

**Current
Account**

**anpost
money**

Terms and conditions



These terms and conditions apply when you have an An Post Money Current Account or An Post Money Mate Youth Account, as well as to your use of the An Post Money App in connection with those accounts. Your rights and obligations in relation to your An Post Money Current Account and your Youth Account are as set out in these terms.

You must read these terms carefully, as they set out the terms of your agreement with An Post. By applying for or using your An Post Money Current Account, or your child using their Youth Account, you are agreeing to these terms.

Terms & Conditions for An Post Money Current Accounts

The An Post Money Current Account is a current account with a dedicated BIC and IBAN and a Mastercard® debit card issued by An Post. An Post is authorised to provide the services specified in the Postal and Telecommunications Services Act 1983 (Section 67) Order 2016, (Statutory Instrument Number 170 of 2016), which is made pursuant to Section 67 of the Postal and Telecommunications Services Act 1983. An Post's registered office is **General Post Office, O'Connell Street Lower, Dublin 1, D01 F5P2.**

Your funds are managed by An Post. Since we are not a Credit Institution, your funds are not covered by the Deposit Guarantee Scheme in Ireland. However, we place customers' funds in segregated accounts (known as 'safeguarding' or 'client funds' accounts) with Financial Institutions that are approved by the Board of An Post to accept An Post deposits and that are authorised to operate in Ireland as a Credit Institution, in line with EU regulations and supervised by the Central Bank of Ireland. This means that your funds are separated from our other assets and can be used to repay you and other customers in the unlikely event of our insolvency.

Mastercard is a registered trademark, and the circles design which appears on your Card is a trademark of Mastercard International Incorporated. An Post is regulated by the Central Bank of Ireland in the provision of An Post Money Current Account and An Post Money Mate Youth Account. An Post is a designated activity company incorporated in Ireland under company registration number 98788 and with limited liability.

Terminology Explained

Account Balance means all monies in your Current Account, including in Jars, minus pending Point of Sale (POS) and/or ATM transactions.

Account Information Services or **AIS** means an online service operated by a third party, which provides consolidated payment account information to you, including information relating to your Current Account.

Account Information Service Provider or **AISP** means a third party that provides an Account Information Service.

Agreement means these terms and conditions governing the use of your An Post Money Current Account, together with all applicable fees, a full list of which is available at anpost.com/currentaccount or at post offices.

An Post Money Current Account or **Current Account**, means the An Post Money Current Account governed by this Agreement, which is a current account provided to you (and/or to you jointly with someone else with a dedicated Business Identifier Code (BIC) and International Bank Account Number (IBAN) along with a Mastercard Debit Card issued by An Post and includes any of your associated An Post Money Current Account Jars.

App means the An Post Money Mobile application through which the An Post Money Current Account may be accessed.

ATM means automated teller machine, i.e. cash dispenser.

Available Balance means the value at any given time of unspent funds in your Current Account and available to pay for transactions and fees payable under this Agreement. Available Balance does not include any amounts held in Jars or any uncleared payments.

Card or **An Post Money Current Account Card** means your An Post Money Current Account Mastercard Debit Card issued to you under this Agreement.

Cardholder means the named An Post Money Current Account holder (or named holders of a Joint Account) to whom the Card is issued.

CashBack means a cash back facility which Merchants may offer when making card purchases.

Channels are the methods by which you may access the Current Account and our services. These include post offices in the Republic of Ireland, authorised agents, ATM network, Internet banking services via our Website, through the App or by other such methods as may be prescribed by us from time to time. The An Post Money Current Account and services that

may be accessed and utilised may vary across the different channels and the limits applicable to particular transactions or services may also vary across the different channels.

Current Account Holder means the person(s) whose name the Current Account is in.

Customer means a natural person not acting in a business capacity.

Customer Services means the customer service team, which can be contacted using the details below:

Telephone: **00 353 (1) 7058000**

Postal address: An Post Money,
An Post Commerce Business Solutions,
Enterprise House, Cappa Road,
Kilrush, Co. Clare, V15 VX23, Ireland

E-mail: customerservices@anpostmoney.com

Denominated Currency means Euro

Jar or **An Post Money Current Account Jar** means the functionality provided as part of the Current Account which allows you to indicate a particular balance as separate from the main balance of the Current Account (though it remains part of the overall balance in the Current Account for technical and legal purposes), which may be described on our Website and App as a "Jar" or a "wallet".

Joint Account is the Current Account in the name of, and jointly held by, two people.

Lost or Stolen Contact Number means **1800 267678** or **0044 115 9659218** from abroad which you should contact immediately to cancel your Card if lost or stolen.

Merchant means a provider of goods and/or services who accepts the An Post Money Current Account Card as a means of payment whether by distance means (e.g. by telephone and online) or over the counter (as applicable), including, without limitation, participating retailers.

One Time Passcode means a passcode that is valid for only one login session or transaction, on a computer system or other digital device.

Online Account means an An Post Money Current Account that is accessible online at anpost.com/currentaccount for balance enquires and payments.

POS means the point of sale within a Merchant where your Card can be used for purchases.

Payment Initiation Service or PIS means a service performed by a third party, at your request and on your behalf, to initiate a payment order in respect of your An Post Money Current Account.

Payment Initiation Service Provider or PISP means a regulated third party to whom you have given permission to access your online accessible An Post Money Current Account to enable it to initiate a PIS.

Security Features means any personal identification number(s) or other security code(s), including without limitation internet or other password(s) issued by us to you or created by you in accordance with our instructions or other procedures and such other personalised devices and/ or security procedures that may be introduced in respect of the operation of the An Post Money Current Account from time to time.

SEPA means the Single Euro Payment Area.

SEPA Payment means standard (not instant) payments made within SEPA which are subject to the SEPA Credit Transfer or SEPA Direct Debit Scheme Rules.

SEPA Instant Payment means a Euro payment made within the SEPA Zone which when made is credited to the payee within ten seconds, 24 hours a day and 365 days a year. Such transactions are subject to the SEPA Instant Credit Transfer Scheme Rules.

SEPA Zone means the member countries of SEPA.

Verification of Payee (VOP) means the check of the name of a specified payee to the IBAN provided with a request for a SEPA Payment or SEPA Instant payment.

Shortfall means when a transaction is completed when there are insufficient funds for that transaction.

TPP means a regulated third party provider of payment services including but not limited to AIS and PIS.

Website means anpost.com/Money/Current-Account

Working day means a day between and including Monday to Friday, between 9am and 5pm except for bank or public holidays in the Republic of Ireland.

In this Agreement:

when we say "**customer**"; "**you**" and "**your**" we mean the Current Account Holder and/or any third party authorised to act on your behalf, to include your successors and/or personal representatives;

when we say "**we**"; "**us**"; and "**our**" we mean An Post;

Current Account Terms & Conditions

1.0 Your Current Account

1. The An Post Money Current Account is an account provided to you (and/or jointly to you and someone else) with a dedicated BIC and IBAN and with a Mastercard debit card issued by An Post and any of your associated Jars. Your Card is not a credit card. Funds credited to your An Post Money Current Account and Jar(s) will not earn any interest. An Post keeps all money exchanged for the An Post Money Current Account in a bank account with authorised credit institutions or in assets approved by the Central Bank of Ireland which is separate and segregated from the assets of An Post.
2. You may open an individual account and/or a Joint Account. Multiple joint/sole accounts are not permitted. You are not permitted to use your An Post Money Current Account for business or commercial purposes.
3. An Post Money Current Account is not transferable to anyone else; except to the extent outlined at clause 17 (Third party payment service providers) in respect of TPPs, it may only be used by you, and, where it is a Joint Account, by the other authorised user unless you have authorised a third party to give instructions on your behalf in relation to your Current Account by way of a power of attorney or otherwise in accordance with any alternative mechanism that we may from time to time permit. Where you have authorised a third party to give us instructions in relation to the Current Account in accordance with any such mechanism we may have, we will deal with that third party as if they were you for the purposes of this Agreement and will follow all their instructions up until the date we receive confirmation from you in writing or as we otherwise allow, telling us otherwise. The Card remains the property of An Post and must be returned to us at our request.
4. The An Post Money Current Account does not provide an overdraft facility and does not extend credit.
5. Nothing in this Agreement shall affect your statutory rights under applicable consumer rights law, consumer credit law or any regulations made thereunder. In particular, nothing in this Agreement is intended to

exclude or restrict our legal obligations to you contrary to Part 4 of the Consumer Rights Act 2022. In the event of any conflict between this Agreement and such rights, your statutory rights shall prevail.

