

DIVE INTO THE DETAIL

Your Jumpstart Account Terms



MONEY
Virgin









First things first...

Who's this Account for?	Children under the age of 17. The account will be opened in the child's name and all the money in the account belongs to the child.
How do I open the Account?	If you're under 11 years old, we'll need a parent, guardian or other responsible adult aged 18 or over to open and operate the account in trust for you. We'll just call them the "responsible adult" from now on. If you're aged 11 or older you can open and operate the account in your own name, if your responsible adult agrees. We'll need to see identification documents for you and the responsible adult (if your account needs one) before the account can be opened.
Who can operate the Account?	If you're under 11 years, your responsible adult will operate the account for you in trust. They need to obey these Terms too. And when we say "you" in these Terms it also includes the responsible adult while they are operating the account. Once you're 11, you can operate your account if your responsible adult agrees. They'll just need to tell us. You'll be able to request a debit card for your account, which can be used to buy stuff or use at the cash machine. You'll also be able to register for our mobile app. Until you're authorised to operate on the account the responsible adult will be responsible for operating your account on your behalf in trust. That's only until you turn 17 years old when we'll automatically remove the responsible adult and transfer your account to your own M Account.

What you'll get with your account:

	When you turn 11 – you can get a debit card which you can use at home and abroad. Please note: A debit card will not be issued to the responsible adult for this account. Tip: You may be able to use your card with a digital wallet service like Apple or Google, but be aware there may be age restrictions.
	You can bank with us in Store. When you're 11 – you'll be able to register to use our mobile app. And from the age of 16 – you'll be able to bank with us online and over the phone (if you want). You'll also need to sign up to some extra Terms. We'll give these to you when you're setting up. Need another copy? Just ask or visit the website. Please note: Any responsible adult operating on your account will not have access to the mobile app, online or telephone banking.

What you'll not get with your account:

	A cheque book.
You can't use this account...	
	If you're 17 years of age or older.
	As a business account.
	As a joint account
	To borrow money from us like an overdraft.
	To set up standing orders or Direct Debits

So far, so good? Let's get going...

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Further info

Take a look at your Summary Box for details of the interest for your account. And your Tariff details the fees for the other things you may be charged for.

Talk to us

0800 121 7365

+44 141 221 7300 if you're abroad

(standard international rates will apply)

Write to us

The team at Virgin Money

Symington House

7-8 North Avenue

Clydebank

G81 2NT

Contact us online (as long as you're eligible and registered)

Speak to us in app or by secure message.

Or see us in Store

We'll help you or we'll find you a Store that can.

Your account

From paying in to taking out.
Here's what it's all about.

1. Paying money in

Receiving money

- You or someone else can send money to your Jumpstart Account.
 - You can spend your money as soon as it arrives.

Cash

- Pay it in at some Stores.
 - Unless we say otherwise, you can take it out straightaway.
- Pay it in at the Post Office (you'll need your card).
 - You can take your money out as soon as it's made its way to us.

Cheque

- For those who prefer to do it old-school, we're always happy to accept cheques.
- Pay your cheques in at a Store. Or simply scan them using our app (as long as you're eligible and registered to use this service). If you haven't paid in a cheque from home in your pyjamas, you haven't lived.
 - If you do it on a working day (Monday to Friday and not a bank holiday), it'll start to earn interest the next working day. The money's then yours to keep and spend.

- If you pay it in on a weekend or bank holiday, it'll be two working days before the money starts to earn interest and you can spend it.
- Or pay it in at the Post Office (you'll need your pre-printed Bank-Giro Credit slip).
 - It'll take an extra working day to get your money and earn interest.
- If a cheque bounces, we'll let you know. If it's already been paid into your account, we'll take the money back. You won't earn interest on that money.

Remember: You don't get issued a cheque book with this account!

What's a Bank Giro Credit slip?

Get them from a Store or your paying-in book (if you have one).



Remember, you'll need to use the pre-printed Giro slips which have your account details included. Need a paying-in book? Just ask us for one.

2. Taking money out

It's a piece of cake to access the money in the Jumpstart account.

Cash

- Sometimes you just need cold, hard cash.

If you've got a card

- You can take it out at a cash machine, in some Stores or at the Post Office. You'll just need your card and PIN.
- Some shops will also let you take out cash at the tills using your card.

