

INSTRUCTIONS: Please complete all details applicable in BLOCK CAPITALS

TRANSFER DETAILS (Mandatory)			
Type of foreign currency to be sent	<input type="text"/>	Date transfer to commence	<input type="text"/>
Amount	<input type="text"/>	Currency	<input type="checkbox"/> or GBP equivalent <input type="checkbox"/>
Amount in words	<input type="text"/>		
Reason for transfer (Mandatory)	<input type="text"/>		
CUSTOMER DETAILS			
YBS account number to be debited (Mandatory)	<input type="text"/>		
Name of a/c holder(s) (Mandatory)	<input type="text"/>		
Address (Mandatory)	<input type="text"/>		Post Code <input type="text"/>
Email address (Optional)	<input type="text"/>		
Telephone number (Mandatory)	<input type="text"/>		
PAYEE (BENEFICIARY) DETAILS			
FULL Name (Mandatory - initials only are not acceptable)	<input type="text"/>		
Address (Mandatory)	<input type="text"/>		Post Code <input type="text"/>
Email address (Optional)	<input type="text"/>		
PAYEE'S BANK DETAILS			
BIC/Swift code (Mandatory)	<input type="text"/>		
IBAN (Mandatory for payments to Europe) or a/c number	<input type="text"/>		
Routing code (Where required)	<input type="text"/>		
Bank name (Mandatory)	<input type="text"/>		
Bank address (Mandatory)	<input type="text"/>		Post Code <input type="text"/>
Payment Reference	<input type="text"/>		
Intermediary bank (Optional)	<input type="text"/>		
Have terms and conditions been given to the customer? Yes <input type="checkbox"/> No <input type="checkbox"/>			
CUSTOMER SIGNATURE(S)			
I/We agree to the terms of service overleaf, a copy of which I/we have received and request Yorkshire Building Society to carry out this Transfer.			
Signed	<input type="text"/>		Date <input type="text"/>
Branch Use Only			
Processor name	<input type="text"/>	STAFF ID <input type="text"/>	Customer signature(s) and date(s) of birth confirmed <input type="text"/>
Branch name	<input type="text"/>		Branch code <input type="text"/>
Name ID Type and Ref. No.	<input type="text"/>		
			Loss of Interest Yes <input type="checkbox"/> No <input type="checkbox"/>
Head Office Use Only			
Payment created by	Employee No. <input type="text"/>	Employee Signature <input type="text"/>	Payment approved by
American Express payment reference	<input type="text"/>		Employee No. <input type="text"/>
			Employee Signature <input type="text"/>

FOREIGN MONEY TRANSFER SERVICE TERMS AND CONDITIONS

1. Foreign Money Payments Service

- 1.1 This electronic funds transfer service is provided in association with American Express Services Europe Limited ("Amex") (Registered No. 06613927). It is only available to existing Yorkshire Building Society members with a savings account. It is a payments only service (i.e. you cannot receive foreign money transfers from abroad) and is available through our branch network or by post between Monday to Friday. Please note that it is not available on Saturdays.
- 1.2 You must ensure that all details given to us on the Foreign Money Transfer Request Form (your "Request") are correct, including beneficiary's bank details, currency, amount and payment delivery instructions. Unless these are unclear or obviously incomplete, you agree that we can act in reliance on the details you provide in your Request. The rate of exchange for the payment will be provided by Amex and will be the rate applying at the time the transaction takes place.
- 1.3 You must have all necessary authorisations and approvals to make any payments. You must not use the service to make a payment on behalf of anyone else nor use this service for speculative reasons.
- 1.4 Where the Request is to transfer currency in either euros or sterling, a transaction will reach the beneficiary's bank account 2 working days after the day we receive your Request. Where the Request is to transfer other currencies of the European Economic Area ("EEA"), a transaction may take up to 4 working days after the day we receive your Request. Requests in relation to non-EEA currencies may take longer. If we receive your Request after 3pm then it will be treated as being received from you on the following working day. These timescales may be affected by factors outside our and Amex's control (including overseas bank holidays, the need for further checks or additional information and legal or regulatory action) and transaction times cannot be guaranteed.
- 1.5 Amex will use agents and correspondent banks to fulfil your Request. While we and Amex will make every effort to ensure the prompt completion of your Request in accordance with relevant industry or common benchmark processing times, we cannot be responsible for the speed and timing of payments processed by agents and correspondent banks used by Amex to fulfil a Request.

