



# Using our bank services at Post Offices

# 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 withdrawals
- ▶ 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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## Lodge cash

### Using your Bank of Ireland UK debit card, Cash card or Quick Lodge card<sup>1</sup>

- ▶ 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 lodgement amount
- ▶ You will need to enter your PIN to confirm the transaction. You will be given a receipt showing the amount you have paid in with each cash deposit.
- ▶ If you pay the cash in during Post Office counters opening hours, it will reach your account on the same day.
- ▶ There are limits on the amounts you may deposit – for details of the limits go to [bankofirelanduk.com](http://bankofirelanduk.com) and choose 'Banking at the Post Office' from the 'Banking with us' menu option. These limits may change from time to time.

### 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, the cash lodgement may not be accepted if the above rules are not followed.

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:

- ▶ £10,000 cash on a weekly basis
- ▶ £500 coin on a weekly basis

<sup>1</sup> 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.

## Lodging cheques

- ▶ You can make a cheque lodgement using a 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 lodgement slip
- ▶ Place your cheques, along with your completed lodgement slip, into the envelope and seal it. You cannot put cash in the paying-in envelope
- ▶ The Post Office will give you a receipt as proof of lodgement. You should keep 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, and the Bank 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

## Cash withdrawals

- ▶ 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

## Checking your 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.

## Q&As

### **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?**

Opening hours may vary per location, 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)**

### **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 the following ways.

- ▶ **Online** – please use our complaint form
- ▶ **In person** – visit any of our branches and speak to a member of staff
- ▶ **In writing** – send a letter or email to your Branch Manager or your Business Manager
- ▶ **By phone** – call your account manager or your branch manager. If you have registered for our Banking 365 service, customer service advisors are available on weekdays until midnight. The phone number is **03457 365 555\***. If you are calling from outside the UK, the phone number is **00 353 1 460 6400\***

\*Call costs may vary dependant on your service provider. Lines are open Monday to Friday 9:00am – 5:00pm, Saturday 9:00am – 2:00pm, Sunday Closed.

When we receive your complaint we will do the following:

1. Write to you within five working days to confirm we have received your complaint.
2. We will always deal with your complaint as quickly as we can. However, if we have not been able to solve or settle your complaint within four weeks of receiving it, we will write to tell you the progress we have made and when we aim to send you a full response.
3. If we cannot solve or settle your complaint within eight weeks of receiving it, we will write to you and explain why, and tell you when we expect to be able 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.

If at any stage you are not satisfied with our action or explanation, you can ask for us to refer your complaint to Group Customer Complaints at:

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

Email: [NICustomerCare@boi.com](mailto:NICustomerCare@boi.com)

Please be aware, that should you choose to contact us by email, we cannot guarantee the security of this method so do not send us information which you consider to be confidential.

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 (FOS). The Financial Ombudsman Service can help solve or settle disputes between banks and their customers. They are entirely independent and their service is free to you. Ask us for a leaflet, or contact the Financial Ombudsman Service for more information including eligibility to refer your complaint via the contact options set out below.

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**

Calls to 0800 numbers are normally free from UK landlines and mobile phones.

Outside UK phone: **+44 20 7964 1000**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Please ask a member of staff for details.

For customers in **Great Britain**

**0345 850 1234**

For customers in **Northern Ireland**

**03456 016 157**

Or visit our website:

**[bankofirelanduk.com](http://bankofirelanduk.com)**

For your security and to improve our service to you, we may record and monitor phone calls. Branch details are given on our website.

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Registered in England and Wales (No. 7022885), 45 Gresham Street, London, EC2V 7EH.



UK37-1012N.8 (06/26)

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