

Begin

Getting Started



Smart Start Account

A quick overview for parents,
guardians and children



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.

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

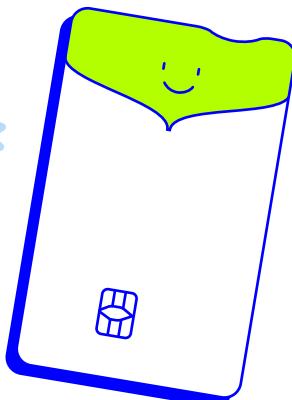
To find out more about our fees and charges, please read our Schedule of Fees and Charges for Personal Customers. Just ask in any Bank of Ireland branch or click [here](#) and click on the Fees tab.

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/sca](#).

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.





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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