2. When we cannot accept or must cancel a request

- 2.1 We will not be obliged to accept, or may cancel, a Request if:
 - a. you do not comply with these conditions or any other terms, agreement or arrangement with us;
 - b. we reasonably believe that fulfilling your Request would breach any law or regulation or would involve us in onerous costs or expenses;
 - c. you are declared bankrupt or you enter into a scheme of arrangement with your creditors;
 - d. we are hindered or prevented by an event or circumstances outside our control, including the termination of our contract with Amex.
- 2.2 If we decide not to accept or to cancel any Request we will inform you at the earliest opportunity, and, where possible, give you the reasons.

3. Cancellation or amendment by you

- 3.1 We have no obligation to cancel or amend a Foreign Money Transfer after we have received your Request. If you ask us to cancel or amend the transaction, we will make reasonable efforts to do so but we will not be liable to you if we cannot. You may recall or amend a payment only if we have not executed the Request and only if you change your instructions with enough time to allow us a reasonable opportunity to recall or amend the payment. If the Request has been executed, we will attempt to contact the intermediary or beneficiary bank on your behalf. You will have to pay any service charges including charges arising from any exchange rate differences incurred in reversing, amending or cancelling a transaction, plus our reasonable expenses.

4. Payment to us for services/provision of funds to be transferred

- 4.1 By completing and signing a Foreign Money Transfer Request Form, you authorise us to deduct from your Yorkshire Building Society savings account the relevant fee and the transfer amount. Please note that we can only do this in accordance with, and subject to the terms and conditions of that account. In addition, you must have sufficient cleared funds in your account to cover the payment requested and fee before we can make the payment.
- 4.2 We charge a fee of £15 for each foreign money payment. We will debit the relevant fee from your account.
- 4.3 Please note that the beneficiary bank may make a charge for receiving funds.

5. Our liability to you

- 5.1 We will do everything we reasonably can to rectify any errors or omissions in a Request, but we will not be liable for any loss or damage caused to you or anyone else by them. We will not be liable for failure to fulfil a Request in the circumstances set out in clause 2 above. Nor will we be liable to you or anyone else for any delay in your payment reaching, or its failure to reach, the beneficiary unless this is caused directly by our wilful default or negligence or unless we cannot prove to you that the beneficiary bank received the transfer amount.
- 5.2 We will not accept responsibility for any loss or damage caused by delays, interventions, interruptions or errors or failures in the transmission of the service which are outside our control or unforeseeable. If we do become liable to you, this will not be for any loss of profit, contracts, opportunity, goodwill or any other indirect or consequential loss.

6. Your obligation to us

If you become aware that the transaction has not been carried out properly, you must tell us promptly and in any event within 30 days of the Request so we can investigate this.

- 7.1 We will be responsible for processing the transfer and where we can prove that the Payee Bank has received your payment, the Payee Bank is liable to the Beneficiary for the payment. In such circumstances where you ask us to, we will take immediate steps to trace your payment and tell you the outcome.
- 7.2 If the payment has not reached the Payee Bank, we will refund you the amount of the failed payment, and restore your account to the state in which it would have been had the defective payment not taken place.

8. Compliance with laws and regulations

You are responsible for ensuring that your payment complies with UK and foreign laws and regulations. In particular, you confirm that the information given in your Request is accurate and that the payment will not constitute a breach of any Anti-Money Laundering and/or Exchange Control laws and regulations. If any legal or regulatory authorities require us or Amex to check details or provide them with additional information about you, your beneficiary or the reasons for a particular transaction, you agree to use reasonable endeavours to supply all such information promptly. If you cannot do so, we may be unable to fulfil your Request or there may be a delay in doing so. You irrevocably agree that, if required to do so by any applicable law or regulation, we or Amex may block, or hold in suspense your funds, without paying interest, or hand them over to appropriate regulatory authorities.

9. Our use of the information you provide

We and Amex may process the personal data which you provide for all purposes required to fulfil your Request, including sharing the data with third parties involved in the transaction and with relevant regulatory authorities and transferring data outside the European Economic Area.

10. General

All the terms and conditions which apply to this service are contained in this document and they cannot be changed or added to by you without our consent in writing. You may not assign your rights and obligations under these terms and conditions to anyone else without our prior written consent. If we decide on a particular occasion not to exercise, or to delay in exercising, any of our rights under these terms and conditions, this will not prevent us from exercising those rights on other occasions. These terms and conditions are subject to English law and you agree that any disputes arising from them will be decided by the English courts.