



Fógra do Chustaiméirí | Customer Notice

An tAcht um Chuntais Dhíomhaoine, 2001

Faoi théarmaí An tAcht um Chuntais Dhíomhaoine, 2001 ní mór d'fhorais airgeadais, lena n-áirítear An Post (An Roinn Poist agus Telegrafa roimhe seo) cuntais/infheistíochtaí nach ndearnadh aon bheart custaiméara iontu le 15 bliana nó níos mó anuas a aithint agus iad a ainmniú mar chuntais/infheistíochtaí díomhaoine.

De réir an Achta, scríobhfaidh An Post chuig sealbhóirí na gcuntas nó na n-infheistíochtaí a meastar iad a bheith díomhaoine, ach amháin:

- más lú ná €100 iarmhéid an chuntais nó na hinfeistíochta, nó
- má d'iarr sealbhóir an chuntais nó na hinfeistíochta nach gcuirfí aon chomhfhreagrás chuige, nó
- má cuireadh comhfhreagrás chuig sealbhóir an chuntais nó na hinfeistíochta ar ais agus é marcáilte 'imithe' nó 'nil ar aithne ag an seoladh seo'.

Sa chás inar cuireadh in iúl do An Post cheana féin go bhfuair sealbhóir an chuntais nó na hinfeistíochta bás, cuirfear litir in am trátha chuig an ionadaí dlíthiúil/pearsanta. Le cinntiú nach mbeidh an cuntas nó an infheistíocht díomhaoine, ní mór don sealbhóir cuntais/infheistíochta beart a dhéanamh mar a shainítear anseo thíos:

- I gcomhair Cuntas Taisce de chuid Bhanc Taisce an Phoist (lena n-áirítear an Cuntas Taisce Leabharbhunaithe Oifig an Phoist, agus an Cuntas Taisce Ráiteasbhunaithe Oifig an Phoist [an Cuntas Taisce Breise mar a bhí], Coigil Pinsin agus Coigil Leanaí) nach ndearnadh aon idirbheart orthu ón 1 Deireadh Fómhair 2009, is leor taisce nó aistarraingt ionas nach n-éireoidh an cuntas díomhaoine.

I gcás Bannaí Coigiltis, Cairteacha Coigiltis agus Tráthchoigilt, tosaíonn an tréimhse 15 bliana ag céad aibíocht na hinfeistíochta, i.e. nuair a bhíonn an chéad téarma infheistíochta thart. Measfar na hinfeistíochtaí seo a leanas a bheith díomhaoine mura ndéantar aisiocáocht i bpáirt faoin 31 Márta 2025 nó roimhe sin.

- **Bannaí Coigiltis**
(ceannaithe ar an 30 Meán Fómhair 2006 nó roimhe sin, gan aon aisiocáocht i bpáirt ón 1 Deireadh Fómhair 2009).
- **Cairteacha Coigiltis**
(ceannaithe ar an 26 Eanáir 2004 nó roimhe sin, gan aon aisiocáocht i bpáirt ón 1 Deireadh Fómhair 2009).
- **Tráthchoigiltis**
(i gcás inar tháinig deireadh leis an timthriall coigiltis an 30 Meán Fómhair 2004 nó roimhe sin, gan aon aisiocáocht i bpáirt ón 1 Deireadh Fómhair 2009).

Chomh luath agus a dhéantar beart faoin 31 Márta 2025 nó roimhe sin, bainfear an cuntas nó an infheistíocht as an liosta cuntas díomhaoine.

Mura dtarlaíonn aon bheart sa chuntas ná san infheistíocht faoin 31 Márta 2025, aistrefar luach iomlán an tsealúchais chuig Ciste na gCuntas Díomhaoine atá i seilbh Ghníomhaireacht Bainistíochta an Chisteáin Náisiúnta (GBCN/NTMA), a dhéanfaidh bainistiú ar an ciste thar ceann an Stáit.

Fanfaidh iarmhéideanna a aistrefar chuig Ciste na gCuntas Díomhaoine, lena n-áirítear aon ús a bheidh dlite orthu, i seilbh shealbhóir an chuntais nó na hinfeistíochta agus is féidir aiséileamh a dhéanamh orthu ag am ar bith ó An Post faoi réir ag réamhfógra mar a ordáitear san Acht.

Tá breis eolais ar fáil ach féachaint ar ár suíomh idirlín: [StateSavings.ie](https://www.statesavings.ie) nó glaoch ar an Líne Chabhrach do Chustaiméirí **0818 20 50 60 / 01 705 7200**.

Daoine a dhéanfaidh éileamh calaoiseach, d'fhéadfaidís a bheith ciontach i gcoir faoi théarmaí an Achta.

Dormant Accounts Act 2001

Under the terms of the Dormant Accounts Act 2001 Financial Institutions, including An Post (formerly Department of Posts and Telegraphs), are required to identify accounts/investments where no customer transactions/investments have taken place for the past 15 years or more and to designate these accounts/investments as being dormant.

In accordance with the Act, An Post will write to the holders of accounts or investments deemed to be dormant, except where:

- The account or investment balance is less than € 100, or
- The account or investment holder has requested that no correspondence be sent, or
- Previous correspondence to the account or investment holder has been marked 'gone away' or 'not known at this address'.

Where An Post has already been notified that the holder of the account or investment is deceased a letter will be issued in due course to legal/personal representative. To prevent an account or investment becoming dormant the account holder/investor must make a transaction which is defined as follows:

- For a Post Office Savings Bank Deposit Account (including the Post Office Book Based Deposit Account, and the Post Office Statement Based Deposit Account [formerly the Deposit Account Plus], Pension Save and Childcare Save) with no transaction since 1 October 2009, a deposit or a withdrawal will prevent the account becoming dormant.

In the case of Savings Bonds, Savings Certificates and Instalment Savings the 15 year period commences at the first maturity for the investment, i.e. on the completion of the initial investment term. The following investments will be considered dormant unless a partial repayment takes place on or before 31 March 2025.

- **Savings Bonds**
(purchased on or before 30 September 2006, with no partial repayments since the 1 October 2009).
- **Savings Certificates**
(purchased on or before 26 January 2004, with no partial repayments since the 1 October 2009).
- **Instalment Savings**
(where the 12 month savings cycle was completed on or before the 30 September 2004, with no partial repayments since the 1 October 2009).

Once a transaction takes place on or before 31 March 2025, the account or investment will be removed from the dormant list.

Where no transaction takes place on the account or investment by 31 March 2025 the total value of the holding will be transferred to the Dormant Accounts Fund held by the National Treasury Management Agency (NTMA), who will manage the funds on behalf of the State.

Balances transferred to the Dormant Accounts Fund, including any interest due thereon, will remain the property of the account or investment holder and may be reclaimed at any time from An Post subject to advance notice as prescribed in the Act.

For further information you can visit our website: [StateSavings.ie](https://www.statesavings.ie) or contact our Customer Helpline on **0818 20 50 60 / 01 705 7200**.

Individuals who make fraudulent claims may be guilty of an offence under the terms of the Act.