2.0 Applying for and activating your Current Account

- 1.** To apply for the An Post Money Current Account, you must be at least 16 years of age and a resident of the Republic of Ireland. We will ask you to provide evidence of who you are, your age and your address. We will ask for further documentary evidence in some cases and/or we may carry out checks on you.
- 2.** By applying for the Current Account you are agreeing to your information being passed to relevant agencies for this purpose. When we perform electronic checks, personal information provided by you may be disclosed to other parties who may keep a record of that information.
- 3.** A credit check is not performed and your credit rating will not be affected.
- 4.** You must apply for your Current Account in person at an An Post post office or by any such means as may be made available to you by An Post. You will receive a welcome pack by post.
- 5.** To activate your Card you must follow the instructions in the welcome letter. You cannot use your An Post Money Card until this has been done.
- 6.** To activate your Current Account online you must have provided your e-mail address, your mobile phone number and your mother's maiden name when applying for your Current Account.
- 7.** To use the An Post Money App or online banking you will need to have an Irish mobile phone number. The App is used for the verification of some online purchases and to authenticate access to our online banking tool.

3.0 Fees

A full list of our fees and all transactions is available at anpost.com/Money/Current-Account/Fees.

A full list of fees is also available on request at post offices. An Post reserves the right to debit your Current Account of any outstanding fees payable on your Account when you have put your Current Account in funds.

4.0 Paying money into your Current Account

1. Funds may be lodged into your Current Account by you (and/or your Joint Account holder) or electronically by any other third party.
2. Funds can be lodged into your Current Account:
 1. at any post office in the Republic of Ireland; or
 2. by bank transfer (including for example by way of salary transfers from employers and other payers and/or payment benefits and similar government payments).
 3. by quick lodge at anpost.com/currentaccount or through the App. An Post reserves the right to introduce new options for funding your Current Account and to remove existing options, as necessary. If funding options are not already covered in these terms and conditions, you will be informed about these changes (including the applicable conditions and fees).
3. Various limits in relation to the operation of your Current Account and Card apply. These relate to the value and volume of transactions that you are permitted to execute and include daily maximum cash lodgements and withdrawals at post offices and daily online transfer limits. Information about these limits is available at anpost.com/Money/Help-Support/Current-account-help.
4. Please note that, upon receipt by us, your funds will be available for use without delay, unless you have opted to have some of the funds allocated to your Jar(s). Cheque lodgements will be credited after 10 Working days. Please see clause 5 (Using your Current Account and Current Account Card) for more information. Only Euro cheques from Irish financial institutions can be lodged to your account.

5.0 Using your Current Account and Current Account Card

1. Your Card can be used to lodge to, withdraw from, or check your Account Balance at any post office in the Republic of Ireland. Your Card is accepted at millions of locations worldwide wherever Mastercard is accepted. You can use your Card at any ATM, POS or online website that displays the Mastercard®, Maestro®, and/or Cirrus® acceptance marks.
2. You will not be able to use your Card after its expiry date. You will receive a new Card by post in advance of any expiry date.
3. Your Card belongs to An Post and remains our property at all times. There may be some circumstances where we decide we have to suspend your Current Account and/or restrict, replace or cancel your Card or refuse to issue or re-issue your Card, including:
 1. if we have reasonable cause to be concerned about the security of your Current Account or Card;
 2. if you materially breach any of your obligations under this Agreement or repeatedly break any term in this Agreement and fail to resolve the matter in a timely manner;
 3. if we need to do so to comply with any law regulation, code or other duty which is binding on us relating to your Current Account or our compliance with the instructions of a court, regulator or law enforcement agency; or
 4. if you are not a resident in the Republic of Ireland.
4. If we take any of the steps referred to in the first paragraph of clause 5.3, we will inform you as soon as possible (or when we are permitted to do so) after we have taken these steps. We may ask you to stop using your Card and return it to us or destroy it. We will issue you with a replacement Card, if after further investigations, we believe that the relevant circumstances set out in clause 5.3 no longer apply.
5. We will deduct the value of payment transactions made with your Card from the balance on your An Post Money Current Account as soon as the transaction is made.

We will also deduct any applicable fees as soon as they become payable by you. See anpost.com/Money/Current-Account/Fees or more information.

6. Before using your Current Account, you need to make sure there are sufficient available funds. If you set up a recurring payment or regular subscription using your Current Account, you must ensure that there are sufficient funds within your Available Balance to cover it. Insufficient funds in your Current Account will cause transactions to be declined.
7. You may arrange to have direct debit payments deducted from your Current Account, by providing your creditor with your current account BIC and IBAN number. If a direct debit payment is due and there are insufficient funds available to cover the full payment, the payment will be declined.
8. The An Post Money Current Account Jars have been designed to enable you to designate some of your funds for important regular payments such as bills. You should ensure sufficient funds are allocated to your Jar to cover any such recurring payments you wish to make using your Jar.
9. An Post may from time to time facilitate the use of your Card through certain third party payment apps, such as Google Pay, Fitbit Pay and Apple Pay. Details of the third party payment apps which are available can be found on our Website. An Post reserves the right to change the third party payment apps at its discretion from time to time, subject to not less than 30 days notice on our Website. The third party payment app provider will also have terms and conditions, policies and a privacy policy which apply to your use of their apps. Those third party terms and conditions apply as between you and the third party payment app provider, and An Post is not a party to them. You should make sure that you have read the third party payment app terms and conditions, policies and privacy policies, and should only use the third party payment app if you are happy to accept them. If you have any service or other questions relating to the third party payment apps, you will need to contact the third party payment app provider directly.

10. If your Card is lost or stolen, you can arrange for emergency access to your funds by contacting our Customer Services on **1800 267678**. This number is available 24/7/365. Emergency withdrawal is only available at post offices during normal opening hours.
11. All payments made using your Current Account shall be in the Denominated Currency. If you are paying for goods and services in a different currency to the Denominated Currency, the amount payable shall be converted at the conversion rate which applies at the time your transaction is processed. The daily conversion rates are published on our Website. In addition, a transaction charge will apply for ATM withdrawals in a currency which is not the Denominated Currency.
12. We may refuse to process or honour a transaction:
 1. if we suspect your Current Account or Card is being used in an unauthorised or fraudulent manner;
 2. if you have not paid enough money into your Current Account at the relevant time to cover the amount of the transaction and any applicable fees; or
 3. if we believe that a transaction will break the law.
13. In the case of clause 5.12.1 above, we will inform you as soon as possible (unless it would be impractical or unlawful for us to do so). You may correct any information we hold (and/or which may have caused us to refuse a transaction) by contacting Customer Services via customerservices@anpostmoney.com or phone on **00 353 (1) 705 8000**.
14. As with all payment cards, we cannot guarantee all Merchants will accept your An Post Money Current Account Card. Please note that all Merchants are required to check that your Available Balance is sufficient to cover the transaction amount.
15. You can check your Available Balance:
 1. at any post office in the Republic of Ireland;
 2. online at our Website, anpost.com/currentaccount;
 3. on your mobile via the App; or
 4. by calling our Customer Service number **00 353 (1) 705 8000**.

