

CHAPS Payment or Inter Account Transfer

GUIDANCE NOTES

 This instruction is valid for a single CHAPS payment or Inter Account Transfer as specified in the form below. If you wish to make another CHAPS payment or Inter Account Transfer, please complete a separate request or contact your Regional Manager about registering for Bank of Scotland Commercial Banking Online or Corporate Online facilities. An Inter Account Transfer is valid for a transfer between your company's accounts held within Lloyds Banking Group. A CHAPS payment is valid for sending funds to an unaffiliated recipient account held either within Lloyds Banking Group or at another banking institution. 	 Please refer to your account terms and conditions for standard charges that apply. Requests received by the payment processing cut-off time listed below (unless otherwise indicated in your account terms and conditions) will normally be made on the same business day: CHAPS payment instructions must be received by 3pm. Inter Account Transfer instructions must be received by 4pm. All payment requests must contain an Authorisation Code and be Signed in accordance with your Bank Mandate. To avoid delays, please complete with care using capital letters.
1 PAYMENT TYPE	CHAPS Payment Inter Account Transfer
2 PAYMENT DETAILS	
Date to be processed	Payment reference (if known)
Amount in figures	Payment details (if any - maximum 140 characters)
Amount in words (please include pounds and pence)	
	Receiving (beneficiary) sort code
Sending (remitter) sort code Sending (remitter) account number	Receiving (beneficiary) bank and branch
This must be the same sort code as sending account number. Account number to be charged (if different)	Receiving (beneficiary) customer account number
Sending (remitter) name (maximum 140 characters)	Receiving (beneficiary) customer name (maximum 140 characters)
3 YOUR CONFIRMATION You are hereby authorised to effect these instructions, either by transmission through the CHAPS Scheme or by such other method as you may in your sole discretion decide. I/We agree that no responsibility is to attach to you for any loss caused by delays, interruptions or errors in transmission of payment, which are not directly due to the negligence or default of your own officers or servants. Please debit the payment from my/our account number detailed in Section 2. Neither this instruction for a CHAPS payment or Inter Account Transfer nor your acceptance of it shall be enforceable by the payee or any other third party. In order to make this payment, personal information relating to individuals named	 in this form may be processed for the purposes of: (a) complying with the applicable laws, including without limitation anti-money laundering and anti-terrorism laws and regulations, and (b) fighting crime and terrorism; and disclosed to any government entity, regulatory authority or to any other person we reasonably think necessary for those purposes. This may mean that personal information will be transferred outside of the European Economic Area to countries which do not provide the same level of data protection as the jurisdiction in which your account is held, namely UK, Channel Islands or Isle of Man.
Your name(s) or the name of your business	Your daytime telephone number is required in case of query
Signature of authorised person Signature of authorised Print name Print name Date Date	person Signature of authorised person Print name Date
4 CODE AUTHENTICATOR (COMMERCIAL CUSTOMERS ONLY)	
User name	Authentication code Date generated D D M Y Y
Processing Authentication code validation Input by (initials) site use only	Payment reference number Authorised by (initials)

Terms and conditions

- These instructions are made in respect of your account specified in Section 2, whose terms and conditions shall apply to this CHAPS payment or Inter Account Transfer. Capitalised terms defined in the said terms and conditions shall have the same meanings in this form unless otherwise defined herein.
- 2 If a CHAPS payment instructed via this form is received by us after either 3pm on a Business Day or on a non-Business Day, it shall be deemed to have been received by us on the following Business Day.

If an Inter Account Transfer instructed via this form is received by us after either 4pm on a Business Day or on a non-Business Day, it shall be deemed to have been received by us on the following Business Day.

3 Your payment instruction will be processed based only on the beneficiary sort code and account number you provide in Section 2. The beneficiary name is provided for your reference only.

Cancellation and amendments

4 If you request cancellation or amendment of these instructions, we will amend or cancel the CHAPS payment or Inter Account Transfer provided that such request is received by us no later than 3pm (CHAPS payments) or 4pm (Inter Account Transfers) on the Business Day preceding the agreed date for payment to be made.

- 5 If we refuse to execute a CHAPS payment or Inter Account Transfer we will inform you (unless provision of such information would compromise reasonable security measures or would otherwise be unlawful) within the designated maximum execution time for a payment transaction of this type and give our reasons for doing so and the procedure for rectifying any factual errors that led to the refusal. We will make the CHAPS payment or Inter Account Transfer within the designated maximum execution time for a payment transaction of this type after the reasons for stopping it cease to exist.
- **6** We may refuse to execute a CHAPS payment or Inter Account Transfer on reasonable grounds relating to, amongst other things:
 - security;
 - suspected unauthorised or fraudulent use; or
 - in the case of a CHAPS payment or Inter Account Transfer with a credit line, a significantly increased risk that you may be unable to fulfil your liability to pay us.
- 7 You agree to notify us without undue delay on becoming aware of any unauthorised, fraudulent or incorrect CHAPS payment or Inter Account Transfer by telephoning the Payments Helpdesk on 0870 9020500 (Fast Dial 323).
- 8 Where there is a conflict between these terms and conditions and your account terms and conditions, your account terms and conditions will have priority.

www.bankofscotlandbusiness.co.uk

Please contact us if you'd like this in Braille, large print or on audio.

We accept calls via Text Relay. We may monitor or record calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of our service. Bank of Scotland plc, Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Our Service Promise

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details on our website, at www.bankofscotlandbusiness.co.uk/contactus/