

Childcare Plus

This is a unique long term savings account which earns a high rate of interest tax free. It is part of An Post's Instalment Savings Scheme and is governed by the Terms & Conditions of the Scheme, a copy of which is printed on the reverse of this brochure.

Lodgements into your account:

Your Child Benefit monthly payments will be paid direct into your account. No other type of lodgement can be made into the account. After 12 monthly payments you will be issued with a statement showing details of the payments to your account.

Maximum limit for monthly savings:

Where the value of the payments to the account exceeds the maximum limit of €12,000 during the 12 months savings cycle (12 instalments at €1,000), the excess amount will be transferred to an interest account (see Childcare Savings for further details). A transaction statement will be issued on commencement of the Childcare Savings account and at regular intervals thereafter.

Interest:

After the first 12 monthly payments are lodged to your account, the total sum saved will earn a guaranteed **20% tax free interest** if left on deposit for 5 years. The cumulative tax free rates are as follows:

After 1 year on deposit	3.0%
After 2 years on deposit	5.8%
After 3 years on deposit	9.3%
After 4 years on deposit	14.0%
After 5 years on deposit	20.0%

If you wish to continue savings after the first 12 months, the next savings cycle will commence automatically. The interest rates which will apply to this and subsequent savings cycles will be the interest rates applying at the time the new cycle(s) commence and may vary from the above rates.

Withdrawals:

While Childcare Plus is intended as a long term savings account, withdrawals can normally be made subject to 7 working days notice as set out in Paragraphs 13 and 14 of the Terms & Conditions overleaf. You must complete a Notice of Withdrawal form available at Post Offices.

Childcare Savings

This is a convenient short term savings account which allows you easy access to your savings in addition to earning interest. It is ideal for providing for Christmas, back to school or other occasions.

The features of the account are:

Lodgements into your account:

On transfer of your first Child Benefit payment to your account, you will receive a personalised lodgement card, which can be used for lodgements to your account additional to Child Benefit. Subsequently, you will receive a quarterly statement detailing transactions on your account.

Withdrawals:

You may withdraw any amount from your account subject to 7 working days notice by completing a Notice of Withdrawal form which is available at your local Post Office.

Interest Rate:

Interest earned is at the same rate of interest as the Post Office Savings Bank deposit account rate and is subject to DIRT (Deposit Interest Retention Tax) deducted at the Standard Rate.

The National Treasury Management Agency reserves the right to alter from time to time the Terms & Conditions (including Interest Rates) governing the Childcare Plus and Childcare Savings accounts. Subsequent new agreements, or renewal of current agreements, will be subject to the revised Terms & Conditions prevailing on the date of the new agreement or of the renewal.

How to apply

1. First Time Child Benefit Recipients

Carefully select the account you wish to apply for. Complete the attached application and declaration form, and send it with your Child Benefit Claim form to:

An Post
Savings and Investment Services
Inpayments Section
Childcare Accounts
3D
GPO
Dublin 1

We will process your application and forward it to the Department of Social and Family Affairs.

2. Existing Child Benefit Recipients

Complete the attached application and declaration form. Return this with your Child Benefit Book to the above address. If you are making a claim for additional child benefit you should also include a Child Benefit claim form.

If you wish to change your existing Child Benefit arrangements to an An Post Childcare Account, please complete the attached application and declaration form. You will need to supply details of your existing arrangements and send them to the above address.

3. Existing Childcare Account Holders

If you already have a Childcare Account and are applying for additional Child Benefit, there is no need to complete this form as Child Benefit can only be paid to one account. Simply send the Child Benefit Claim Form, quoting your Childcare Account number together with the birth certificate to the address shown on the Child Benefit Claim Form.

For further information Lo Call 1850 30 50 60.

If you change address, please notify us in writing quoting your account number at An Post, Savings and Investment Services, Inpayments Section, Childcare Accounts, 3D, GPO, Dublin 1.

Childcare Plus

Account type
Account Holders Name(s)

Individual Joint

1 Surname: _____
 First names: _____
 Title: _____ (MR, MRS, MISS, ETC)
 CONTACT PHONE NO. _____

2 Surname: _____
 First names: _____
 Title: _____ (MR, MRS, MISS, ETC)
 CONTACT PHONE NO. _____

Address of Account Holder(s)
 Address: _____

In accordance with the Instalment Savings Terms & Conditions of 1 August 2007, I agree to save by Direct Credit my monthly Child Benefit allowance in this account. I note that subsequent savings cycles may be subject to new Terms & Conditions.

I/we declare that the information given on this form is true and correct.
 Signature 1. _____
 Signature 2. _____

Day	Month	Year

ACCOUNT NUMBER

 FOR OFFICE USE ONLY

COMPLETE THIS SECTION IF YOU ARE APPLYING FOR CHILDCARE PLUS

Childcare Savings

Account type
Account Holders Name(s)

Individual Joint

1 Surname: _____
 First names: _____
 Title: _____ (MR, MRS, MISS, ETC)
 CONTACT PHONE NO. _____

2 Surname: _____
 First names: _____
 Title: _____ (MR, MRS, MISS, ETC)
 CONTACT PHONE NO. _____

Address of Account Holder(s)
 Address: _____

Withdrawal Instructions

Any One Party to sign
 All Parties to sign

I/we declare that the information given on this form is true and correct.

Signature 1. _____
 Signature 2. _____

Day	Month	Year

ACCOUNT NUMBER

 FOR OFFICE USE ONLY

COMPLETE THIS SECTION IF YOU ARE APPLYING FOR CHILDCARE SAVINGS

Declaration

All applicants must complete and sign this declaration

New Claimant (1st Child Only) Existing Claimant (please tick)

Surname: _____

First Names: _____

Title: _____ Telephone No: _____

Address: _____

Personal and Public Service Number (PPS)

Numbers				Letters	

Please read and sign:

I wish to have my Child Benefit paid directly into the account indicated opposite.

I understand that I am responsible for informing the Department of Social and Family Affairs of any change in circumstances which affect my entitlements.

Signature of claimant: _____

Date: _____

Any information given on the application form is confidential and will only be used by An Post and the Department of Social and Family Affairs for the direct payment of Child Benefit.