if you are a business customer you still need to pay our standard charges. Please refer to our 'Schedule of charges' leaflet for details which is available in any Bank of Ireland UK branch or on our website.



FAQs

Will Post Office staff be able to discuss my account with me?

No, staff at the Post Office will not be able to access your account. If you have any questions relating to your account please contact us on **0345 7365 555**.

Please note that the Post Office is acting as our agent in providing the cash withdrawal; and balance checking and as a delivery vehicle in providing the cash and/or cheque lodgement services. Post Office is not responsible for dealing with enquiries or complaints about the services. If you have any questions about any of the services, please contact us. Our complaints procedure is set out below if you have any complaints or concerns about the services.

What are the Post Office opening hours?

Post Office outlets are generally open **Monday to Friday 9am to 5.30pm** and **Saturday 9am to 1pm**. Opening hours may vary per location, please check the opening hours of your local Post Office by going to **postoffice.co.uk/branch-finder**

Can I change my PIN at the Post Office?

No, however you can change your PIN at any ATM.

Request for Cheque Lodgment Service Post Office branches

To: Bank of Ireland (UK) plc (“the Bank”)

Date: / /

The Customer (Personal/Business Account name) hereby requests the Cheque Lodgement Service (“the Service”) at Post Office outlets

Personal Account name: _____

(“the Customer”)

or

Business Account name: _____

(“the Customer”)

Account Holding Branch: _____

Principal Account Number: _____

Principal Sort Code: _____

The Bank has agreed to provide the Customer with the Service which is made available through the Post Office subject to the following terms and conditions:

1. The Service is available through the Post Office network. Please check the opening hours of your local Post Office by going to **[postoffice.co.uk/branch-finder](https://www.postoffice.co.uk/branch-finder)**
2. For the purposes of using the Service the Bank shall provide the Customer with special purpose paying-in envelopes. No other envelopes will be accepted as substitutes.
3. Cash may not be included in cheque lodgements.
4. The Customer may pay in sterling cheques drawn on UK banks only. Foreign currency cheques cannot be included. All cheques must be payable to the name(s) shown on the pre-printed lodgement slip.
5. The Customer shall place the cheques and the completed pre-printed lodgement slip in the envelope. The envelope must be sealed prior to acceptance by the Post Office outlet. A receipt for the envelope will be issued by the Post Office outlet.
6. The Bank is not deemed to have received any cheques in the envelope until such time as the envelope has been opened by the Bank, the lodgement has been balanced with the pre-printed lodgement slip and the lodgement has been credited to the Customer's account. The Customer agrees that should any discrepancies arise between the amount stated in the pre-printed lodgement slip and the actual face value of the cheques the Bank is authorised to amend the final total to be credited to the Customer's account.

7. The Customer further agrees that the Bank may adjust the amount credited to the Customer's account to reflect the non-clearance of any cheque, or the return by the Bank to the Customer at the last advised correspondence address of any cheque inappropriately included in the lodgement. A certificate of a Bank Official stating the value of the Lodgement shall be deemed to be correct in the absence of manifest error.
8. The Bank shall have no liability for any loss resulting to the Customer by reason of the envelope or the contents of any envelope being delayed, lost, misplaced, mutilated, defaced or damaged by Post Office, the Bank or any of their respective servants, agents or employees.
9. The Customer is advised to keep a record of all cheques lodged through the Service including cheque number, sort code, account number, amount and name of payer.
10. The Customer agrees that the Bank shall not be liable to the Customer by reason of the use of this Service and the Customer agrees to indemnify the Bank in respect of any claim arising from the Customer's use of the Service.
11. The Bank reserves the right to terminate this Service by giving 30 days' notice.
12. Where the Customer comprises two or more persons the conditions and obligations herein expressed shall be deemed to have been entered into a joint and several conditions and obligations.
13. Correspondence to Bank of Ireland UK should not be included in the cheque lodgement.
14. The Customer can use the Service on any of the Customer accounts at the account holding branch and the above terms and conditions apply.

Personal Account holders:

Signed: _____

Signed: _____

Business Account holders:

Signed for and behalf of:

Director/Partner

Director/Secretary/Partner

Complaints

How to complain

At Bank of Ireland UK we aim to provide a first-class service. However, we do realise that at times we may not meet the high standards you have come to expect from us.

If you have a concern about any of our products or services, please tell us. We want to put things right first time. Your comments help us to improve our services.

If you want to make a complaint you can contact us in one of the following ways.

- ▶ **Online** – by using our Complaint form at the following link:
www.bankofirelanduk.com/corporate/contact-us/your-complaint/
- ▶ **In person** – visit any of our branches and speak to a member of staff
- ▶ **In writing** – send a letter or email to your Relationship Manager or your Branch Manager. Complaints can also be sent in writing to Free Post Bank of Ireland UK, Group Customer Complaints, PO Box 3191, Bristol, BS1 9HY
- ▶ **By phone** – call your Relationship Manager or your Branch Manager. If you have registered for our Banking 365 services, customer service advisers are available on weekdays until midnight. The phone number to call is **0345 7365 555**. If you are calling from outside the UK, the telephone number to call is **00 353 1 460 6400**.

When we receive your complaint, we will do the following:

1. We will try to resolve your complaint as quickly as possible. If we are able to resolve your complaint with you directly within three business days of receipt we will follow this up with written confirmation. If we cannot resolve your complaint with you within three business days, we will write to you within five working days to confirm that we have received your complaint and that the issues being raised are to be investigated.
2. We will always deal with your complaint as quickly as we can. However, if we have not been able to settle your complaint within four weeks of receiving it, we will write to tell you with an update

on our investigation and when we aim to send you a final response.

3. If we are unable to fully respond to your complaint within eight weeks of receiving it, we will write to you to explain why, and tell you when we expect to be able to do so. At this point we will also provide you with details of how you may refer to the Financial Ombudsman Service should you wish to do so.
4. Should you wish to complain we would ask that you approach your Branch, Relationship Manager or Service Centre in the first instance. However, complaints can also be sent in writing to:

**Free Post Bank of Ireland UK,
Group Customer Complaints,
PO Box 3191,
Bristol BS1 9HY**

If you do not agree with our final response, or we cannot respond within eight weeks and you do not accept our explanation, you may refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can help solve or settle disputes between banks and their customers. They are entirely independent and their services are free to you.

Contact the Financial Ombudsman Service at:

**The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR**

- ▶ Phone: **0800 023 4567**
- ▶ Switchboard: **020 7964 1000**
- ▶ Email: **complaint.info@financial-ombudsman.org.uk**
- ▶ Website: **www.financial-ombudsman.org.uk**
(online enquiries and complaint form available)

You can also contact the Financial Conduct Authority (FCA) if you think that we may have breached the Payment Services Regulations 2009. You can contact the FCA by writing to:

**The Financial Conduct Authority,
25 The North Colonnade,
Canary Wharf London,
E14 5HS**

The FCA will use the information you provide to revise its regulatory activities where necessary.

We can provide this
document in Braille, in large
print or on CD or audio tape

bankofirelanduk.com

For customers in **Great Britain**

020 7236 2000

For customers in **Northern Ireland**

08456 016 157

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