If you don't have a card

- You can take money out in our Stores. We may need to see photo ID for the person making the withdrawal. For example: Passport.

Pre-printed Bank Giro Credit slip

Remember these from earlier? You can also use them to pay someone else.

- You will need to fill it in and take it to a Store or a Post Office, along with a way to pay.
- If paid before the cut-off time (see your Tariff for details), the money will be sent to the account you're paying by the end of the next working day. So if it's paid on a Monday, it'll be there on a Tuesday.

Using your card (if you've got one)

- There are plenty of ways to use your card:
 - ✓ Enter your PIN.
 - ✓ Go contactless.
 - ✓ Add your card to Apple Pay or Google Pay (subject to any age restrictions to use these services).
 - ✓ Shop online using your card details.
 - ✓ Or you may be asked to sign for it.
- We may text to check it's really you making the payment. We'll use the number you gave us at account opening so it's important to keep it up to date should it change in the future.
- It normally takes between one day and a week for the money to leave your account. It depends on when the person or company you're paying asks us for the money and whether they're based in the UK or abroad.
- You can let a company reserve some money in your account before a payment goes ahead (like when you're at a hotel or hiring a car). If that happens, you won't be able to spend the money if the payment goes ahead or until it's been cancelled.
- **Changed your mind?** Ah, we can't stop card payments once you've given the go-ahead.

Sending money within the UK to another account

- Give us the okay in Store.
 - If you've also got a Headstart account – you may give us the okay online, over the phone or in app to send money to this account. It will depend on eligibility and what you've registered for.
- You'll need to give us the account number and sort code. We might ask for the name too. We may be able to check the name matches the other details. If the details don't match, you'll need to check them and consider whether you still want to make the payment.
 - ✓ If the person you're sending the money to has moved accounts through the Current Account Switch Service (CASS) we'll send the money to their new one.
- If you ask us before the end of the working day (see your Tariff for the cut-off time), the money will leave straightaway. If it's after that, although it'll look like the money has left your account, it might not have. We'll do our best to send it straightaway but if we can't we'll send it the next working day.
- The person you're sending the money to will usually get it pretty quickly and definitely by the end of the next working day.

Changed your mind? Get in touch and we'll see what we can do, as long as the money hasn't already left your account. No promises though.

Tip: The ways to get in touch are set out in the front of these Terms.

Remember, payments can be made in different ways for example, BACS, CHAPS and Faster Payments. When you ask us to make a payment in Store we'll tell you the way we can make the payment and if any fees apply.

Welcome to the world of 'open banking'

Using open banking, one type of company (sometimes called a **payment initiation service provider**) can tell us to send money from your **Jumpstart Account** to another account. This means you don't have to tell us directly.

Another type of company (sometimes called an account information service provider) can bring together info about your **Jumpstart Account** with info about your accounts with other banks. Together, these companies are sometimes called **third party providers** or **TPPs**.

They can only do these things when you've signed up with them and given them a thumbs-up to do it.

We can stop them if we don't think their request is genuine. If we know who they are, we'll update you as soon as possible by calling, writing or texting (unless the law means we can't or it wouldn't be safe).

Sending money to another account using 'open banking'

- You don't have to come to us to send money. Ask a **third party provider** to do the hard work – they'll tell you what to do.
- The timings work the same as asking us to send the money.
- If the payment goes wrong, you or the responsible adult should still come to us first so we can try to help you out.

Making regular payments and planning ahead

1. You can make regular payments from your account using your card (if you've got one):

Pretty essential if you like streaming music and films. You'll need to give your card details.

Make sure there is enough money in your account by 3pm (or 5am that day if eligible and you've registered for and set up the payment through Telephone Banking). If you don't, the money won't go. We'll tell you if the deadlines change.

Oh, and if your regular payment is due to go out on a non-working day, it'll be sent the next working day.

Changed your mind? That's fine, just tell us the day before the money's due to leave your account (before 4pm on a working day). But you can't just cancel one payment – you have to cancel the future ones too.

Check the front of these Terms for details of how to contact us.

Remember, you can't set up Direct Debits or standing orders on this account – we don't allow it.

