



YOUR DAY-TO-DAY SERVICES CHEQUES

Paper cheques are available to you upon written request and on a paid basis (see Price List) in books of 15 cheques. These cheques remain the property of POST Finance, who may require their return by simple request.

If the Account is closed, you should destroy any unused cheques.

There is no maximum amount, so long as there are sufficient funds in your Account.

The provisions relating to fight against money laundering and the financing of terrorism when making Cash withdrawals by cheque are applicable by analogy.

In the case of a Cash withdrawal by a third party of 15,000 euros or more from the Account, an identification form must be completed.

The rights-holder may present a cheque for cashing at any time after its date of issue. If it has no issue date or is submitted before the date stated, the date of receipt of the cheque by POST Finance shall be taken as the date of issue. A cheque can therefore be paid at the service window even if the date given on it is prior to the date of presentation.

The issuer of the cheque cannot oppose payment of his/her cheque within 8 days of the date of issue, except in the case of theft, loss or in the event of bankruptcy of the rights-holder. Beyond this period, the cheque can be revoked by the issuer.

If the Account of the person issuing the cheque has insufficient funds, payment of the cheque will be refused and the Payee should contact the account holder directly. If you would like the lack of funds in your Account to be certified, please contact POST Finance or a POST Point of Sale.

Cheques should be written either in ink or using a ballpoint pen and be signed on the back by the issuer. The amount should be stated both in numbers and written out in full. In the event of any difference between the two, the amount written out in full shall be deemed accurate. Nothing written on the cheque should be crossed out or overwritten, even if approved.

POST Finance will only cash cheques denominated in euros.

Cheque Cash withdrawals may only be made at a Point of Sale if made out to a Payee who is not the ordering party (except in the case of guardianship, where the cheque is signed by the guardian).

A crossed cheque whose amount is denominated in euros may only be credited to an account with POST Finance. However, the Payee of the crossed cheque may only credit it to an Account of which he/she is the Holder, Co-Holder or Proxy.

In the event that a crossed cheque is deposited at a Point of Sale, a receipt is given to the depositor.

A cheque that has not been cashed for whatever reason cannot give rise to any claim against POST Finance by the issuer or the Payee. It is returned to whoever presented it for payment, together with a declaration of non-payment, indicating the day of presentation, issued by POST Finance at the request of the bearer.