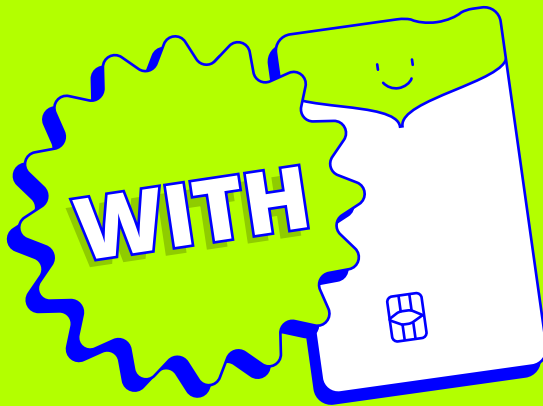


Begin

Getting Started



Smart Start Account

A quick overview for parents,
guardians and children



**Bank of
Ireland**



1.

Register for Banking 365

To get started, you need to register for Bank of Ireland 365. This will allow you to gain instant control over a wide range of features including viewing your child's PIN, temporarily freezing their card and monitoring their spending. Once registered, you can do all this in the cards section of the Bank of Ireland app or at 365 online.



2.

Get them to sign their card

It's important that you get your child to sign the back of their new card. While unlikely, they may be asked to provide their signature to buy something. The seller will then check the signature against the one on the card. However, most places will simply ask them to enter their PIN.



3.

Activate the card

To activate the card, simply use it along with your child's PIN to make a purchase in store or at any ATM. You can also activate your card for online purchases through the Bank of Ireland app or 365 online. To do this, tap Activate card where the card appears in the cards section.



4.

Keep their PIN safe

Ensure your child understands the importance of keeping their PIN safe. Only you and they should know it and neither of you should ever write it down. When they are ever entering their PIN, remind them to cover the keypad with their other hand and make sure nobody can see what is being entered.



5.

Turn on Spend Alerts

We recommend that you turn on Spend Alerts. This way, you can monitor your child's spending to ensure they don't get too carried away. To do this, go to the cards section in the Bank of Ireland app or 365 online, select spend alerts and turn the toggle button to on.



6.

Stay safe and secure

If your child has a mobile or email account, ensure they never reply to texts, emails or phone calls that ask them for any information about their account. Even if they say they are from Bank of Ireland or a credit card company.

Useful INFORMATION for parents/guardians



Your child's contactless limit is €50

Your child can make quick, easy and secure payments for purchases by simply tapping their card on the payment terminal. The limit for doing this is €50. For added security, they may be asked to enter their PIN from time to time.



Their account includes 3D Secure

3D Secure is an extra security that helps stop someone else using your child's card information to buy things online. When Strong Customer Authentication (SCA) is required for online purchases, you'll need to use your 365 service to approve them. If you don't have a smartphone or are unable to use our mobile banking app, we can provide you with a Physical Security Key on request. For more information on this, visit boi.com/scs



They can use their cards abroad

Your child's new card can be used on family holidays or school trips. This is a very handy alternative to them having to carry cash with them. Please note however, that there may be additional charges, so check out the Schedule of Fees & Charges by clicking on the Fees tab [here](#).



Your child can get cashback

When your child is buying something in a shop, they can ask for cashback where available, saving them from having to go to the ATM.



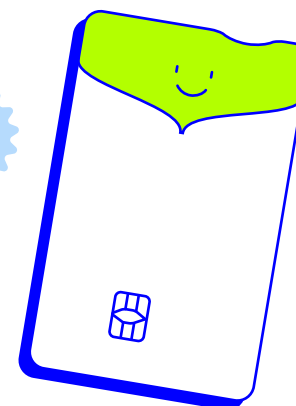
Fees and charges

To find out more about our fees and charges, please read our Schedule of Fees and Charges for Personal Customers. Just ask in any Bank of Ireland branch or click [here](#) and click on the Fees tab.



Want to change their PIN?

You can change your child's PIN at any cash machine that offers this service. Please ensure to choose one that is easy for you both to remember but hard for others to guess. Do not choose all the same numbers like 1111, an easily guessed sequence like 1234 or their date of birth.



The Card Owner's BIT

Kids, this bit is for you!



1.

Sign the back of your card

To get started, you need to write your name on the back of your new card. You might be asked to write your name down when buying something. The person selling it to you will then check it looks the same as on your card. This will show them the card is really yours.



2.

Turn on your card

Get your parent or guardian to turn on your card so that you can start using it. They can do this through their Bank of Ireland app on their phone or by visiting our special website. But you can turn it on yourself just by using it to buy something and entering your special code called a PIN.



3.

Keep your code number safe

You will get a special code number that lets you use your card. Called a PIN, it will help keep your money safe but only if you keep the number safe. Never tell anyone your PIN, ever. When you are asked to enter it to buy something, cover the numbers so no one can see what ones you are pressing.



REASONS

why your card may not work

- You might not have enough money in your account
- You might be using the wrong PIN
- Your parent or guardian may have blocked your access to your card
- You may be trying to spend more money in a day than you are allowed
- Your parent or guardian might have to say OK to you buying something on the internet first

Useful card INFORMATION for the child

What is a PIN?

PIN stands for Personal Identification Number. It's four special numbers. Like how a key lets you into your front door of your house, your PIN allows you to use your card to buy things.

If you forget your PIN

If you can't remember your card PIN, ask your parent or guardian to find it in their Bank of Ireland app on their phone or the special website.

You can pick your own PIN

Your parent or guardian can help you change your PIN to something that is easier to remember. But it is really important that it is still hard for other people to guess. So it can't be something like 1234 or your date of birth.

You won't always need to use your PIN

You can spend up to €50 in shops by just placing your card on the payment machine when told. However, if you are spending more than €50 or if the machine asks, you will need to enter your PIN.

What to do if you lose your card

If you lose your card, tell your parent or guardian as soon as you realise. They can make sure no one else can use it if they find it by doing what is called 'freezing' it until you find it or they get you a new one.

Finding out how much money you have

Your parent or guardian will be able to show you how much money you have by using their mobile phone or a computer.

Check how much is in your account

Make sure to check how much money you have and know how much you are spending. This is a great way to ensure you have enough for the things you want and aren't wasting it on things you don't need.

Ways to keep your money SAFE

- Never write down your PIN or tell it to anyone
- Never let anyone else use your card
- When you are putting your PIN in, always cover it with your other hand
- Never reply to texts, emails or phone calls that ask you for any information about your card or account.

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