

# Post Office<sup>®</sup> Cheque and Cash Services Terms

These **Terms** form part of the UK Customer Agreement and supplement any additional account terms provided to the Customer. If there is any inconsistency between these Terms and the UK Customer Agreement or the additional account terms, these Terms apply.

## 1. Scope of these Terms

These Terms apply to the Customer's use of the Post Office<sup>®</sup> counter services, or self-service devices (where available) at a Post Office<sup>®</sup> branch (the **Services**) which include:

- Balance Enquiry Services
- Cash Withdrawal Services
- Cash Deposit Services
- Cheque Deposit Services
- Change Lite Services

## 2. The Post Office<sup>®</sup>

### 2.1. The Post Office<sup>®</sup>:

- 2.1.1. acts as Barclays' agent (and as a delivery vehicle in relation to the Cash Deposit Services and Cheque Deposit Services) in the provision of the Services and is not responsible to the Customer for any acts, omissions, defaults or negligence of Barclays in relation to the operation of the Customers' accounts with Barclays.
- 2.1.2. **does not** act as Barclays' agent for receiving cash.
- 2.1.3. **does not** give insurance, financial or any banking or investment advice to the Customer about the Customer's accounts with Barclays or any of Barclays' products, business, activities or services.
- 2.1.4. is a registered trademark of Post Office Limited.

## 3. Balance Enquiry Services and Cash Withdrawal Services

The Customer must use a debit card for the Balance Enquiry Services and the Cash Withdrawal Services.

## 4. Cash Deposit Services

### 4.1. Where the Customer uses the Cash Deposit Services to deposit cash:

- 4.1.1. the Customer must only deposit Sterling.
- 4.1.2. the cash deposit must be made using a debit card or a cash deposit card.
- 4.1.3. the Customer's account with Barclays will be credited immediately.

### 4.2. These processing times may differ from those set out in the UK Processing Guide.

## 5. Cheque Deposit Services

### 5.1. The Customer must only use the Cheque Deposit Services to deposit cheques:

- 5.1.1. payable in Sterling.
- 5.1.2. payable to the Customer and not cheques payable to a third party. Cheques payable to a third party must be deposited using the Postal Cheque Credit Service and will be processed in accordance with the terms for that service.
- 5.1.3. using a sealed/Barclays partner bank envelope containing the cheque(s) and a pre-printed credit slip.

- 5.2. Where the Customer deposits a cheque drawn on a UK bank (which includes banks in the Channel Islands, Isle of Man and Gibraltar) over a Post Office® counter using the Cheque Deposit Services, the processing time may be up to 2 Business Days longer than the processing time for depositing a cheque at a Barclays branch (which is set out in the UK Processing Guide).
- 5.3. The Customer can obtain more details on how the cheque has been processed by contacting the Servicing Team at Barclays.
- 5.4. Information on the times for processing cheques that are not drawn on a UK bank is available on request.
- 5.5. A **Business Day** has the same meaning as set out in the UK Processing Guide.
- 5.6. These processing times may differ from those set out in the UK Processing Guide.

## 6. Change Lite Services

- 6.1. Where the Customer uses the Change Lite Service:
  - 6.1.1. the Customer can exchange notes for coins in Sterling.
  - 6.1.2. the Customer must only use a deposit card. The deposit card will be used to debit the charge for use of the Change Lite Service.
  - 6.1.3. coins are subject to availability in any Post Office® branch.
- 6.2. Each transaction is subject to a maximum limit. Please refer to the Post Office® Service Guide for the current limit.

## 7. Interest

- 7.1. If interest is payable on an account, interest becomes payable:
  - 7.1.1. on cash credited to an account, on the same Business Day as the funds are credited to the Customer's account.
  - 7.1.2. on cheques paid in over a Post Office® counter using the Cheque Deposit Services, no later than the Business Day on which Barclays receives settlement from the scheme.
- 7.2. Timing for payment of interest may differ from that set out in the UK Processing Guide.

## 8. Charges

The Customer's existing Tariff will apply to the Services.

## 9. Governing Law and Jurisdiction

These Terms are governed by English law and the English courts have exclusive jurisdiction.

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit [barclayscorporate.com/alternativeformats](https://www.barclayscorporate.com/alternativeformats)

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