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# Basic cash account



## Basic Cash Account

Basic Cash Account is a straightforward easy to use account. You can arrange for your wages or benefits to be paid directly into your account. You can also arrange to pay your regular bills by Direct Debit.

Operated by card only, Basic Cash Account is ideal if you are taking the 1st step into banking or are only looking for a simple cash account. Other features of Basic Cash Account include:

### Instant Cash

Your Basic Cash Account ATM Card gives you immediate and easy access to your money 24 hours a day. You can use your card at any of our cash machines and in all First Trust, Ulster Bank and Northern Bank ATMs all over Ireland and cash machines displaying the LINK symbol throughout the United Kingdom. (Subject to availability of funds in your account).

On production of your Basic Cash Account ATM Card you can also access your money through Post Office branches throughout Northern Ireland and the United Kingdom (subject to availability of funds in your account).

### Lodgements

Arrange to have your wages and or benefits paid directly into your account.

## Telephone and Internet Banking – 365

Control your finances either by telephone with our 24 hour telephone banking service or Online Banking service 24 hours a day 365 days a year.

The range of services includes:-

- Check account balance
- Check transaction history
- Pay bills
- Transfer funds to other accounts
- Request a statement

### Statements

Free quarterly statements to keep you in touch with your account. Mini statements are available from Bank of Ireland statement printers as and when you need them.

### Pay Regular Bills


Either by Direct Debit or by registering your regular payments with 365.

### FREE Banking

There are no transaction fees on the account. Ancillary charges for extra services do apply.

### Who can apply for A Basic Cash Account

Basic Cash Account is available to personal customers who are 16 years of age or over.



## How Can I Open The Account

To open your Basic Cash Account, call into your nearest Bank of Ireland branch.

We are required by law to formally check the identity and address of all our new customers. So bring two forms of identification, one from BOX A plus one from BOX B

### Box A

- Passport (Current valid signed passport)
- EU National Identity Card (Photographic)
- UK Photocard Full / Provisional Driving Licence (photocard part)
- Current Full old-style UK Driving Licence (Non photocard type driving licence)
- Firearms Certificate
- Electoral ID Card (NI only)
- Translink Senior SmartPass (NI only)
- Student ID/Registration Card (student account only)

### Box B

- UK Photocard Full / Provisional Driving Licence (photocard part) (when not used for A)
- Current Full old-style UK Driving Licence (when not used for Box A)
- Utility Bill (dated within the last 3 months) (excluding Mobile Phone Bill)
- Bank/Building Society / Mortgage / Credit Union / Credit Card / Post office account Statement dated within last 3 months
- Local Authority correspondence valid for the current year (rates/council tax dated within last 12 months)
- HM Revenue & Customs / Revenue Commissioners correspondence. (e.g. Tax Coding Notice dated within the last 3 months) Note: P60 and P45 are not acceptable
- Current Council / Housing Association Rental Agreement
- Solicitors letter confirming recent house purchase or land registry confirmation (in such cases the previous address should be verified) dated within last 3 months
- Original vehicle registration document
- Correspondence from DWP / Benefits Agency (dated within last 6 months)
- Current House / Motor Insurance Certificate dated within last 12 months

All documents produced by customer must be originals.

**If you have any further queries you can call our Customer Services Freephone on 0800 0850444 or visit our website [www.bankofireland.co.uk](http://www.bankofireland.co.uk)**

For your security and to improve our service to you, all telephone calls may be recorded and monitored for training purposes.

## TERMS & CONDITIONS

### General Conditions for the Account

1. These Terms and Conditions (referred to as the "Terms & Conditions") apply to a personal customer (referred to as "you" and "your") and Bank of Ireland (referred to as "we", "us" and "our").
2. Some words in Terms and Conditions have certain meanings:-  
"Account" – means the Basic Cash Account held by us in your name.
3. Details of current interest rates, transaction fees and service charges are available on our website or at any Bank of Ireland branch.
4. We may amend, vary or alter the Terms and Conditions to comply with a change in the law or regulatory requirements, to ensure our business is carried on prudently, efficiently and competitively or to reflect good banking practice or product development.
  - If the change is not to your disadvantage, we may make the change immediately and tell you about it within thirty days.
  - If the change is clearly to your disadvantage, we will notify you personally and ignore any notice period on your Account for at least sixty days starting from the date of the notice so that you can, if you wish, switch your account or close it. You will not have to pay any additional charges or additional interest as a result of this switch or closure during this sixty day period. We will notify you of the change by email, statement, notice, letter or any other method we consider appropriate.
5. Please ensure that you read all the General and Special Terms and Conditions relating to the Account carefully.

