

## An Post Money Credit Cards and Loans, Promotion Terms and Conditions

In these terms and conditions:

**“An Post”** means An Post having its registered office at GPO, O’Connell Street Lower, Dublin 1, D01 F5P2;

**“An Post Money”** means An Post trading as An Post Money. An Post trading as An Post Money acts as a credit intermediary on behalf of Avantcard DAC, who provide loan and credit card services and facilities and are authorised as a credit intermediary by the CCPC

**“Avantcard”** means Avantcard DAC trading as Avantcard having its registered office at Carrick On Shannon, Co Leitrim, N41 V328 and which is regulated by the Central Bank of Ireland

**“Credit Card”** means an An Post Money Credit Card issued by Avantcard

**“Loan”** means an An Post Money Loan issued by Avantcard

**“Promo Code”** means the four digit promotional code available at post offices nationwide that must be entered during the online application process in order to avail of the Promotion

**“Promotion”** means this An Post Money Credit Card and Loans promotion, the terms and conditions of which are set out below.

**“Promotional Period”** commences 1 March 2019 and will continue until such a time as An Post Money publish notification of the closing date of the Promotion on their website at [www.anpost.com/money](http://www.anpost.com/money)

**“The Promoter”** is An Post

1. In order to avail of this Promotion, customers must complete all of the following actions;
  - a. Enter and submit a valid Promo Code when applying for a Credit Card or Loan
  - b. make a successfully approved application for a Credit Card or Loan, and
  - c. activate their Credit Card or draw down their Loan during the Promotional Period.
2. Once a customer has completed the three actions outlined at 1 a), b) & c) above they will be entitled to receive a One4All Gift Card to the value of €15.00 (“Gift Card”). The Gift Card will be posted by standard post to the home address provided by the customer on their application, and will issue in the month following the activation of the Credit Card or draw down of the Loan. The customer will not be eligible to receive the Gift Card should they cancel during the cooling off period.
3. Customers are entitled to only one promotional Gift Card per Credit Card or Loan.

4. An Post is not liable for the replacement of any lost, damaged or stolen Gift Cards.
5. This promotion is subject to promotional availability. An Post is not liable or responsible for any and all loss, damage, expense or disappointment suffered due to such non availability.
6. If any provision of these terms and conditions are held invalid by any law, rule, order or regulation of any government, or by the final determination of any court of competent jurisdiction, such invalidity shall not affect the enforceability of any other provisions not held to be invalid.
7. These terms and conditions do not affect customers' statutory rights. This agreement is governed by the laws of Ireland and subject to the jurisdiction of the Irish Courts.
8. An Post reserves the right to discontinue the Promotion at any time during the Promotional Period.