

The Acorn Account[®]

The current account with a difference

Here at Acorn we pride ourselves in being different. With an Acorn Account[®] and Acorn Prepaid Debit Mastercard[®] Card you can take advantage of:

Free text alerts

We'll text you if you don't have enough money in your account on the day a Direct Debit or Standing Order is due to go out so you have time to credit your account

Enhanced Direct Debit security

Your Direct Debits are secured by the Direct Debit Guarantee, meaning they are a safe and secure way to pay your bills

Online money management tools

Manage your money online 24/7 with our online account, meaning you're always in control of your money



You have a legal right to cancel your Acorn Account[®] within 14 days of receipt of the first card. This 14 day period is known as the 'Cooling-Off Period'. If you cancel your Acorn Account[®] during this Cooling-Off period, we will return any remaining funds within 5 business days with no further charges.

Check your balance

Send a message in the format:

BALANCE to 60777

Texts sent to 60777 are charged at your standard network message rate. Balance texts may incur a charge, please see the current fees in terms and conditions.

We'll send you FREE text messages when any money paid into your account has cleared. We also send free text alerts when your bills are paid or if you don't have enough money in your account to cover a bill payment or standing order.

Automated Telephone Service

You can use our automated telephone service 24 hours a day, 7 days a week. Simply call Customer Services on the number overleaf to:

- Check your account and card balance
- Activate your card
- Load funds on to your card

Follow the prompts. You will need to enter your card details using the telephone keypad.

*Car hire, toll roads, pay at pump and some other merchants are excluded. Call Customer Services for more information. Please see the terms and conditions for any associated charges. Terms and Conditions can be found on our website; www.acornaccount.com/faq/termsconditions.html. †Cheques are NOT accepted at the Post Office. Please see the terms and conditions for associated charges for these services.

Using Your Prepaid Debit Mastercard® Card

You can use your Mastercard® Card anywhere that you see the Mastercard Acceptance Mark*

Shopping

You can use your card to purchase goods online, in outlets or over the phone, in over 35m locations around the world.

Withdrawing cash with your card

You can withdraw cash from most cash machines (ATMs) that display the Mastercard Acceptance Mark using your card and PIN. There is a maximum daily cash withdrawal limit of £450 from cashmachines (ATMs).

It is also possible to withdraw cash over the counter at any high street bank, up to a maximum of £2,000 per day. To use this service you will need to present your card along with photo identification. You can also get cash back from some retailers who offer this service.

Changing your PIN

You will need your PIN when using cash machines or whilst out shopping. We recommend that you change your PIN to something memorable.

You can use most cash machines that accept Mastercard cards to change your PIN. Simply insert your card and follow the on-screen prompts. It is usually called "PIN Services". You should never disclose your PIN to any third party.

Paying Bills

You can pay bills from your account by Direct Debit or Standing Order.

Direct Debits

Simply pass your sort code and account number onto the company you wish to pay. You can view your active & cancelled Direct Debits on your online account.

Standing Orders

In order to set up a Standing Order on your account you'll need the sort code and account number of the organisation you're paying. Sometimes they'll also require you to have a reference number.

How to pay money into your account

There are many ways in which you can have money paid in to your Acorn Account®.

Salary and Wages

We recommend you inform your employer of your new sort code and account number as soon as possible.

Benefits Payments

To get your benefits paid into the account, you usually only have to supply the benefits agency with your sort code and account number. Contact details of UK Benefit Agencies can be found on our website at www.acornaccount.com/faq/downloads.html

Electronic Bank Transfer

You can use your sort code and account number to deposit funds from online payment services such as PayPal. You can also transfer funds into this account from any other UK bank account.

Cash and Cheques at Barclays

You can pay in cash and cheques at any Barclays branch using your paying in slips. Simply take your cash and cheques along with the completed slip to the counter. You can order paying in slips by calling Customer Services.

Cash at the Post Office

You can pay cash into any Post Office branch using your paying in slips.† You can also use a unique barcode which can be downloaded from our website.

SMS Service

You can use your mobile to check your balance and load funds on to your Prepaid Debit Mastercard® Card at any time.

Load money on to your Debit Mastercard® Card

Send a message in the format:

LOAD + AMOUNT to 60777

For example: Text "LOAD 50" to load £50 onto your Prepaid Debit Mastercard® Card. Subject to having the available funds in your billing account, your card will be credited within 1 hour.

