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# A Guide to Changes to our Banking Services



# What is this booklet about?



This booklet is about important changes to our banking services. Please read this information carefully.



The changes to our banking services will happen in August 2021.



The changes are for Personal Current accounts and Demand Deposit accounts.



For example, Young Saver, 2nd Level, 3rd level, Graduate, Golden Years and Basic Bank accounts.

# Banking at your local An Post



We are bringing in new ways to bank with us.

**an  
post**

From the end of summer 2021, you will be able to do your day to day banking at An Post, as well as at our bank branches. A branch is one of our local Bank of Ireland banks.



You can do your day to day banking at over 900 An Post places across Ireland.



You will not have to pay extra for using An Post services.

# Taking money out of your bank account at An Post



You will be able to take money out of your bank account at An Post.



You will need to have an ATM card or a debit card to take money out at An Post.



If you do not have an ATM card or debit card, you will have to go to a Bank of Ireland branch to take money out.



You can take money out up to your card limit. Your card limit is the most money you can take out at one time.

You need to ask at a Bank Of Ireland branch if you want to know your card limit.

# Putting money into your bank account at An Post



You will be able to put money into your bank account at An Post.



You can put Euro notes and coins, or cheques into your bank account.



You can use an ATM card or debit card to put money into your bank account at An Post. You can also use a Bank of Ireland lodgement card.

# Putting money into your bank account at An Post



Lodgment / Credit Transfer  
Bank of Ireland

Date: / / NSC

AC Name: \_\_\_\_\_  
Phone No: \_\_\_\_\_

| Notes         |  |
|---------------|--|
| Cash          |  |
| Total Cash    |  |
| Total Cheques |  |
| Other         |  |
| Total €       |  |

If you want to put money into your bank account at An Post and you don't have an ATM or debit card, then you can use a new form.

This is called a personalised lodgement docket. It has a special barcode.



You use this to put a cheque or money into your bank account.



From June 2021, you can get a new personalised lodgement book at your bank.



You can phone us to get a new book or contact us through our website.

# Putting money into your bank account at An Post



At a Bank of Ireland branch, you can put a mixture of money and cheques into your account together.

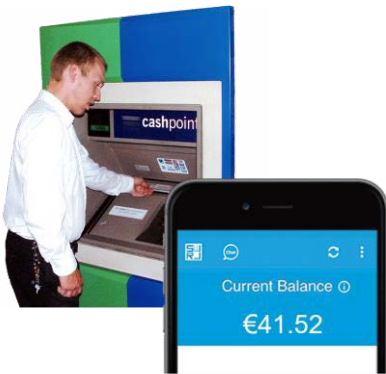


At An Post, you will need to put them into your bank account separately.

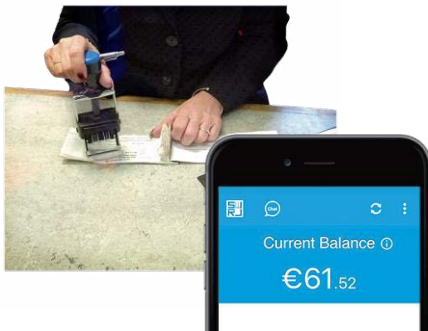


You will not pay extra for this.

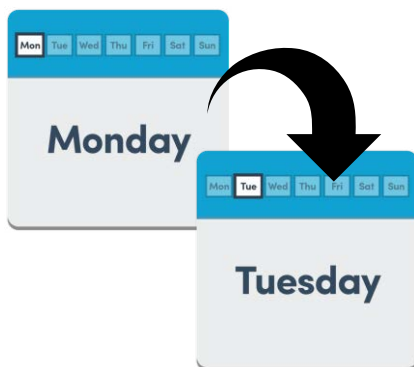
# Checking how much money is in your bank account



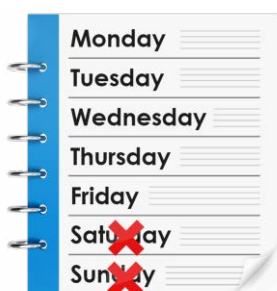
If you take money out of your bank account, the balance will go down straight away. The balance is the amount of money available for withdrawal in your account.



If you pay money into your bank account, the balance may not go up straight away. It can take a short time for the money to go through to your account.



There is a cut-off time in the bank. If you put money into your account after this time, it will show in your balance the next business day.



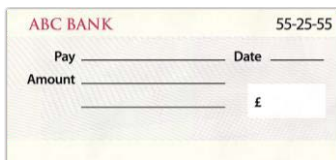
Business days are Monday to Friday.



# Checking how much money is in your bank account



The cut off time for putting money into your account at An Post is 4.30 pm. After 4.30, the money will go through to your account the next day.



When you put a cheque into your bank account at An Post, it may take longer to go through than if you put it in at a Bank of Ireland branch.

# More information



For more information, you can visit the 'Service Changes' section on our website [www.bankofireland.com](http://www.bankofireland.com)



You will find information on 365 online and on our Bank of Ireland Mobile Banking app.



You can get updates on when the changes will be happening in your local An Post and at your Bank of Ireland branch.



If you need more help, you can call us from Monday to Friday, between 9 and 5 by dialling **0818 365 365** or **01 404 4000**



Bank of Ireland is regulated  
by the Central Bank of Ireland.

