



International

Signal number (if used)

# Sending a Euro Payment to Europe

### For Bank Use Only

Input by

Signal number checked

Verified by

2nd verification by

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

Currency to be sent

E U R O

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

Beneficiary's IBAN

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

Message to Beneficiary  
(maximum 99 characters  
including spaces)

Swift BIC

Please refer to point 14 of the Terms & Conditions below

Beneficiary's bank name

Beneficiary's bank address

## 4. Charge(s) – Please refer to point 9 of the Terms and Conditions below

A. I/We pay RBS International Limited charges separately

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

# Terms & Conditions for Sending a Euro Payment to Europe

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 Sending a Euro Payment to Europe Transfer.

**IMPORTANT** – The Bank will automatically send all Payments to the Beneficiary in Euro.

1. In these Terms and Conditions the following words and expressions shall have the following meanings: 'Bank' means The Royal Bank of Scotland International Limited; 'Beneficiary' means the association, company, individual, partnership, society, trust, sole trader or any 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 Euro Payment to Europe service as indicated by the Sender in the Sending a Euro Payment to Europe request form; 'Sender' means the association, company, individual, partnership, society, trust, or sole trader or any other legal entity using the Euro Payment to Europe 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 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 IBAN, 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 using 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 to the account from which the Payment is being made.
9. When sending Euro payments across Europe, normally the Account Holder will pay their bank's charges and the beneficiary will pay their own bank's charge(s). The Bank reserves the right to send the payment using an alternative payment method which may incur additional charges, if the BIC or IBAN are not quoted or quoted incorrectly in the Beneficiary details.
10. 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 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.
11. 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.
12. In order to make this Payment personal data including addresses will be transmitted with the Payment. By signing this application you are confirming that you agree to the transfer of your personal data and that you are authorized to instruct us to transfer personal data relating to the other individuals named in this form. This may mean that such personal data will be transferred outside the European Economic Area to countries which do not provide the same level of data protection as the UK.
13. Details of value dates and cut off times relating to payments are published from time to time.
14. 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 and for the avoidance of doubt any such charges shall be the sole responsibility of the Sender.