### Opening the Account

6. We will require proof of your identity before the Account is opened to comply with our legal duties.
7. If you are unhappy about your choice of Account within 14 days of:
  - the day the contract is entered into; or
  - the day on which you receive contract terms and conditions and other information on paper or electronically;whichever is the later, we will help you switch to another of our accounts or we will give all your money back with any interest it has earned. We will ignore any notice period and any extra charges.
8. We reserve the right not to open the Account, refuse a deposit or require the Account to be closed without giving you any reason for our decision.

### Operation Of The account

9. The Account is available only to personal customers.
10. The account must be operated in credit.
11. We reserve the right to close an Account. Unless there are exceptional circumstances, such as fraud, we will not close your Account without giving you at least thirty days notice.
12. Should any debit item(s) be presented for payment and returned unpaid three or more times in a 12 month period the Bank will automatically close the account. As outlined in condition
- 11 above we will not close your Account without giving you at least thirty days notice. In the intervening period all Direct Debits and Standing Orders will be cancelled with immediate effect.

### Withdrawals

13. All withdrawals must be made against cleared balances. This means that if you pay a cheque into your account, you cannot withdraw the value of the cheque until it has been cleared. Please refer to our Guide to Personal Banking for details.
14. We may require proof of identity before allowing withdrawals from the Account.
15. On your death, the balance may be withdrawn by your personal representative or, if there is more than one of you, by any one of the survivors.
16. Funds in your Account may be withdrawn by going into the Post Office. You may also find out the balance of your account in the Post Office. You consent to disclosure by the Bank to the Post Office of such information relating to you as is necessary when you access these services. (Cash withdrawals in the Post Office are restricted to 1 transaction per day.)

### Terms and Conditions applicable to 365 Cash Card

These conditions apply to the agreement (referred to as "the Agreement") which is made between the Account Holder(s) and Bank of Ireland (referred to as "we", "us" or "our") for the use of the Card as defined below. Unless the meaning otherwise requires Conditions 1-7 apply to the use of all Cards.

**"Account"** means the Basic Cash Account held by us in the name of the Account-Holder(s) in respect of which the Card can be used.

**"ATM"** means an Automated Teller Machine, which is a cash dispenser at which the Account Holder(s) can access services and money using the Card and PIN. The Account holder can access services and money using the Card and PIN at any branch of the Post Office.

**"Business day"** means any day from Monday to Friday excluding Bank Holidays in Northern Ireland.

**"Card"** refers to the 365 Cash Card

**"Cardholder"** (referred to as "you" or "your") means the Account Holder as named on the Card who is the sole person authorised by us to use the Card.

**"PIN"** means the Personal Identification Number given to you to access services and money at an ATM or in the Post Office.

**"365 Cash machine"** means the ATM's operated by us.

### Conditions of Use

1. The Card will be sent to you by post or you may be asked to collect the Card from the branch and to provide suitable proof of your identity. On receipt you must sign the Card immediately.
2. The Card may be used by you up to the expiry date embossed on the Card and in accordance with the operating instructions issued by us from time to time.
3. Where the Card is issued in respect of any Account maintained by two or more Account Holders, then each of the Account Holders shall be jointly and severally liable for any overdrawn balance created by the use of the Card. Each Account Holder shall remain liable even if at a future date the Account is closed or the joint account mandate is cancelled.
4. These conditions will apply to any Card issued as a substitute, replacement or renewal of the original Card.
5. You must immediately tell the branch where the Account is held of any change in the Account Holder(s) name and/or address and telephone number.

### Safeguards

6. To help prevent fraud and protect the Account you must
  - sign the Card as soon as you receive it, and
  - do not allow anyone else to use your Card or PIN, and
  - always learn your PIN and destroy the notification as soon as you receive it, and
  - never write down or record your PIN, and
  - if you change your PIN, you should choose your new PIN carefully, and
  - always take reasonable steps to keep your Card safe and your PIN secret at all times, and
  - keep your Transaction receipts safe and dispose of them carefully, and
  - you must not disclose the PIN to any person except in the course of a transaction permitted under this Agreement or in the course of reporting the actual loss or theft of the card.

