



— International —

# Sending a CHAPS Payment

For Bank Use Only			
Input by	<input type="text"/>	Signal number checked	<input type="text"/>
Verified by	<input type="text"/>	2nd verification by	<input type="text"/>

Signal number (if used)

To help avoid processing delays please complete clearly in BLOCK CAPITALS and in black ink

Payment will be made for next available value date. If payment requires a specific value date please specify:

### 1. Details of account to be debited

Account name

Sort code  Account number

Reference to appear on statement

### 2. Amount of payment

Currency of account to be debited

Currency to be sent

**EITHER** amount of currency above to be debited

**OR** amount of currency above to be sent

Amount in words and figures

  
  


### 3. Beneficiary details – person or organisation to be paid

Sort code  Account number

Beneficiary's name

Message to Beneficiary

Bank name

Branch name

### 4. Charge(s) – if neither box is checked, option A will apply

A. I/We pay RBSI charges separately  B. Deduct charges from payment amount

(only complete 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 –

Customer signature(s)

Date

# Terms & Conditions for CHAPS Payments

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 CHAPS Payment.

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;  
'Beneficiary' means the association, company, individual, partnership, society, trust, sole trader or any other legal entity to whom the Sender is sending the payment;  
'Payment' means the payment to be made on behalf of the Sender under the Bank's CHAPS Payment service as indicated by the Sender in this CHAPS Payment request form;  
'Sender' means the association, company, individual, partnership, society, trust, or sole trader or any other legal entity using the CHAPS Payment service offered by the Bank to make a transfer;
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 of a financial nature or not, 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.
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 and the funds are not subject to a conversion from other currencies, in which case it will follow the standard Bank value date rules. 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. The Bank is not able to guarantee the payment will reach the Beneficiary by a given time and will not be held liable for any delay in the payment reaching the Beneficiary.
4. The Sender is solely responsible for the accuracy of all the information detailed in the Payment instructions, including the Beneficiary's account number, sort code, full name and branch of the Beneficiary's bank.
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 66 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 indicated in section 4, charges to be paid by the Sender will be debited to the account from which the Payment is being made at the time the Payment is made.
9. 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.
10. 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.
11. Details of value dates and cut off times relating to payments are published from time to time.