3. Using different currencies

Any international payments will show as pounds on your statement. How many pounds depends on the exchange rate. Here's an example:

If £1 is worth €1.20	If you send £500 to your sister in Spain, she'll get €600. If your sister sends €1,200 back to you, you'll get £1,000.
If £1 is worth \$1.50	If you send £100 to your friend in the US, they'll get \$150. If your friend sends \$300 back to you, you'll get £200.

The exchange rate will always show on your statement (and you can also ask us).

Receiving money from outside the UK

You can pay money into the account in another currency or from a bank outside the UK. We accept foreign cheques too (merci).

It could take longer than usual for you to get your money though. The exchange rate changes all the time and we won't update you when it does. You may also need to pay us an Inward Foreign Payment Fee (snappy name, we know).

Just get in touch and we'll tell you the charges and timescales.

Sending money outside the UK

Want to send money to someone with a bank account in another country? Just get in touch and we'll tell you what's possible. You'll need to agree to some separate T&Cs.

Making a debit card payment in a foreign currency (if you've got one)

You can use your card abroad (don't forget to send us a postcard). And to shop for things online in other currencies.

We'll change any debit card payment in a foreign currency into pounds. We'll do this at the exchange rate when the money leaves your account (this might not be the same day you use your card). If you get a refund, it'll be changed back to pounds at the exchange rate on the day it's added to your account.

You can find the exchange rate by using Mastercard's Currency Converter Calculator at www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html

You can find out how the exchange rate for European Economic Area currencies compares with the latest foreign exchange reference rate issued by the European Central Bank at: virginmoney.com/currency-converter

What is the European Central Bank's exchange rate?

The European Central Bank is the central bank for all countries that use the Euro. They publish exchange rates every day for currencies all around the world.

Tip – your Tariff tells you the max you can spend in a foreign currency on your card in a day. It also tells you any fees you'll need to pay.

4. If things go wrong

The key thing is not to stress. Just get in touch if you or the responsible adult (if applicable) spot a problem, so we can help.

Problems with money in

Money in by mistake

Sometimes someone might send money to your account by mistake –perhaps because they’ve accidentally typed the wrong account number in. If that happens:

- We’ll send the money back to them if we can – if we’re pretty confident it couldn’t be yours, for example. We’ll usually double-check with you first but not always.
- If we can’t send the money back, we’ll give your name, address and other details to the other bank involved if they ask us to. If there is a responsible adult operating the account we’ll give their details to the other bank. They can pass these to their customer to help them claim their money back from you.

We might stop you using the money while we look into it.

Something else wrong

If the money isn’t paid into your account in the way it should be (like it takes too long), we’ll put it right. We’ll also pay back any charges or interest you’ve paid and pay you any interest you’ve missed out on.

Problems with money out

If we got it wrong

If the money hasn’t arrived where you or the responsible adult told us to send it. Then we’ll put it back in your account and sort any interest or charges (and ask for forgiveness).

If the money takes longer than it should, we’ll ask the other bank to try to help us out. They’ll make sure their customer gets all the interest they should have and doesn’t incur any charges because of the late payment. So no one loses out.

You or the responsible adult can ask us to track down the payment. We’ll let you know how we get on and won’t charge you a penny.

If another bank got it wrong

You, the responsible adult (or rather the person you sent the money to) will need to speak with them. We’ll point you or the responsible adult in the right direction to help you find the money.

If you got the details wrong

You or the responsible adult can write to ask us to play detective and hunt the money down for you. If we can’t, we’ll give you all the info we can to help you track it down.

We may charge you a fee to do this – don’t worry, it’ll be reasonable and we’ll let you know first.

If the person you’re paying got it wrong

If more money leaves your account than you or the responsible adult were expecting, we’ll refund it (along with any charges and interest). We’ll do this as long as all of these things have happened:

- The payment was made in the UK or the European Economic Area. (A quick Google search will tell you where this is.)
- You didn’t know exactly how much the bill would be when you agreed to the payment. Sometimes this happens when you’re using your card to rent a car or book a hotel.
- The payment was for more money than you reasonably expected.
- You tell us about it within eight weeks of the money leaving your account.
- You give us any info about it that we ask for.

5. Earning money on your money

We work out how much interest to pay you based on the money in the account at the end of each day. The rate may be tiered which means you'll earn one rate based on your account balance. Find your rates in your Summary Box.

We'll add any interest on the last working day in March, June, September and December.

We pay interest 'gross', which means we don't take off income tax.