### Lost or Stolen 365 Cash Card

7. You must take care not to lose or damage your Card and you must not let anyone else have it. If you lose or part with your Card, if it is taken from you even for a short period or if someone else knows your PIN, you must
  - (a) telephone us immediately at Belfast 028 9023 8333,
  - (b) confirm this in writing within 3 days,
  - (c) take all reasonable steps to help us recover the card.
8. If you act fraudulently, you will be responsible for all losses. If you act without reasonable care and this causes losses you may be liable for them. These conditions will apply if you fail to follow the safeguards outlined at Condition 6 and 7.
9. We will be responsible for any unauthorised withdrawals made with the Card if
  - a) the Card is lost in the post from us, or
  - b) the Card is used by someone else after you have reported to us that it has been lost or stolen or that you suspect your PIN is known to someone else.
10. We will credit the Account with any amount debited in the circumstances outlined in Condition 9 including any related interest and charges. We will have no other liability to you. You will be responsible for any other losses but your liability to us will be limited to a maximum of £50 for transactions undertaken before you report the loss of your Card providing you have complied with all other Terms and Conditions. However, if you have not protected your PIN, you will be liable for all withdrawals without limit.

### Payment

11. Subject to Condition 9, you shall pay us the amount of the Transactions and any loss borne by us because of the use of the Card or PIN or any loss which we suffer as a result of any breach of these Card Terms and Conditions. Your liability shall be settled either from monies standing to the credit of the Account or on demand by us.
12. The amount of each Transaction will be withdrawn from the Account by electronic transfer. On each Business Day we shall be entitled to withdraw funds from the Account ahead of all other drawings or debits to make up the total value of the Transactions which have been notified to us since the previous Business Day.
13. Foreign currency withdrawal shall be converted into sterling at the prevailing rate of exchange operating on the date of the withdrawal from the account.

### GENERAL CONDITIONS APPLICABLE FOR BOTH ACCOUNT AND CARD

#### Joint Accounts

1. When two or more of you hold an Account you agree to be jointly and severally bound by the Terms and Conditions and Card Terms and Conditions. Each of you shall remain liable even if, at a future date, the Account is closed or the joint account mandate is cancelled.
2. We will accept and act on the instructions of any one of you and the signature of any one of you will be sufficient discharge of any partial or whole withdrawal of the balance from the Account.
3. Wherever an Account is held on a joint basis between two or more parties, if for any reason, the first-named Account holder ceases to be a party to the Account, the Account will be closed and a new Account may be opened in the name of the remaining Account holder(s)/ survivor(s).

#### Termination

4. If you breach any of your obligations we may take such steps as are reasonably necessary to restrict any of your rights to use the Account or suspend use of or cancel

- your right to use the Card.
5. You may close the Account by giving notice in writing to us but such termination shall be effective only on return to us of the Card (which must be cut into 2 or more pieces if returned in the post) and when you have paid all that is owed to us.

#### Miscellaneous

6. Nothing in the Agreement entitles you to use the Card so as to overdraw the Account.
7. We will not be liable for any delay in performing any of our obligations in respect of the use of the Card, where such delay or failure arises directly from an Act of God, civil disturbance, industrial dispute or any circumstances beyond our control.
8. The Card shall remain our property. It must be returned at our request, and it may be kept by us or any person acting on our behalf or with our authority.
9. Your relationship with us is a confidential matter (even when you are no longer a customer). We will not reveal your name or address or details about your account to anyone, other than in the following four exceptional cases when we are required to do so by law;
- If we have to give the information by law
  - If there is a duty to the public to reveal the information
  - If it is in our interests to give the information (excluding marketing purposes); or
  - If you ask us to give the information.
- Subject to Basic Cash Account General Condition 16, Terms and Conditions.
10. For your security and to improve our service to you, all telephone calls may be recorded and may be monitored for training purposes

#### DATA PROTECTION AND CONFIDENTIALITY AGREEMENT

Important information about you and Bank of Ireland.

"Our Group" means the Governor and Company of the Bank of Ireland and any of our subsidiary or associated companies. For a full list of Our Group, please write to us at the address below. Your information may be held on a Bank of Ireland Group database and be used by us, and any other member of Our Group.

##### (a) Considering your application

To help us decide whether to enter into this and any future agreement with you, from time to time during the currency of any agreement, or in any event in order to fulfill our legal obligations, we may make use of:

- (i) any information given by you to us;
- (ii) information we already hold about you;
- (iii) information received from enquiries we make about you; and
- (iv) information we gain from your performance of any other agreement you have with us or Our Group.

We may make and retain copies of passport, driving licences or other identification evidence which you provide.