6.0 Electronic channels

1. You authorise and instruct us to act on all instructions and requests that are received through our Website or App provided the instructions and requests are made by use of the relevant Security Features. Although we may from time to time require other additional means of personal identification, we shall not be obliged to do so and we may act on such instructions and requests without taking any further steps to ensure that the instructions or requests are genuine.
2. You must notify us without undue delay on becoming aware of the loss, or theft of your device or any compromise to the security of your Current Account.
3. We may decline to act on any instruction or request received through our Website or App until it has been confirmed in writing and signed by you.
4. You shall provide and maintain at your own expense any devices needed to access our Website or the App and shall ensure that such devices satisfy all technical and other requirements specified by us. You are responsible for disconnecting and clearing any information from any device used to access the An Post Money Current Account before leaving such devices unattended. You are solely responsible for maintaining the confidentiality and security of the device and any Security Features provided.
5. You shall ensure that all instructions given by you to us through our Website or App are accurate and complete. You are solely responsible for the accuracy of each instruction. We are not responsible for any delay or error which arises from incomplete, unclear, inconsistent or mistaken instructions which you give us. Where you give us inconsistent instructions we shall not be liable for acting or not acting in accordance with any part of those instructions.
6. Our Website and App are methods of accessing and utilising services provided by us. Accordingly, save to the extent that this Agreement provides otherwise, all mandates relating to the An Post Money Current Account and all terms applicable to the An Post Money Current Account remain in full force and effect.

- 7.** Although it is our intention that our Website, App and Customer Services Channels will be available to users 24 hours a day, 365 days a year, there will be occasions when due to technical, security, maintenance, administrative or other reasons (whether within our control or not) some or all of the services normally available will not be available. Accordingly, we may from time to time, without incurring any liability to you, temporarily suspend any or all of our Website, App or Customer Service functionality for such periods as we shall determine.
- 8.** We shall, on giving you not less than 2 months' notice, be entitled to terminate permanently our Website, App or Customer Service channels or any element thereof.
- 9.** We may from time to time add to, withdraw, suspend, amend or otherwise alter all or any of the services, which may be accessed and utilised through our Website, App or Customer Service Channels. Details of the services available from time to time may be viewed on our Website.
- 10.** You acknowledge that your use of our Website is subject to the Terms of Use governing the use of our Website and as posted on our Website from time to time agree to be bound by same.
- 11.** You acknowledge that the use of our Website is subject to the data protection and privacy statements as posted on our Website from time to time and agree to be bound by same.
- 12.** While we have taken all reasonable security precautions, the nature of communication by the internet and other electronic means is such that we cannot guarantee the privacy or confidentiality of any information relating to you passing by such methods. In accessing our Website and App and in availing of the services, you accept that communications may not be free from interference by third parties and may not remain confidential. The use of our Website and App is at your sole risk.

7.0 Joint Accounts

1. Where you have requested a Joint Account, you authorise us to issue a different Card, different Card PIN, different User ID to each of the two Joint Account holders.
2. Where obligations are specific to an account holder (for example relating to the use of the Card), such obligations will apply to both account holders on a joint and several basis.
3. If any monies are owed to An Post or a third party the entire amount may be recoverable from either of the Joint Account holders, or from a combination of both in equal or unequal portions.
4. Other than as set out in clause 7.8.2, each Joint Account holder can use the Joint Account on their own. This means either of you can make payments, withdraw money, or give us instructions without needing the other person's agreement. We don't offer Joint Accounts that require both Joint Account holders to approve every transaction (sometimes called a "co-sign" or "dual signature" arrangement), except where clause 7.8.2 applies.
5. We will treat each Joint Account holder as being entitled to all of the funds held in the Current Account without regard to any private arrangements or division of ownership of funds between Joint Account holders within the Joint Account. For the avoidance of doubt, Joint Account holders shall be jointly and severally responsible for all transactions carried out with either issued Card and for any Shortfall arising from use of the Joint Account.
6. Each of the Joint Account holders will have access to all information and online functionality of the Joint Account, and we will act on the instructions of any one of the Joint Account holders which are given through our Website or App. This includes suspending the Card of one Joint Account holder on the instructions of another Joint Account holder where we are notified that a Card may have been compromised (regardless of the channel through which we are notified).
7. An existing individual Current Account cannot be "converted" to a Joint Account. A Joint Account can only be opened in person at a post office in the Republic of Ireland.

8. If any Joint Account holder:
 1. informs us of a dispute between the Joint Account holders, we may block or suspend the Joint Account. You will be responsible for any payments or withdrawals you or your Joint Account holder authorise before we are told of a dispute. Following any such report, use of services may be suspended and we may ask for the return of your Cards;
 2. would like to cancel a Joint Account, please call **00 353 (1) 705 8000**. We will need the signature of both Joint Account holders to confirm the closure of any Joint Account;
 3. dies, the survivor cannot continue to operate that Joint Account, but may redeem any remaining funds. If we receive notification that any Joint Account holder has died we will proceed to close the Joint Account, assist in opening a sole account for the survivor or facilitate a redemption of funds to the surviving account holder.

8.0 Authorising Card transactions

1. The authorisation of a transaction made with your Card can include authorising any single transaction, a series of recurring transactions (including transactions for an indefinite period) or pre-authorising future transactions of a certain or uncertain amount.
2. An Post Money Current Account Card transaction will be regarded as authorised by you where you authorise the transaction at the POS by following the instructions provided by the Merchant to authorise the transaction, which includes:
 1. entering your PIN or providing any other security code, including your One Time Passcode;
 2. signing a sales voucher;
 3. providing your Current Account details and/or providing any other details as requested online;
 4. swiping your Card in a card reader;
 5. inserting your Card and entering your PIN to request a cash withdrawal at an ATM; making a request for a cash withdrawal at any post office in the Republic of Ireland; or
 6. presenting your Card to a contactless terminal.

3. Authorisation for the Card transaction may not be withdrawn (or revoked) by you after the time we have received it. However, any transaction which is agreed to take place on a date later than the date it was authorised may be withdrawn if you give notice to the Merchant (and provide a copy of the notice to us by emailing customerservices@anpostmoney.com) by no later than the close of business on the business day before the future transaction was due to take place.
4. Authorisation will be requested at the time of each Card transaction. In the unlikely event (for any reason whatsoever) a transaction is completed when there are insufficient available funds on your Current Account for that transaction, the resulting Shortfall must be reimbursed by you immediately.
5. You are responsible for ensuring that you have sufficient funds available to cover any other type of outbound payment transaction authorised by you, such as SEPA Payments and SEPA Instant Payments, and any other fees such as the monthly fees for your Current Account.
6. You agree that, once we make a Shortfall known to you, you must repay it immediately. We may suspend your An Post Money Current Account and your Card until we are reimbursed the full Shortfall amount.
7. We shall take your instructions to establish any recurring transactions as correct and final and shall not be liable for correctly authorising a transaction that you have provided instructions to us to complete.