It is possible you or your parents may have to pay tax directly to the taxman (HMRC). This will depend on the amount of interest earned on the account and whether the money in the account has been given to you by a parent.

6. Borrowing money

If there isn't enough money in your account but you try to make a payment we'll always try to stop it first. Sometimes we can't. If that happens we'll give you a temporary unarranged overdraft to cover it – don't worry we won't charge you any fees if this happens.

This can happen in any of these situations:

- When you use your card but the shop doesn't check you have enough money in your account.
- When you use your card to book a hotel or car hire, but it ends up costing more than you planned.
- When you use your card abroad and the exchange rate changes before your payment goes through.

If we've given you a temporary unarranged overdraft you need to repay it asap. You won't be able to use your card until you do. If you don't, we'll be in touch to discuss how to pay it back.

7. Statements

We'll send you statements in the way you asked. If you want a spare copy, let us know. There may be a charge – check your Tariff.

If you want any information about your account, get in touch with us.

Remember, depending on how the account is set up, statements may be addressed to you or the responsible adult.

It's important you (and the responsible adult appointed to operate the account) check statements carefully. If either of you spot anything wrong, you must tell us asap.

8. Turning 17 – what happens

You'll no longer be eligible for this account when you turn 17.

Don't worry we'll get in touch with you before your 17th birthday to remind you and let you know about the other accounts we offer.

Unless you tell us otherwise within 30 days of contacting you, we'll automatically transfer your account when you turn 17 to an M Account in your own name.

Before you can start to use your new M Account you'll need to show us your up to date identity documents. You can provide these via our secure document tool or come see us in Store and we'll get it sorted. Any questions, get in touch with us.

Remember, when your account is transferred new Terms will apply. We'll provide these to you before opening your new account.

You can also check our website to find out more information on our full range of other savings and current accounts we've got available. If you want any information about any of our accounts, get in touch with us.

9. What happens to the account if there is a death.

We understand it can be a very difficult time.
Our team are here to help - get in touch.

If the responsible adult on the account dies

If the responsible adult operating the account on your behalf dies you should get in touch or ask another adult looking after you to get in touch with us. We'll tell them what we need to transfer the operation to another responsible adult.

Your account will remain open and these Terms will continue to apply.

If the child dies

As soon as we get told of the death, we will update our records.

The account will remain open and these Terms will continue to apply, but no more money can be added.

The person looking after your estate should get in touch with us and we'll tell them what we need.

Staying safe

Looking after your pennies.
Taking care of your pounds.

10. Keeping your account safe and sound

Keep everything to do with your account safe. That includes your card (if you have one), card details, PIN, passwords and passcodes. The lot.

And if you do use the app, online or telephone banking services, make sure you keep your security details and mobile device(s) secure.

Sign your card as soon as you get it and keep your PIN top secret. This means:

- Never tell it to anyone.
- Never write it down in a way that's obvious for others.
- If you change it, don't make it easy to guess.
- Destroy the PIN notification straightaway.

Call us asap if you can't find your card, think it's been stolen, or think something else dodgy is going on with your account. Heads up – we may share what you tell us with the police, to help crack the case.

Tip: You can tell us about a lost card through the app if you use it.

The good	The bad
<p>You get your new card in the post and think there's no way you can remember it.</p> <p>You pop to your nearest cash machine and change it to one you know you'll remember. You make sure it's not your date of birth, anniversary or one you've used before.</p> <p>.</p>	<p>Your friend gets a new card in the post and thinks there's no way they'll remember their PIN.</p> <p>They write it down and stick it to the back of their card. It falls off in a shop and they lose it. They tell you instead so you can remind them.</p>

11. If money leaves your account without your say-so

If you think some money's gone out that shouldn't have, don't panic. Just call us asap.

We've usually got you covered

We'll give the money back to you asap and definitely by the end of the next working day. We'll also sort out any interest and charges so it's like the money never left. That is, as long as the money hasn't been taken by the responsible adult.

There's a big but though...

Sometimes we won't refund the money

We won't usually refund the money if:

- The responsible adult has taken the money out.
- You've been very careless with your card or security details.
- You've let someone else use your account when you shouldn't have.
- You didn't tell us quickly when you lost your card or security details, or when you thought they had been stolen.

