

Signal number (if used)

For Bank Use Only			
Input by <input style="width: 50px;" type="text"/>	Signal number checked <input style="width: 50px;" type="text"/>		
Verified by <input style="width: 50px;" type="text"/>	2nd verification by <input style="width: 50px;" type="text"/>		

To help avoid processing delays please complete clearly in BLOCK CAPITALS and black ink
 Payment will be made for next available value date. If payment requires a specific value date please specify

1. Account holder's details

Account name

Sort code Account number

Reference to appear on statement

2. Amount of payment

Currency of account to be debited <input style="width: 95%; height: 20px;" type="text"/> EITHER amount of currency above to be debited <input style="width: 95%; height: 20px;" type="text"/> Amount in words and figures <input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/> <input style="width: 95%; height: 20px;" type="text"/>	Currency to be sent (see note 10) <input style="width: 95%; height: 20px;" type="text"/> OR amount of currency above to be sent <input style="width: 95%; height: 20px;" type="text"/>
--	--

3. Beneficiary details - person or organisation to be paid

Beneficiary's account number or IBAN (see note 16)

Beneficiary's name and address (ESSENTIAL INFORMATION TO PREVENT PAYMENT DELAYS)

Message to Beneficiary (Maximum 99 characters including spaces)

BIC Bank code

Beneficiary's bank name

Beneficiary's bank address

4. Charge(s) - if none of the boxes are checked, option A will apply

A. I/We pay NatWest charges separately B. Beneficiary pays all charges C. I/We pay all charges

Only complete the details below if you want charges to be debited to a different account than that detailed in Section 1

Sort code Account number Currency of account

5. Authorisation - signed in accordance with the Bank Account Mandate. I/We have read and agree to be bound by the Terms and Conditions and consent to the use of my/our personal data for the purpose of carrying out this instruction. I/We acknowledge that in order to make this payment my/our personal information such as my/our name and addresses may be transmitted with the payment.

Customer signature(s)

Date

The Royal Bank of Scotland International Limited trading as NatWest (NatWest). Registered Office: P.O. Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ. Regulated by the Jersey Financial Services Commission. Business address: PO Box 11, 16 Library Place, St Helier, Jersey, JE4 8NH. Guernsey business address: PO Box 62, Royal Bank Place, 1 Gletegny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended. Isle of Man business address: PO Box 7, 1 Prospect Hill, Douglas, Isle of Man, IM99 1AQ. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business. NatWest is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: National Westminster House, PO Box 707, 57 Line Wall Road, Gibraltar. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 57 and 55 Line Wall Road and 1 Corral Road, Gibraltar.

Terms & Conditions for Sending a Payment Abroad

Please read the Terms and Conditions carefully. These Terms and Conditions explain the Sender's rights and responsibilities and those of the Bank in respect of the use of the Bank's Payment Abroad Transfer.