9.0 Payments made in error

1. If an incorrect amount is paid to or from your Current Account, we may make any adjustment necessary on your Current Account. We do not have to contact you to tell you beforehand. If there are insufficient funds in your Current Account, then you will still be responsible for the payment of this amount, to include any costs or expenses we incur.
2. Where a payment to your Current Account is recalled by the paying financial services provider or is returned by us (for example, due to mistake, fraud or the operation of any payment scheme rules or card scheme rules), we may reverse that payment without having to contact you about it.

3. Where any adjustment has been made to your Current Account through no fault of ours, you may have to pay us any charges associated with doing this and we may take any amount you owe us from your Current Account. If there are insufficient funds in your Current Account then you will still be responsible for the payment of this amount, to include any costs or expenses we incur.
4. If you make a payment which was authorised by you or on your behalf (e.g. through a TPP) and that transaction instruction contained any inaccurate information given by you or on your behalf, provided we carried out the required Verification of Payee (VOP) services for SEPA Payments and SEPA Instant Payments we will not be responsible for any losses that may occur.

10.0 Termination, expiry and cancellation

1. You have a right to close your An Post Money Current Account at any time. You can do so in writing to us at: **An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kilrush, Co. Clare, V15 VX23**. Sole account holders can also apply to close accounts through the An Post Money App, or via email to customersupport@anpostmoney.com
2. In accordance with clause 7.8.2, the signatures of both account holders are required to close a Joint Account. If your An Post Money Current Account is closed or you have terminated this Agreement in accordance with this clause 10 (Termination, expiry and cancellation), we will immediately block your Current Account so that it cannot be used.
3. We may terminate this Agreement for any reason by giving you at least two (2) months' notice.
4. We may terminate this Agreement immediately (and will inform you as soon as practicable):
 1. if you materially breach any of your obligations under this Agreement or repeatedly break any term in this Agreement and fail to resolve the matter in a timely manner; or
 2. if you act in a manner that is threatening or abusive to our staff or any of our representatives; or
 3. if you fail to pay fees that you have incurred or fail to put right any Shortfall or Payment

in error. Please see our Website, clause 9 (Payments made in error) and clause 8 (Authorising Card transactions).

For the avoidance of doubt, subject to clause 7.7 above, this Agreement will terminate immediately in the event of your death.

5. We may also close your Current Account and/or suspend your Card immediately if we reasonably believe it is being used to commit fraud or for other illegal purposes. If we do this, we will tell you as soon as we are permitted legally to do so.
6. Your Card will be valid for the period ending on the expiry date set out on your Card. On the expiry date, your Card will cease to function and you will have no further rights to use it. You will receive a replacement Card in advance of the expiry date.

Following termination of this Agreement and/or cancellation of your Card, any funds on your Current Account including any unspent funds that you have allocated for use via its associated Jar(s) will be returned to you once all transactions initiated or requested by you and all relevant fees have been processed. For this purpose we require that your entire Account Balance is redeemed in accordance clause 14 (Your right to a redemption), which sets out how funds will be returned and further terms relating to the return of funds.

11.0 Keeping your Current Account secure

1. You should treat your An Post Money Current Account Card like cash. If it is lost or stolen, you must report your Card immediately as lost or stolen to **1800 267678** or you may lose some or all of your money on your Current Account, in the same way as if you lost cash. You must keep your Card safe and not let anyone else use it. You must keep your Card PIN secret at all times. Do not reveal it to anyone.
2. You must not reveal any security details of your Current Account to anyone else, (including your Joint Account holders, if any), such as your user ID and your online PIN.
3. If you engage a TPP to provide Payment Initiation Services or Account Information Services on your Current Account, they will have access to view and transact on your Current Account. If you suspect that anyone else knows any security details for your Current Account, you

should take immediate steps to change your security details and contact us immediately as set out in clause 12.1 (Your obligations to us).

4. When you access your An Post Money Current Account online or through a mobile device, you must take reasonable steps to ensure the computer and mobile device you use meet reasonable security standards. For more information see our Website.
5. You must carry out regular virus checks on your own computer.
6. You must take reasonable steps to protect your mobile device and your computer so that they cannot be used to access your Current Account if they are lost or stolen.
7. We will never ask you to provide us or any person or organisation your full security details (including your Card PIN, your online banking password, security codes, or One Time Passcodes. If you suspect any suspicious activity or are concerned that a third party may have access to these details, you must contact us immediately.

12.0 Your obligations to us

1. If you become aware or if you suspect that your An Post Money Current Account PIN or your Current Account details are known to an unauthorised person, or if you think a transaction is unauthorised or has been incorrectly executed, or if you know or suspect your Card is lost, compromised or stolen, you must tell us immediately by contacting Customer Services at: **1800 267678**.
2. Your maximum liability for any unauthorised transactions on your Current Account is €50 unless investigations show that any disputed transaction was in fact authorised by you, or if you have acted fraudulently or with negligence, for example by failing to keep your Card or your Current Account PIN secure or by failing to notify us without delay on becoming aware of the loss, theft or unauthorised use of your Current Account, in either case you will be fully liable for any loss you and or we incur, from (mis)use of your An Post Money Current Account.
3. Provided you have not acted fraudulently or with negligence we will refund the amount of any

transactions which our investigations show were not authorised by you and which arose after you notified us of the loss, theft, misappropriation or unauthorised use of your Current Account.

4. You have the right to request details of unauthorised or incorrectly executed transactions on your Current Account in order to recover your funds. We will, upon receipt of your written request, provide details of any incorrectly executed instruction to the relevant bank or payment service provider for the purpose of retrieval of your funds.
5. We reserve the right to charge you for any reasonable costs that we incur in taking reasonable and necessary action to stop your Current Account and Card and or to recover any monies owed as a result of any unauthorised activities.

13.0 Our liability

1. Any liability on our part in connection with this Agreement shall be subject to the exclusions and limitations listed in this clause 13 (Our liability) as well as clause 9 (Payments made in error).
2. We will not be liable for any loss arising from:
 1. A failure by you to comply with the terms of this Agreement or circumstances in which you have acted fraudulently or with negligence;
 2. incorrect or insufficient details being provided by you to us;
 3. any act or omission of any third party (other than a third party appointed by us) including where the third party refuses to accept, or delays the acceptance of an instruction for payment to or from your Card of your Current Account;
 4. abnormal, unforeseen or unavoidable circumstances beyond our reasonable control;
 5. our having to suspend, restrict or cancel your Current Account and/or Card in accordance with the terms of clause 5.3 of this Agreement;
 6. our compliance with any applicable law, regulation, code or other duty which is binding on us relating to your Current Account or our

compliance with the instructions of a court, regulator or law enforcement agency;

7. loss or corruption of data relating to your Current Account (unless caused by our wilful default or negligence); or
 8. the use of any information provided by you to an AISP. An Post does not guarantee that any individual Merchant will accept the An Post Money Current Account Card.
3. Unless otherwise required by law or as set out in this Agreement, we will not be liable to you in respect of any indirect, incidental, consequential, punitive or special damages arising out of or related to this Agreement.
 4. We will not be liable for any losses resulting from or in relation to the goods or services that you purchase with your Card or with any other payment method from your Current Account. An Post accepts no responsibility or liability for any quality, safety, lawfulness, or any other aspect, of goods and/or services paid for using the Current Account or your Card. Disputes regarding transactions made using the Current Account or your Card should be settled by you in the first instance directly with the relevant Merchant/participating retailer.
 5. Where a payment is initiated by a PISP, we will refund to you, immediately and in any event no later than one business day following notification of your request, any amount incorrectly debited to your Current Account as a result of any unauthorised, defective, non-executed or incorrectly executed payment.
 6. From time to time, your ability to use your Current Account may be interrupted, e.g. when we carry out maintenance. If this happens, you may be unable to:

 1. pay funds into your Current Account; conduct any SEPA Payments or SEPA Instant Payments;
 2. use your Card to pay for purchases or obtain cash from ATMs (if applicable); or
 3. obtain information about the funds available on your Current Account and/or your recent transactions and/or use your Jar(s).

