

HOW TO BANK AT THE POST OFFICE

MONEY 

BUSINESS

There are around 11,500 Post Office branches across the country – perfect if you need to do some banking but you're not near a Virgin Money Store.

WHO CAN USE THE POST OFFICE SERVICES?

These banking services are available to Virgin Money customers¹ who have a current or savings account. The table below explains what you'll need to take with you.

SERVICE	WHAT YOU'LL NEED
1. Cash deposit	Debit card or Pre-printed bank giro credit slips
2. Cheque or Postal Order deposit ¹	Pre-printed bank giro credit slips and a Post Office Service Cheque Deposit envelope
3. Cash withdrawal	Debit card and PIN
4. Balance check	
5. Change (available to Business customers only)	Change Giving card and Change Order Breakdown Sheet (Form DGVM9578) Please get in touch with your Store or Relationship Manager

If you need a debit card or pre-printed bank giro credit slips, please call the number in the 'Other important info' section on the back of this leaflet, get in touch with your Relationship Manager or speak to the team in Store. Not all accounts provide these so you may need to change your account if you want to use the Post Office Service. Cheque Deposit envelopes are available at all Post Office branches and by calling the number on the back.

THE LOWDOWN ON USING THE POST OFFICE SERVICE

1. Cash deposit

- **Using your debit card**

The cash will be credited to your account and available to use straightaway (if paid in before 4pm on a working day). If you deposit cash this way after 4pm, or at the weekend, the funds will show in your account immediately but won't be processed until the next working day.

For example:

- If you pay in £50 cash using your debit card before 4pm on Monday, it will be credited to your account and be available to use that day. If you pay it in using your debit card after 4pm that day, it will be available to use straightaway but not processed until Tuesday.
- If you pay in £200 in cash using your debit card before 4pm on Friday, it will be credited to your account and be available to use that day. If you pay it in using your debit card after 4pm that day, it will be available to use straightaway but not processed until Monday.

- **Using a pre-printed bank giro credit slip**

A cashier will count the cash and the bank giro credit slip will be returned to you. It usually takes one business day after you make the payment for the money to be credited to your account (if the deposit is on a business day before 7pm).

- **Cash Deposit limits**

Some Post Office branches can't accept cash deposits over £1,000. If you need to deposit more than this, please check with the Post Office branch you want to use.

If you think you'll make cash deposits of more than £20,000 per week or containing more than £50 in coins per deposit, you'll need to do this another way – some Post Office branches may not be able to accommodate these large cash deposits. To find out more, please contact your Store or Relationship Manager.

2. Cheque or Postal Order deposit

Place the cheque or postal order and the fully completed pre-printed bank giro credit slip into the Post Office Service Cheque Deposit envelope. Cheques and Postal Orders must be payable to the account name on the pre-printed bank giro credit slip and crossed 'Account Payee'. You should complete all the information on the front of the envelope, then seal and hand it to the Post Office cashier (they'll give you a receipt).

The sealed envelope will be sent to us for processing. It can take up to three business days for this to reach us but be aware it'll take longer if you make a deposit after the Post Office branch cut-off time. Once we receive this envelope, we'll process the Cheque or Postal Order in line with your account Terms. We'll usually process cheques by 23:59 the next working day after it reaches us. However, it can sometimes take longer.

There can sometimes be delays due to transportation or sorting issues, although this is rare. If you need a Cheque or Postal Order deposit to reach your account by a certain day, get in touch to see what your options are as the Post Office Service won't be suitable for this.

Remember, you can also deposit cheques of less than £1,000 (to a total of £5,000 per day) using our mobile banking app.

3. Taking out cash

Let the Post Office cashier know how much you'd like to withdraw and they'll ask you to insert your card into the card reader. You'll then need to confirm the amount and enter your PIN. The transaction will be authorised or declined.

If authorised, you'll be handed the cash and a receipt. Your account balance is immediately updated with the amount you've withdrawn. These transactions are part of the daily cash withdrawal limit on your card and are subject to having enough money in your account at the time.

4. Balance enquiry

The Post Office cashier will ask you to insert your debit card into the card reader and enter your PIN. The balance will be given to you on a printed receipt.

¹ For sort codes starting "82" or "05"

5. Change Giving Card

A Change Giving Card allows Business customers to change larger notes for five pound notes and coins at Post Office branches across the UK (as long as it's arranged beforehand).

You'll need to complete an application form and be approved before we send you a card. Once you've received it, you can get change by completing a Change Order Breakdown Sheet (Form DGVM9578 – this is available in Store or via your Relationship Manager). Take your Change Giving Card and Change Order Breakdown Sheet to your Post Office branch on the agreed date and the cashier will exchange your notes for the change you want. The Change Order Breakdown Sheet will be returned to you with the change and a printed receipt.

Just so you know:

- You must order your change at least 24 hours in advance at the agreed Post Office branch.
- There is a charge for this service - it'll be taken from your account each month in arrears. Your Store or Relationship Manager can tell you the current charge and this'll be confirmed in writing when your card is ordered. If this changes, you'll get one month's notice.
- There is a £2,000 change limit per day at all individual Post Office branches (subject to Post Office approval).
- For full details, check out the Post Office Change Giving Card Application and Terms & Conditions.

OTHER IMPORTANT INFO

You'll be given a printed receipt for any transactions – please keep this as proof.

Post Office services are available for pound sterling only.

If you're using a pre-printed bank giro, cash and Cheques (including Postal Orders) need to be paid in on separate pre-printed bank giro credit slips.

Full details about the Post Office's banking services can be found in our Post Office Service Terms and Conditions. You'll find these at virginmoney.com/service/post-office-banking or in Store. Please read these T&Cs before using the service.

If you've got any questions, contact your Relationship Manager or get in touch on 0800 756 0800. We're here 8am to 6pm Monday to Friday and we'll do everything we can to help.

Large print, Braille and audio

This leaflet is also available in large print, Braille and audio if needed. Let us know if you'd like more details.
