

## 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	<input type="checkbox"/>	Inter Account Transfer	<input type="checkbox"/>
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## 2 PAYMENT DETAILS

Date to be processed																Payment reference (if known)																							
D		D		M		M		Y		Y		Y		Y																									
Amount in figures																Payment details (if any - maximum 140 characters)																							
Amount in words (please include pounds and pence)																																							
Sending (remitter) sort code								Sending (remitter) account number								Receiving (beneficiary) sort code																							
This must be the same sort code as sending account number.																Receiving (beneficiary) bank and branch								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 person	Signature of authorised person
Print name	Print name	Print name
Date	Date	Date

#### 4 CODE AUTHENTICATOR (COMMERCIAL CUSTOMERS ONLY)

User name Authentication code Date generated

Processing site use only	Authentication code validation	Input by (initials)	Payment reference number	Authorised by (initials)
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## Terms and conditions

- 1** 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.

### Our Service Promise