7. If such an interruption occurs, we will notify you as soon as possible where relevant and practical.
8. Where your Card is faulty, our liability shall be limited to replacement of your Card (and, for the avoidance of doubt, your funds shall not be affected).
9. Where sums are incorrectly deducted from your Available Balance, our liability shall be limited to payment to you of, or refunding of your Current Account, with an equivalent amount to the sum incorrectly deducted.
10. In all other circumstances, our liability will be limited to repayment of the amount of the Account Balance.
11. Nothing in this clause 13 will exclude or limit our liability for losses incurred by you to the extent that we act fraudulently, negligently or in circumstances where such loss is as a result of our wilful misconduct, or law or regulation does not allow us to exclude or limit liability.

14.0 Your right to a redemption

1. You have the right to redeem the funds in your An Post Money Current Account at any time you can do so in person at your post office, by credit transfer or by Card. You can also request a redemption by cheque by sending your request in writing to: **An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kilrush, Co. Clare, V15 VX23.**

15.0 Disputed transactions

1. You may be entitled to claim a refund for a transaction made with your Card where:
 1. the transaction was not authorised by you;
 2. the transaction was incorrectly executed by the Merchant and notified to us (in accordance with clause 8 (Authorising Card transactions));
 3. the transaction did not specify the exact amount at the time of its authorisation and the amount charged by the Merchant was more than you could reasonably have expected, taking into account normal spending patterns on your Current Account or the circumstances of the transaction.

(However, please note that a claim for a refund in such circumstances will not be accepted if the amount of the transaction was made known to you at least four (4) weeks before the transaction date or if the claim is made more than eight (8) weeks after being debited to your Current Account).

In order to make an application for a claim for a refund under clause 15.1 above you must notify us of the unauthorised/incorrectly executed SEPA Payment or SEPA Instant Payment transaction within thirteen (13) months of the debit date of the transaction.

2. If any of the above circumstances apply, you should first contact the Merchant, as this may lead to a quicker resolution of the dispute. You may also ask us to investigate the transaction or any misuse of your Current Account. Subject to the other terms of this Agreement, we will process a refund of the amount of the disputed transaction. We may need more information and assistance from you to carry out such investigation.
3. If we refund a disputed transaction to your Current Account and subsequently receive information to confirm that the transaction was authorised by you and/or correctly posted to your Current Account, we shall deduct the amount of the disputed transaction from the Available Balance (or, if the Available Balance is insufficient, require you to immediately refund the Shortfall). Please also see Clause 9 (Payments made in error).
4. The provisions in this Agreement giving you the right to request a refund will survive the termination of this Agreement.

16.0 SEPA, SEPA Instant and Verification of Payee (VOP)

1. A SEPA Payment is a non-instant Euro payment made within the SEPA Zone and which is subject to the SEPA Credit Transfer or the SEPA Direct Debit Scheme Rules.
2. A SEPA Instant Payment is a Euro payment made within the SEPA Zone which when completed is credited to the payee within 10 seconds, 24 hours a day and 365

days a year. This is subject to the SEPA Instant Credit Transfer Scheme Rules. All SEPA Instant Payments will be available to you from 9 October 2025.

3. You can choose to make a SEPA Payment or SEPA Instant transaction from your account. You can also choose to set a daily or transaction limit for the SEPA Instant transactions.
4. You will get a notification to inform you if your SEPA Instant Payment has been successfully processed or if it has been rejected. If a SEPA Instant Payment is rejected, you will receive a notification to inform you of the reason.
5. Verification of Payee (VOP) is feature for all SEPA Payments and SEPA Instant Payments. VOP will confirm with the receiving payment institution that the IBAN you specify matches the person or business you are transferring funds to. This is an added security feature and will help ensure that you do not transfer funds to the wrong account.
6. When you make a SEPA Payment, SEPA Instant Payment, or set up a standing order you will receive a message to inform you whether:
 1. matches the name on the account that you want to transfer to;
 2. does not match the name on the account that you want to transfer to;
 3. nearly matches the name on the account you want to transfer to; or
 4. that your payee's financial institution has not given us a response.
7. When you make a SEPA Payment or SEPA Instant Payment to a Joint Account you will receive a message to inform you:
 1. matches the name of at least one of the account holders;
 2. does not match the name of any of the account holders;
 3. nearly matches the name of at least one of the account holders; or
 4. that your payee's financial institution has not given us a response.

8. If you receive a notification that the name or IBAN does not match the intended payee you should not proceed with the transaction. Please see Clause 9 (Payments made in error) and Clause 13 (Our liability).
9. If someone wants to pay you by making a SEPA Payment, or a SEPA Instant Payment, they include your name, and we will inform their financial institution if it matches, does not match or nearly matches the name provided to us.

17.0 Third party payment service providers

If you choose to give third party providers (TPPs, including PISPs and AISPs) authority to access your An Post Money Current Account online to make payments or to obtain information about balances on your Current Account and/or transactions on your Card:

1. You must ensure that any AISP or PISP you instruct is regulated. You are responsible for providing explicit consent to any AISP or PISP.
2. Before giving consent, you should satisfy yourself as to what degree of access you are consenting to; how it will be used; and to whom your information may be passed on to. We are also not responsible for, or a party to, any agreement that you enter into with any AISP or PISP.
3. You should make yourself aware of any rights to withdraw authority from that third party and what process they have in place to remove access. If you no longer wish to use an AISP or PISP you should contact them directly to inform them of your decision. You should note that they may still have access to your An Post Money Current Account unless you change your login details. You can do this through our Website.
4. Where you appoint a PISP, we shall be entitled to rely on any payment initiation instruction issued by that PISP as though it is your instruction. We will act on it as though you provided the instruction directly to us.
5. Any consent or authority you give to a PISP or an AISP is an agreement between you and it. We will have no liability for any loss whatsoever incurred as a result of any such agreement. We are not responsible for any use of your An Post Money Current Account or information

relating to your Current Account or any AISP or PISP appointed by you. Such use of your personal data shall be governed by the contract or agreement between you and that service provider.

6. We will not be able to revoke a payment order received from you or a PISP on your behalf, unless there is agreement from us, the account holder who is to receive the payment and any other payment service providers involved in that specific transaction. This does not prejudice any rights you may have to a refund in accordance with this Agreement.
7. If you have authorised us to proceed with a SEPA Instant Payment initiated by a PISP it cannot be amended or stopped after completion.
8. If you instruct a PISP to initiate a SEPA Payment or SEPA Instant Payment you must ensure that the name and IBAN of the payee are correct. Please see clause 16 (SEPA, SEPA Instant and Verification of Payee).
9. If your An Post Money Current Account is a Joint Account, either one of the Joint Account holders can instruct an AISP or PISP to access your Joint Account details or to initiate a payment on your Joint Account. If we receive a request from a AISP or PISP to access your Joint Account or to initiate a payment on your Joint Account, we will respond to it as if both of you had made the request directly or had asked the AISP or PISP to make the request on behalf of each of you.

18.0 Changes to this Agreement

1. You have a right to receive a copy of this Agreement on paper free of charge. Please contact us at: **An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kilrush, Co. Clare, V15 VX23.**
2. We may add to or change the terms of this Agreement (including, without limitation, changing existing fees or introducing new fees). We will tell you in advance and the type and amount of notice we will give you will follow the laws and regulations that apply at that time. We may notify you in writing by e-mail, or by other means we deem appropriate. We will generally notify you of

a change at least two (2) months before such change is due to take effect (or a shorter period if required or permitted by law).

