

Acht na nGuntas Díomhaoin 2001

Faoi théarmaí Acht na nGuntas Díomhaoin 2001 ní mór, d'fhorais airgeadais, lena n-áirítear An Post (An Roinn Poist agus Teileagrafa 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 díomhaoin.

De réir an Achta, scríobhfaidh An Post chuid sealbhóirí na gCuntas nó na n-infheistíochtaí a meastar iad a bheith díomhaoin, ach amháin:

- má bhíonn iarmhéid an chuntais nó na hinfeistíochta níos lú ná €100, nó
- má d'iarr sealbhóir an chuntais nó na hinfeistíochta nach gcuirfí aon chomhfhreagras, nó
- má cuireadh comhfhreagras chuig sealbhóir an chuntais nó na hinfeistíochta ar ais agus é marcáilte 'imithe' nó 'níl ar aithne ag an seoladh seo'.

Sa gcás gur cuireadh in iúl do An Post cheana féin go bhfuil sealbhóir an chuntais nó na hinfeistíochta básaithe cuirfear litir in am trách chuig an ionadaí dlíthiúil/pearsanta. Le cinntiú nach mbeidh an cuntas nó an infheistíocht díomhaoin ní mór don sealbhóir cuntais/infheisteoir beart a dhéanamh mar a shainmhínítear anseo a leanas:

- I gcomhair Cuntas Taisce Bainc Oifig Phoist (lena n-áirítear an Cuntas Taisce Oifig Phoist Leabhar-bhunaithe, agus an Cuntas Taisce Oifig Phoist Ráiteas-bhunaithe [an Cuntas Taisce Breise mar a bhí], Coigil Pinsin agus Coigil Leanaí) nach ndearnadh aon idirbheart orthu ón 1 Deireadh Fómhair 2008, is leor taisce nó aistarraingt ionas nach n-éireoidh an cuntas díomhaoin.

I gcás Bannaí Coigiltis, Cairteacha Coigiltis agus Tráthchoigilt tosaíonn an tréimhse 15 bliana ag céad aibíochta na hinfeistíochta, .i. nuair a bhíonn an chéad téarma infheistíochta thart. Measfar na hinfeistíochtaí seo a leanas a bheith díomhaoin mura ndéantar aisiocáocht i bpáirt ar nó roimh an 31 Márta, 2024.

- **Bannaí Coigiltis**
(ceannaithe ar nó roimh an 30 Meán Fómhair 2005, gan aon aisiocáocht i bpáirt ón 1 Deireadh Fómhair, 2008).
- **Cairteacha Coigiltis**
(ceannaithe ar nó roimh an 26 Eanáir 2003, gan aon aisiocáocht i bpáirt ón 1 Deireadh Fómhair, 2008).
- **Tráthchoigiltas**
(Nuair a bhí an timhriall coigiltis thart ar nó roimh an 30 Meán Fómhair, 2003, gan aon aisiocáocht i bpáirt ón 1 Deireadh Fómhair, 2008).

Chomh luath agus a dhéantar beart ar nó roimh an 31 Márta, 2024, bainfean an cuntas nó an infheistíocht as an liosta díomhaoin.

Mura dtarlaíonn aon bheart sa chuntas nó san infheistíocht faoin 31 Márta 2024 aistrefar luach iomlán an tsealúchais chuig Ciste na gCuntas Díomhaoin atá i seilbh Ghníomhaireacht Bainistíochta an Chisteáin Náisiúnta (GBCN/NTMA), a dhéanfaidh bainistiú ar an ciste thar ceann an Stáit.

Fanfaidh iarmhéideanna a aistrítear chuig Ciste na gCuntas Díomhaoin, lena n-áirítear aon ús atá dlite orthu, i seilbh sealbhóir an chuntais nó na hinfeistíochta agus is féidir aiséileamh a dhéanamh orthu ag am ar bith ó An Post faoi réir ag réamhfhógra mar atá ordaithe san Acht.

Tá breis eolais ar fáil ach cuairt a thabhairt ar ár suíomh idirlín: StateSavings.ie nó ar an **Líne Cabhrach Custaiméirí 0818 20 50 60 / 01 705 7200**.

Féadfaidh daoine aonair a dhéanann éilimh chalaíseacha 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 2008, 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 2024.

- **Savings Bonds**
(purchased on or before 30 September 2005, with no partial repayments since the 1 October 2008).
- **Savings Certificates**
(purchased on or before 26 January 2003, with no partial repayments since the 1 October 2008).
- **Instalment Savings**
(where the 12 month savings cycle was completed on or before the 30 September 2003, with no partial repayments since the 1 October 2008).

Once a transaction takes place on or before 31 March 2024, the account or investment will be removed from the dormant list.

Where no transaction takes place on the account or investment by 31 March 2024 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 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.