1. In these Terms and Conditions the following words and expressions shall have the following meanings: 'Bank' means The Royal Bank of Scotland International Ltd trading as NatWest; 'Beneficiary' means the association, company, individual, partnership, society, trust, sole trader or other legal entity to whom the Sender is sending the payment; 'BIC' means the internationally recognised Bank Identifier Code; 'Bank Code' is the code that identifies a particular bank and branch e.g. BLZ, SC; 'Payment' means the international payment to be made on behalf of the Sender under the Bank's Sending a Payment Abroad service as indicated by the Sender in the Sending a Payment Abroad request form; 'Sender' means the association, company, individual, partnership, society, trust, or sole trader or other legal entity using the Foreign Payment service offered by the Bank to make a transfer; 'Agents Charges' are the charges levied by the other financial institutions involved in the Payment process. The Bank has no control over these charges.
2. The Bank's responsibility – Reasonable care will be exercised by the staff of the Bank in making the Payment. Should such care not be exercised, the Sender accepts that the Bank will only be responsible for loss of interest in respect of the Payment. The Sender agrees that they shall not be entitled to claim against the Bank for loss of contracts or profits, or any other consequential loss, whether or not of a financial nature, following a failure by the Bank to make the Payment, whether such failure results from the Bank not exercising reasonable care or from any other fact or matter. The Bank is not responsible for the local banking practices of either the beneficiary bank or any of the banks used to make the Payment.
3. If no value date is stated the Bank undertakes to process the Payment on the date received provided it is received by the cut off time on the processing day. In some circumstances the Bank will process the Payment on the next working day, however, this will not result in the value date of the Payment being affected. If the value date stated has already passed when received by the Bank, or if it is a bank holiday, the Payment will be processed for next available value.
4. The Sender is solely responsible for the accuracy of all the information detailed in the Payment instructions, including the Beneficiary's account number, full name and address of the Beneficiary's bank and any Bank Code or BIC. If this information is not provided or is incorrect, incomplete or illegible, the Bank reserves the right to return the Payment. In the event that a currency Payment is returned to us, by the receiving bank, the funds will be credited to the account from which the Payment was made. If this is in a different currency to the currency of the Payment, the returned funds will be converted at the exchange rate applicable on the day they are credited to the account. This may mean that the credit to the account is of a greater or lesser value than the original debit.
5. The Bank does not accept liability for any delay in transit or for any failure in the payment reaching the intended Beneficiary's account, unless such a delay or failure is caused directly by the negligence of the Bank. The liability of the Bank under this clause 5 shall be limited to that provided for in clause 2. Notwithstanding the foregoing, the Bank shall have no liability for, and may delay or refuse to process or proceed with processing any Payment, without giving notice or reason to the Sender or the Beneficiary, if, (i) in its reasonable opinion, it is prudent to do so in the interests of crime prevention or following advice from any governmental or regulatory (in each case either domestic or international) authority, or (ii) such delay or refusal is a consequence of checks carried out as part of the proper operation of the Bank's payment processing systems.
6. Unless otherwise stated in Section 2, in the case of foreign exchange transaction, the rate of exchange applied to the Payment will be the Bank's prevailing rate at the time the Payment is made.
7. The Sender may provide a maximum of 99 characters including spaces, to describe the Payment (e.g. invoice no 12345). The Bank will not be liable for any loss resulting if the number of characters must be reduced to within the maximum number with the result that essential information is not included.
8. Unless otherwise specified in section 4, charges to be paid by the Sender will be debited from the account from which the Payment is being made.
9. If the Sender wants the Beneficiary to receive the full value of the Payment then the Sender must choose to pay all the charges. All Agents' Charges are subject to change without notice and those applicable at the time of the transfer will be charged and debited in accordance with section 4. The timing of these charges is dependant on other banks.
10. **IMPORTANT – The Bank will automatically send all payments to the beneficiary in the local currency of the destination country, in which the Bank ordinarily deals as published from time to time, UNLESS expressly instructed by you otherwise in section 2 of the Payment Request Form.**
11. Faxed Instructions – where you have a valid fax indemnity with the Bank you may send this Payment instruction by fax. Please do not send in the original, otherwise the Bank shall not be responsible for duplicate payments or any losses following therefrom. The Bank will not act on any faxed instruction where a valid fax indemnity is not held. The Sender acknowledges that the quality of faxes are not always clear and the Bank shall be entitled to use its reasonable judgement in the interpretation of such faxes and shall not be liable for any errors made as a result of unclear transmissions.
12. In order to make this payment through the banking payments system the bank may transfer relevant personal information, including your address, to third parties. This may mean that such personal information will be transferred to countries which do not provide the same level of protection for your personal information as us. By giving this instruction you are confirming that you agree to this and that you are authorised to instruct the bank to transfer personal information relating to other individuals named. Information transferred to these third parties may subsequently be accessed and used by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.
13. The Bank will route payments using its network of correspondents.
14. Payments made in US Dollars may be subject to seizure by the US Government under the Patriot Act or other legislation. The Bank cannot be held responsible for such seizure and in the event that funds are debited from the Bank's clearing accounts in relation to this Payment, the Sender hereby authorises the Bank to debit such amount from the Sender's own account.
15. Details of value dates and cut off times relating to payments are published from time to time.
16. The IBAN (International Bank Account Number) and BIC (Bank Identifier Code) are now required on all payments made in Euros. Please ensure that this information is included as part of the beneficiary account details. Receiving banks may apply an additional charge or may return Euro payments if they are sent without valid IBAN and BIC information.