3. If you don't want to accept a change, you may end this Agreement and close your Current Account before the change comes into effect. If you do so, you will not be charged any extra fees, charges or interest. However, you will need to repay all sums outstanding in connection with your Current Account. This includes the amount of any fees, charges that you already owe or any accrued interest, which has not yet been added to the Current Account. You will be deemed to have accepted any and all notified change(s) unless you tell us that you do not agree to the change(s) prior to the change(s) taking effect. In such circumstances, we will treat your notice to us as notification that you wish to terminate this Agreement immediately, and we will then refund any balance on your Current Account in accordance with clause 14 (Your right to a redemption). In such instance, you will not be charged a refund fee.

19.0 Account balances, statements and communication

1. All communications will be in English unless otherwise required by the Official Languages Act, 2003.
2. You may contact us:
 - by e-mail at: customerservices@anpostmoney.com;
 - by phone at: **00 353 (1) 705 8000**; or
 - by writing to us at: **An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kilrush, Co. Clare, V15 VX23.**
3. You acknowledge that any Account Balance quoted on your An Post Money Current Account may not be fully up to date, as Account Balances may not have been adjusted to include recent debit or credit transfers. Your Account Balance may contain un-cleared transactions, which may be adjusted in the event of non-payment of any such transaction.
4. You will receive an annual statement free of charge, relating to your An Post Money Current Account, by post

in January of each year (unless you request e-statements instead of paper statements). This statement will include information relating to your main Account Balance, debits and credits for the previous 12 months. E-statements are available to download from our online banking portal and from our mobile App and can be accessed at any time. Please see our website for further information at anpost.com/currentaccount. In addition to the annual statement by post, and E-statements, you may request a statement by post at any time, to also include statements of Jar balance, debits and credits. Please be advised that we will charge a reasonable administrative fee for this additional statement. Please see the fees and charges section on our website for details at anpost.com/Money/Current-Account/Fees

20.0 Complaints

1. If you wish to make a complaint, you do so by: calling Customer Services on **00 353 (1) 705 8000**;
 - by writing to: **Complaints Manager, An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kilrush, Co. Clare, V15 VX23**; or
 - by e-mail to customerservices@anpostmoney.com

If you are not satisfied with the outcome of the complaint you are entitled to take your complaint to the Financial Services and Pensions Ombudsman at the following address: **Financial Services and Pensions Ombudsman, 3rd Floor Lincoln House, Lincoln Place, Dublin 2, D02 VH29**

E-mail info@fspoi.ie
Phone **00 353 (1) 567 7000**
Website fspoi.ie

21.0 Data protection

1. We will use your personal information:
 1. for the purposes of managing your An Post Money Current Account and supplying the services described in this Agreement, including sending you service messages in connection with the An Post Money Current Account;
 2. for the purposes of compliance with our legal obligations, including our obligations under anti-money laundering legislation;
 3. for marketing purposes (where you have agreed, or we are otherwise permitted and you have not objected); and
 4. for such other purposes set out in our data protection policy or to which you may have consented.
2. We will handle your personal information in accordance with our data protection policy. Our data protection policy is set out on our Website available at anpost.com/Privacy. It includes details of the personal information that we collect, how it will be used, and who we pass it to.

Any queries or complaints regarding our use of the personal data and/or the exercise of your individual rights should be addressed to:

**The Data Privacy Office, An Post, EXO Building,
North Wall Quay, Dublin 1, D01 W5Y2** or by e-mail to
privacyoffice@anpost.ie

22.0 Accessibility

We're committed to making our services easy to use by everyone, including our customers with disabilities. For more information, please see here anpost.com/Accessibility.

23.0 Assignment

1. We may assign this Agreement to another entity, which has the appropriate licences or legal authority to fulfil the obligations stated in this Agreement, at any time, on giving you two months prior notice of this. If we do this, your rights will not be affected.
2. You shall be entitled to terminate the Agreement with immediate effect before the date envisaged for the assignment, in which case the requirements of clause 10 (Termination, expiry and cancellation) will apply.

24.0 Severability

If any clauses or parts of clauses are ineffective, the effectiveness of the remainder of this Agreement shall not be affected.

25.0 Governing law and jurisdiction

This Agreement is governed by the laws of Ireland and is subject to the exclusive jurisdiction of the courts of Ireland.

Addendum: Terms & Conditions for An Post Money Mate Accounts

The terms and conditions in this addendum (these “Terms”) apply between you and An Post where you open an An Post Money Mate Current Account (a “Youth Account”) as the parent or guardian and for the benefit of a child (“your child”).

These Terms explain the specific terms and conditions for the use and operation of a Youth Account. If you are the holder of an An Post Money Current Account, these Terms are supplemental to your agreement with An Post (“ Agreement”) for your An Post Money Current Account (“your Current Account”). If there is any inconsistency or ambiguity between these Terms and your Agreement, these Terms will apply in relation to the Youth Account. However, these Terms do not vary or amend your Agreement in relation to the use of your Current Account, if you are the holder of such account.

If you do not have An Post Money Current Account, this addendum sets out the full agreement between you and An Post in relation to the Youth Account. You should note that this includes a number of terms from the An Post Money Current Account Terms and Conditions, including those specified in clause 9 (Other provisions) of these Terms. References in these Terms to “your Agreement” should be read as including both these Terms and the An Post Money Current Account Terms and Conditions which are identified in these Terms. You must read all applicable terms carefully.

Nothing in these Terms or the Agreement creates a contract between An Post and your child, and you are fully responsible for you, and your child, complying with these Terms. Your child’s use or misuse of the Youth Account or its associated Youth Account Card will be treated as if it were your own act or omission (including, for example, authorising any payment). You must read these Terms carefully. By opening or using a Youth Account, you are agreeing to these Terms.

Terminology Explained

Words and expressions defined in your Agreement shall have the same meaning in these Terms, except where we expressly state otherwise.

Youth Account Card means the An Post Money Mate Account Mastercard Debit Card issued to your child for use in connection with their Youth Account.

Jar means the functionality provided as part of the Youth Account which allows you or your child to indicate a particular balance as separate from the main balance of the

Youth Account (though it remains part of the overall balance in the Youth Account for technical and legal purposes). You, you and Your, your refer to the person opening the Youth Account.

1.0 The Youth Account

1. The Youth Account is a current account provided for the use of your child, with a dedicated BIC and IBAN and with an associated Youth Account Card and Jars. Funds credited to the Youth Account and Jar(s) will not earn any interest. An Post keeps all money exchanged for the Youth Account in a bank account with authorised credit institutions, or in assets approved by the Central Bank of Ireland, which are separate and segregated from the assets of An Post.
2. You may only open one individual Youth Account for each of your children subject to maximum of four. Multiple accounts for one person are not permitted. These Terms apply separately to each Youth Account which you have opened.
3. A Youth Account is not transferable to anyone else. It may only be used by you and your child. Neither you nor your child is permitted to use the Youth Account for business or commercial purposes.
4. The Youth Account does not provide an overdraft facility and does not extend credit.
5. The Youth Account Card is not a credit card. The Youth Account Card remains the property of An Post and must be returned to us at our request.
6. The Youth Account allows you to enable certain functionality and/or place controls on its use, including restrictions on how it can be used. These include the creation of transaction alerts, the ability to freeze and unfreeze your child's Youth Account Card, the creation of savings Jars, the creation of Jobs for your child and the setting of spending limits and channels (ATM, in-store, online). Details of these optional functions, controls and restrictions are available on anpost.com/Money/Current-Account/Money-Mate. Enabling some functions may also require setting controls via your Current Account. You are responsible for setting and monitoring

these functions, controls and restrictions. You can enable optional functions and set these controls and restrictions using the App.