That said, we will still refund you if:

- Our phone line wasn't working properly so you couldn't let us know about the problem.
- You've already told us about the problem – if we let any more dubious payments go through, that's on us.
- Your card or security details were used to buy something online, over the phone or by post without your permission.
- We didn't check it was you in the way the law says we should before making the payment.

We won't refund the money if we have good reason to think you've acted fraudulently – like you've lied to us.

Take it back

If we've already refunded the money and find out we shouldn't have, we'll take the money back.

12. Stopping withdrawals

We can say no to payments if:

- Making the payment means you'll go over the limit for that type of payment or payment method. For example, withdrawing more cash than your daily limit. You can find your limits in the Tariff.
- The details you've given us aren't quite right.
- We have good reason to think it wasn't you (or the responsible adult operating on the account) who asked us to do it. We might pause it until we've spoken to you or the responsible adult first.
- We have good reason to think your account is being used for fraud or to break the law.
- We have good reason to think someone else is entitled to the money in your Account.
- You don't have enough money in your account.
- They involve trading in Cryptocurrency.

We can say no to card payments for all the reasons opposite. We can also say no if:

- We have good reason to think we need to say no to keep your account safe.
- We have good reason to think something suspect is going on. For example, if your card isn't being used in the way you normally use it. This could mean it's being used in a different kind of shop or in another country when you haven't told us you're going away.
- We have to because of a law. Or because a court or another authority that can boss us about (like the police or HMRC) have asked us to.
- You've reported your card as lost or stolen.

We don't like saying no. When we do, we'll tell you what's happened and how to fix it. (But we won't tell you if it could get us in trouble with the law.)

Making changes

What we can change
and when we'll tell you.

13. When we can make changes

Changing the interest we pay you on your money	Changing the interest we pay you on your money
<p>When it's good news...</p> <p>We can increase the amount of interest we pay you on your money whenever we like.</p> <p>Within three days of making the change, we'll put the info on our website, on signs in our Stores and you can call us. We'll also get in touch to let you know within 30 days of making the change.</p>	<p>When it's bad news...</p> <p>We can pay you less interest on your money when the amount it costs us to provide your account changes. Or we have good reason to think it will change. For example, the Bank of England Base Rate changes.</p> <p>We'll let you know about the change two months before it happens.</p> <p>If your account uses a rate that tracks the Bank of England (BoE) base rate...</p> <p>We'll change the rate to follow a change in the BoE base rate. We'll do this by the end of the working day after the BoE's change. Within three days of making the change, we'll put the information on our website, on signs in Stores and you can get it from us on the telephone. We'll tell you the new rate in your next monthly statement.</p> <p>We can also change the margin between your tracker rate and the BoE base rate. We'll let you know about this kind of change two months before it happens.</p>

Any other changes to these Terms and Tariff

We can change these Terms and Tariff (including changing a fee or adding a new one) for any of these reasons.

- (1) We stop or replace a service.
- (2) We change how we manage your account because of a change to the systems we use or technology. For example, we start using a new system to support Online Banking or there's a change to the systems we use to send payments.
- (3) Our legal duties change. Or we have good reason to think they'll change. For example, there's a change in the law, there's an Ombudsman decision we have to follow, or there's a new industry code of practice.
- (4) If the amount it costs us to run your account changes. Or we have good reason to think it will change. For example, the Bank of England Base Rate changes – or any other rate that replaces it – or it costs us more money to send a payment for you.
- (5) We spot a typo in these Terms or the Tariff. Or we think we could say something more clearly.

We'll tell you two months before the change happens.

Any other additional benefits

If your account has additional benefits with their own conditions we'll give you 30 days' notice if we are making any changes or withdrawing the benefit.

Important changes to your Store

Like your Store moving or closing, or the opening hours changing a lot. We'll tell you 12 weeks before it happens.

For all changes

Whenever we make a change, we'll make sure it's fair. If we tell you about a change and you're not happy, you're free to close your account. If we don't hear from you, we'll go ahead and make the change.

We'll nearly always make a change for one of the good reasons we've told you about, but we can't predict the future. So we might need to make a change for another good reason. We'll let you know about the change two months before it happens.

Talking to us

We're always happy to chat things through with you.

14. Keeping in touch

We'll use the details you've given us to stay in touch. So it's important you keep them up to date. These Terms are in English and we'll always contact you in English.