We may also search your record at Credit Reference Agencies or request them to carry out enquiries on our behalf. We may provide such Credit Reference Agencies with sufficient information to enable all necessary enquiries to be made. The Credit Reference Agencies will keep a record of our search whether or not your application proceeds. This record will be available to other organisations that make similar searches and could impact on your ability to obtain credit elsewhere within a short period of time.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. This is called an "association". For the purposes of this Agreement/application you may be treated as financially linked to such partner and your application assessed with reference to any "associated" records.

If you are providing information on behalf of others within your business, are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to:

- (i) disclose information about that other person and anyone else referred to by you; and
- (ii) authorise us to search, link or record information about you and anyone referred to by you at Credit Reference Agencies.

An "association" between joint applicants and between you and any person with whom you have stated there is a financial relationship will be created at the Credit Reference Agencies.

This will link your financial records. In future applications by either or both of you, each of these financial records will be taken into account and this process will continue until one of you successfully files a disassociation at the Credit Reference Agencies. We may also use a credit scoring system or other automated decision making system.

##### (b) Use and disclosure of your information

We will add to your record with the Credit Reference Agencies by giving any information:

- (i) that we hold about you; or
- (ii) about your payment record; or
- (iii) about your agreement with us (including any default); and
- (iv) information about any failure to notify us of any change of address, where any payment is overdue.

It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give to us false or inaccurate information, and we suspect fraud, we will record this. All information will be shared with and cross-checked by other businesses, including Our Group or other lenders to:

- (i) assess applications for credit and credit related services (such as insurance) made by you and by members of your household; or
- (ii) trace debtors and recover debt; or

- (iii) prevent fraud and money laundering; or
- (iv) make decisions about your account; or
- (v) carry out statistical analysis and market research; or
- (vi) help us and then identify products and services which may be of interest to you (unless you have asked us not to); or
- (vii) consider or evaluate commercial transactions between Our Group and other businesses or lenders.

Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household.

We may also give information about you and your agreement with us to:

- (i) any guarantor of your agreement; or
- (ii) your insurer; or
- (iii) anyone acting on your behalf; or
- (iv) anyone who introduced you to us; or
- (v) any finance house, motor trade, vehicle recovery tracing agent, lawyer, law enforcement agency; or
- (vi) companies or other bodies which maintain registers of assets and interests in them; or
- (vii) credit industry fraud avoidance networks; or
- (viii) any regulatory, governmental or statutory organisation or body (where required to do so by law) for the purposes of administration, underwriting and processing.

Please write to the address shown below if you would like details of those Credit Reference Agencies and other third parties from whom we obtained information about you, or details of those parties to whom we give information about you. You have a right by law to these details.

For operational reasons we may link information between any of your accounts and other products and services you have with Our Group. These links will not be used for marketing purposes without your consent.

Information which we hold about you may be retained by us even after your account(s) has been closed in order to comply with our legal obligations and business record requirements.

##### (c) Direct Marketing

We may contact you from time to time with details of other products and services which we or third parties offer. For this purpose, we may make use of an automated decision-making programme now and in the future. We may also give information about you to:

- (i) Our Group;
- (ii) any other person or company we select from time to time so that they can use it for similar purposes. You may be contacted by post, telephone, email and fax, or other means.

You have a legal right to stop us from contacting you or giving your details to others for direct marketing purposes. Please write to us at the Marketing Department, 1 Donegall Square South, Belfast, BT1 5LR if you wish to exercise this right. Please note that this may mean that you will not receive information about additional benefits that are made available to our customers.

##### (d) Transfer of your information abroad

From time to time, we may disclose or transfer information about you to previously approved persons or companies who are based outside of the European Economic Area. We will only do so provided such persons or companies agree to give your information the same level of protection as we are required to give it in the UK and act solely on our instructions. Such transfers abroad will be for any of the purposes in sub-clause (b) above.

##### (e) Sensitive Data

You may have provided information relating to your nationality and/or whether you have any disability. You do not have to give us this information if you do not want to. If you choose to provide details of your nationality, we will use such information for research and statistical purposes only. If you choose to provide details of any disability, this will only be used to provide additional assistance where possible.

##### (f) Your right to information

You have a legal right to receive a copy of the information we hold about you if you apply in writing to us at Customer Care Manager, Group Marketing UK, 1 Donegall Square South, Belfast, BT1 5LR.

A fee will be payable by you in advance. Confirmation of the current fee can be obtained when you write to us at the above address.