7. Nothing in these Terms or the Agreement shall affect you or your child's statutory rights under applicable consumer rights law, consumer credit law or any regulations made thereunder. In particular, nothing in these Terms are intended to exclude or restrict our legal obligations to you or your child contrary to Part 4 of the Consumer Rights Act 2022. In the event of any conflict between these Terms or the Agreement such rights, statutory rights shall prevail.

2.0 Applying for and activating the Youth Account

1. To apply for the Youth Account:
 1. Your child must be between 7 years and 15 years 6 months of age.
 2. You must be their parent or legal guardian.
 3. You must have your own Current Account with An Post (unless otherwise permitted in accordance with clause 9 (Other provisions), which must be a sole account and not a Joint Account.
 4. Both you and your child must be residents of the Republic of Ireland.
2. We will ask to see evidence of who you and your child are and your address. We will ask for further documentary evidence in some cases and/or we may carry out checks on you and/or your child. By applying for the Youth Account you are agreeing to your information and your child's information being passed to relevant agencies for this purpose. When we perform electronic checks, personal information provided by you may be disclosed to other parties who may keep a record of that information.
3. A credit check is not performed and neither you nor your child's credit rating will be affected.
4. You must apply for a Youth Account digitally through the App or by any such means as may be made available to you by An Post. You will receive a welcome pack by post

which includes the Youth Account Card. The welcome pack will contain instructions for you and your child. You will also receive an email confirming the opening of the Youth Account.

5. To activate the Youth Account Card and register your child's online account, you must follow the instructions in the welcome letter and/or email. You and your child cannot use the Youth Account or Youth Account Card until this has been done.
6. To activate the Youth Account online, your child will need to download the App to a separate device (tablet or phone) to the one you use for the App, and to follow the in-App instructions.
7. Your child will only be able to access the Youth Account through the App, and will not have Website access to the Youth Account. Nor will your child be permitted to authorise a TPP to access the Youth Account. You will be able to see all information in relation to the Youth Account via the App on your own device.

3.0 Fees

A full list of Our fees for the An Post Money Mate account are available at anpost.com/Money/Current-Account/Fees. A full list of fees is also available on request at post offices.

An Post reserves the right to debit your Current Account of any outstanding fees payable on the Youth Account when the Current Account is in funds or when funds are lodged into the Youth Account.

All other fees payable, including monthly maintenance fees, in respect of the Youth Account will be debited from your Current Account when due. If you do not have a Current Account, the fees will be deducted, when due, from the balance of the amount you have transferred to the App, after you have lodged funds to the Youth Account ("your App balance"). If your Current Account or your App balance is not sufficient to cover the fees when payment is due, the relevant fees will be deducted as soon as you have put your Current Account or App balance in funds. If your Current Account or your App balance is not in funds, An Post reserves the right to debit any outstanding fees payable on the Youth Account from the Youth Account.

4.0 Paying money into the Youth Account

An Post reserves the right to introduce new options for funding the Youth Account and to remove existing options, as necessary with notice to you. If funding options are not already covered in these Terms, you will be informed about these changes (including the applicable conditions and fees). Notice of the changes will be given in accordance with clause 18 (Changes to this Agreement) of the An Post Money Current Account Terms and Conditions.

1. Funds may be lodged into the Youth Account by you or your child.
2. Funds can be lodged into the Youth Account:
 1. at any post office in the Republic of Ireland; or
 2. by transfer from your linked An Post Money Current Account, via the App; or
 3. by SEPA Payment and SEPA Instant Payment credit transfer.
3. Various limits apply to the operation of the Youth Account and Youth Account Card. These relate to the value and volume of transactions that you and your child are permitted to execute, and include daily maximum cash lodgements and withdrawals at post offices, including maximum amounts which may be held in a Youth Account at any time – see anpost.com/Money/Help-Support/Current-account-help for more information about these limits. We reserve the right to refuse to accept any transaction at our discretion.
4. Please note that, upon receipt by us, your funds will be available for use without delay, unless you or your child have opted to have some of the funds allocated to Jar(s). Cheque lodgements will be credited after 10 Working days. Please see clause 5 of these Terms (Using the Youth Account and Card) for more information.

5.0 Using the Youth Account and Card

1. The Youth Account Card can be used at any post office in the Republic of Ireland to lodge to, withdraw from, or check the balance on the Youth Account. The Youth Account Card is accepted worldwide wherever Mastercard is accepted. You can use the Youth Account Card at any ATM, POS or online website that displays the

Mastercard®, Maestro®, and/or Cirrus® acceptance marks. An Post does not permit Youth Account Cards to be used at Merchants who have an 'MCC' code which An Post in its discretion has determined may not be appropriate for children; however, An Post is not responsible for supervising or restricting which Merchants with which your child is able to transact.

2. You and your child will not be able to use the Youth Account Card after its expiry date. You will receive a new Youth Account Card by post in advance of any expiry date.
3. The Youth Account Card belongs to An Post and remains our property at all times and is made available to you for the benefit of your child. There may be some circumstances where we have to suspend the Youth Account and/or restrict, replace or cancel the Youth Account Card or refuse to issue or re-issue the Youth Account Card, including:
 1. if we have reasonable cause to be concerned about the security of the Youth Account or Youth Account Card;
 2. if we reasonably suspect the Youth Account or Youth Account Card is being used in an unauthorised or fraudulent manner;
 3. if you (or your child) materially breach any term in these Terms and repeatedly breach any of these Terms or the Agreement and fail to resolve the matter in a timely manner;
 4. if we need to do so to comply with any law, regulation, code or other duty which is binding on us relating to the Youth Account or our compliance with the instructions of a court, regulator or law enforcement agency; or
 5. if you or your child are not a resident in the Republic of Ireland.
4. If we take any of the steps referred to in clause 5.3, we will inform you as soon as possible (or when we are permitted to do so) after we have taken these steps. We may ask you and your child to stop using the Youth Account Card and return it to us or destroy it. We will

issue you with a replacement Youth Account Card, if after further investigations, we believe that the relevant circumstances set out in clause 5.3 no longer apply.

5. Please note that funds allocated to Jar(s) on the Youth Account cannot be accessed for transactions at any post office, ATM, POS or for online purchases. Funds may be moved back from Jar(s) into the main Youth Account by using the App. Once the reallocation of funds is complete, the funds may be used immediately at any post office, ATMs, POS and online in the manner described in these Terms.
6. All payments made using the Youth Account shall be in the Denominated Currency. If you are paying for goods and services in a different currency to the Denominated Currency, the amount payable shall be converted at the currency conversion rate which applies at the time your transaction is processed. The daily conversion rates are published on our Website. In addition, a transaction charge will apply for ATM withdrawals in a currency which is not the denominated currency. Please also see anpost.com/Money/Help-Support/Current-account-help for more information.
7. We will deduct the value of payment transactions made with the Youth Account Card from the balance on the Youth Account as soon as the transaction is made. We will also deduct any applicable fees from your Current Account, or the App if you do not have a Current Account, as soon as they become payable by you (subject to clause 4, Paying money into the Youth Account). Please see anpost.com/Money/Current-Account/Fees for more information.
8. We may refuse to process or honour a transaction:
 1. if we suspect the Youth Account or Youth Account Card is being used in an unauthorised or fraudulent manner;
 2. if you have not paid enough money into the Youth Account at the relevant time to cover the amount of the transaction and any applicable fees; or
 3. if we believe that a transaction will break the law.

