

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
- ▶ Cash withdrawal in pounds
- ▶ 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, Cash 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, Cash 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.
Denominations below £1 must be deposited in full coin bags and denominations of £1 and above can be 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
- ▶ Bank of Ireland UK special purpose paying-in envelopes are available at both Bank of Ireland UK branches and Post Office outlets
- ▶ All cheques must be in pounds 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. Cash withdrawal in pounds in the UK

- ▶ Post Office staff will ask you to insert your Bank of Ireland UK debit card or Cash 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 Cash 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 pay in cash and cheques at the same time?

Yes, but you will need separate pre-printed lodgement slips for the cash and for cheques. The cheque lodgement slip will need to be placed in a Bank of Ireland UK special purpose cheque paying-in envelope together with the cheques.

You can also lodge cash only using your Bank of Ireland UK debit card, Cash card or Quick Lodge card.

Can I change my PIN at the Post Office?

No, however you can change your PIN at any Cash machine.

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 **0044 3457 365 555**.

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. If your complaint relates to a payment service transaction, we will make every effort to resolve your complaint as soon as possible. This will usually be within 15 days and not later than 35 days in exceptional circumstances. We'll make sure to keep you updated throughout the process.
5. 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. If you decide to refer your complaint, you should do so within six months of the date of our final response letter.

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)

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

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For customers in **Great Britain**

0345 850 1234

For customers in **Northern Ireland**

03456 016 157

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