We'll send you a text, call you or write to tell you about any security worries we have.

We'll write to you at least once a year with details about our range of savings accounts.

At the very least, we'll give you a statement every month showing all of the payments into and out of your account. If the only payments are interest payments, you won't get a statement.

15. If you're not happy, we're not happy

We'd love to think we always get it right. But we're only human and sometimes we slip up. If we do, let us know and we'll try to fix it, without any charge to you for raising your complaint directly with us. You can ask us for more information about how we handle complaints through any of our channels.

You may not be satisfied with our complaint decision/resolution letter, or we may not have provided it within timescales required by the Financial Conduct Authority. If so, you may be able to ask the Financial Ombudsman Service (FOS) to look at your complaint. You need to do this before six months from the date of our complaint decision/resolution letter.

FOS is a free, independent organisation which can help to settle disputes between customers and financial services firms.

More details can be found on their website:
www.financial-ombudsman.org.uk.

If you want to take us to court, what you need to do depends on where you live:

If you live...	You'll have to sue us (and we'll have to sue you) in these courts, unless you've got a good reason to go elsewhere...	The decision will always be made using the law of...
In Scotland	Scotland	Scotland
In Northern Ireland	Northern Ireland	Northern Ireland
Anywhere else...	England	England

There are a few other things you need to know:

- We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 121873.
- We like to call ourselves Virgin Money. But our official name is Clydesdale Bank PLC. We're registered in Scotland at 30 St Vincent Place, Glasgow G1 2HL. Our company number is SC001111.
- We'll never shirk our legal responsibilities to you. But sometimes we might not be able to stick to everything we promise in these Terms. We can't be held responsible when we have to do certain things by law. For example, it might take us longer to pay money into your account because we're having to double check there's nothing suspicious happening. Or when something unusual or unexpected happens that we can't control or avoid. Like power failures, extreme weather, zombie apocalypses – that kind of thing.
- If you don't stick to these Terms, we won't always do something about it. But just because we don't do anything once it doesn't mean we won't or can't the next time.
- These Terms give us rights. We can give all or some of those rights to another company. You can't give your rights to anyone else.

16. Closing your account

These Terms apply until your account is closed.

When the account is closed, we'll send you something showing all your payments from the last five years. You can tell us if you don't want it. And if you change your mind, we'll hang on to it for at least five more years.

You can close your account whenever you like

Just let us know in writing if you want to close your Jumpstart Account. It's free to close but you need to make sure you've paid back any money you've borrowed.

You can also 'cancel' your account in the first fortnight of opening it, by giving us a call or coming to see us in Store. That's just a fancy term for closing it.

Remember, if your account is being operated by a responsible adult on your behalf, they can also close your account too.

It's important to keep using your account. If you don't, we can close your account in any of the following situations:

- Immediately and without having to give you any additional notice, if your balance is £0 for at least 12 months.

- With 2 months' notice if your balance is £10 or less for at least 24 months. We'll donate any unclaimed money in your account to a charity of our choice but we'll always give it back to you if you ask.
- With 2 months' notice if you haven't paid money in or taken money out or we haven't heard from you about your account for at least 15 years. We'll move your money to the Reclaim Fund Limited but you'll still be able to get your money back if you ask us.

We can close the account whenever we like.

As long as we write to you or email you to let you know two months before it closes. If we close your account, we'll try to send the money in your account to you together with any interest.

We can also close the account without telling you first. We'll only do this if we have good reason to think that:

- Keeping your account open means we're likely to break a law, regulation or another duty we have.
- You're bankrupt or you're very likely to become bankrupt. If this happens, we might be able to offer the child a different current account.

- You weren't entitled to open the account or you're using it in a way that's not allowed. For example, for business purposes or you're looking after the money for someone else.
- You haven't acted in the way you agreed in these Terms. Either more than once or in a way that's serious.
- You've acted fraudulently or illegally. That includes telling us incorrect information on purpose.
- You've been threatening to any of our team.
- You've let another person use your account when you shouldn't have.

Remember, we'll automatically close this account when the child reaches 17 years of age. We've got that covered in section 8.

A large, stylized, dark red letter 'R' is centered on the page, serving as a background for the text. The 'R' is composed of thick, rounded strokes. The background is a solid, vibrant red color.

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