9. In the case of this clause 5.8.1 above, we will inform you as soon as possible (unless it would be impractical or unlawful for us to do so). You may correct any information we hold (and/or which may have caused us to refuse a transaction) by contacting Customer Services via customerservices@anpostmoney.com or phone on **00 353 (1) 705 8000**
10. As with all payment cards, we cannot guarantee all Merchants will accept the Youth Account Card. Please note that all Merchants are required to check that your Available Balance is sufficient to cover the transaction amount.
11. You and your child can check the available balance on the Youth Account:
 1. at any post office in the Republic of Ireland (using the Youth Account Card);
 2. on you/their mobile phone via the App; or
 3. by calling our Customer Service number **00 353 (1) 705 8000** (this option will not be available to your child).
12. Direct debit, outward SEPA Payments or outward SEPA Instant Payments and emergency cash functionality is not available on the Youth Account. You should treat the Youth Account Card like cash. This includes keeping the Youth Account safe and not letting anyone other than you or your child use it, and keeping the Youth Account Card PIN secret and not revealing it to anyone else. You and your child must also keep the security details of the Youth Account secure and not reveal them to anyone else. The provisions of the An Post Money Current Account Terms and Conditions which relate to security apply in full to the Youth Account and the Youth Account Card.
13. If the Youth Account Card is lost or stolen, please immediately contact our customer services on **1800 267678**. This number is available 24/7/365.

6.0 Termination, expiry and cancellation

For the avoidance of doubt, these Terms and the Youth Account will terminate immediately in the event of your child's death or when your child turns 18 years of age.

1. You have a right to close the Youth Account at any time without notice. You can do so in writing to us at: **An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kilrush, Co. Clare, V15 VX23**. If the Youth Account is closed or you have terminated these Terms, we will immediately block the Youth Account and any associated Youth Account Cards so that they cannot be used. Any funds remaining in the Youth Account will be paid back to your Current Account, or the App if you do not have a Current Account.
2. We may terminate these Terms and the Youth Account for any reason by giving you at least two (2) months' notice.
3. We may terminate these Terms and the Youth Account immediately (and will inform you as soon as practicable) in the following circumstances:
 1. if you materially breach any provision of these Terms or the Agreement or the Agreement, or repeatedly break any of these Terms or those of the Agreement and fail to resolve the matter in a timely manner;
 2. if you act in a manner that is threatening or abusive to our staff, or any of our representatives;
 3. if you fail to pay fees that you have incurred or fail to put right any Shortfall or Payment in error (please see anpost.com/currentaccount, clause 9 (Payments made in error) and clause 8 (Authorising Card transactions) of the An Post Money Current Account Terms and Conditions;
 4. if we need to do so to comply with the law; or
 5. if you or your child are not a resident in the Republic of Ireland.
4. On the date of your child's 16th birthday, you will no longer be able to access information about your child's transactions or their use of the Youth Account without their permission. From that date, your child may apply to convert the Youth Account into an An Post Money

Current Account (a "Converted Account") through the App, with the parent having the option to continue paying a monthly fee. Once this occurs, these Terms will no longer apply to the Converted Account, which shall be subject to the An Post Money Current Account Terms and Conditions applicable between An Post and your child. Any funds in the Converted Account at the time of conversion will remain in the Converted Account and will become the property of your child as the account holder. If your child does not apply to convert the account, or give you permission to have access to the account, the Youth Account will be closed after 60 days.

5. Unless otherwise agreed by us in writing, these Terms and the Youth Account will immediately terminate if you close your Current Account with us (including if we terminate your Current Account for any reason).
6. We may also close the Youth Account and/or suspend the Youth Account Card immediately if we reasonably believe it is being used to commit fraud or for other illegal purposes. If we do this, we will tell you as soon as we are permitted legally to do so.
7. Following termination of these Terms or the Agreement (except in the case of the Youth Account being converted into a Converted Account), any funds on the Youth Account including any unspent funds that you or your child have allocated for use via its associated Jar(s) will be returned to your Current Account, or the App if you do not have a Current Account, once all transactions initiated or requested by you and all relevant fees have been processed. Clause 7 (Your right to a redemption), sets out how funds will be returned and further terms relating to the return of funds when it has been requested by you.

7.0 Your right to a redemption

1. You have the right to redeem the funds in the Youth Account at any time prior to it being converted to a Converted Account. You can do so by sending your request in writing to: **An Post Money, An Post Commerce Business Solutions, Enterprise House, Cappa Road, Kiltrush, Co. Clare, V15 VX23**. We will not be responsible

to you or your child for any liability if you redeem any funds without obtaining any necessary permission to do so from your child.

8.0 Data protection

1. In addition to our use of your personal data in connection with your Current Account and as explained in your Agreement, we will use your and your child's personal information:
 1. for the purposes of managing the Youth Account and supplying the services described in these Terms, including sending you service messages in connection with the Youth Account;
 2. for the purposes of compliance with our legal obligations, including our obligations under anti-money laundering legislation; and
 3. for such other purposes set out in our data protection policy or to which you may have consented.
2. We will handle your and your child's personal information in accordance with our data protection policy. Our data protection policy is set out on our Website available at: anpost.com/privacy. It includes details of the personal information that we collect, how it will be used, and who we pass it to. Any queries or complaints regarding our use of the personal data and/or the exercise of your or your child's individual rights should be addressed to: **The Data Privacy Office, An Post, EXO Building, North Wall Quay, Dublin 1, D01 W5Y2** or by e-mail to privacyoffice@anpost.ie

9.0 Other provisions

1. In addition to these Terms, clause 6 (Electronic channels), clause 8 (Authorising Card transactions), clause 9 (Payments made in error), clause 11 (Keeping your Current Account secure), clause 12 (Your obligations to us) clause 13 (Our liability), clause 15 (Disputed transactions), clause 16 (SEPA, SEPA Instant and Verification of Payee) clause 17 (Third party payment services providers), clause 18 (Changes to this Agreement), clause 19 (Account balances, statements and communication) clause 20 (Complaints),

clause 22 (Accessibility), clause 23 (Assignment), clause 24 (Severability) and clause 25 (Governing law and jurisdiction) of:

1. your Agreement; or
 2. where An Post permits the opening of Youth Accounts by parent or guardians who do not have a Current Account with An Post, the An Post Money Current Account terms and conditions, shall apply in full to the use and operation of the Youth Account and shall be incorporated into these Terms, provided however that references in those clauses to Current Account(s) or Card(s) shall in the case of a Youth Account be read as references to Youth Account(s) or Youth Account Card(s).
2. Where An Post permits the opening of Youth Accounts by parent or guardians who do not have a Current Account with An Post:
1. Funds may only be lodged into the Youth Account at any post office in the Republic of Ireland or from your third party account via the App.
 2. Certain functionality of the Youth Account (including functionality made available via the App) may be reduced and additional fees may apply. All fees will in such case be deducted from the Youth Account (as specified anpost.com/Money/Current-Account/Fees) or your App balance.
 3. If you wish to close the Youth Account, any funds remaining in the Youth Account (once all transactions initiated or requested by you and all relevant fees have been processed) will need to be withdrawn at an An Post post office, ATM or redeemed as set out in clause 7 (Your right to a redemption) prior to the closing of the Youth Account.
 4. You will only have access to information relating to the Youth Account via our App, and your child will only have access via our App or in person at an An Post post office. Neither you nor your child will have any access via our Website.

anpost.com/currentaccount

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