

High Value Payments Amounts and Notices

Inward and outward High Value Payments require prior notification or approval (depending on amount). High Value Payments are a single payment (or series of intra day payments cumulatively) which amount to or exceed the figures published or notified to you from time to time. The amount of and notice period for a High Value Payment may be varied by us at any time, but we will give five business days' notice of any change.

If you give us Instructions to make a High Value Payment or a High Value Payment is received for credit to your Account other than in accordance with the new Terms we may refuse to act on your Instruction or accept the credit into your account. The Bank will not be liable to you for any loss such a refusal may cause.

Amounts and currencies requiring 2 business days prior notification:

Prior Notification required for High Value Payments:	GBP	EUR	USD	Other Currencies
Large Payments (In and Out)	>500m to 1.0Bn	>500M to 1.0Bn	>250M to 500M	GBP >25M to £50M equivalent

In the event that payments exceed these amounts and are not pre-notified, the Bank reserves the right to reject the entire payment/cumulative payments. Notice must be received by 4pm (GMT) on the business day that is 2 days prior to the intended payment date, e.g. by 4 pm on a Monday for payment on the Wednesday or 4pm on a Friday for payment on the following Tuesday. Any notification received after 4pm will be deemed to have been received on the next business day.

Amounts and currencies requiring 2 business days prior approval:

Prior Approval Required for High Value Payments	GBP	EUR	USD	Other Currencies
Large Payments (In and Out)	>1.0Bn	>1.0Bn	>500M to 750M	GBP >50M equivalent

In the event that payments exceed these amounts and are not pre-approved, the Bank reserves the right to reject the entire payment/cumulative payments. Requests for prior approval must be received by 4pm (GMT) on the business day that is 2 days prior to the intended payment date, e.g. by 4 pm on a Monday for payment on the Wednesday or 4pm on a Friday for payment on the following Tuesday. Any requests received after 4pm will be deemed to have been received on the next business day.

If you've got any questions or concerns, please contact your Relationship Director or usual contact at the Bank.

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