

ACCORD OFFSET SAVINGS ACCOUNT CHAPS REQUEST

Serial No:

HEAD OFFICE USE ONLY

TRANSFER DETAILS

Please complete all details applicable in BLOCK CAPITALS *mandatory fields

Date of transfer *	D	D	M	M	Y	Y	Y	Y	Amount *	£
Amount in words *										
Reason for transfer *										

CUSTOMER'S DETAILS

Account number to be debited *														
Full name(s) of account holder(s) *														
Registered Address (incl postcode)*														
Telephone number *														
Email address														

PAYEE (BENEFICIARY) DETAILS

Full name * (Intials only are not acceptable)																							
Address (incl. postcode) *																							
Email address																							
Account number*															Sort Code *			-			-		
Bank name *																							
Bank address (incl postcode) *																							
Payment reference																							

CUSTOMER DECLARATION

I/We confirm that we have read and agree to the Terms of Service, a copy of which I/We have received. I/We confirm that the details on this form have been completed to the best of my/our knowledge and belief. I/We agree to the processing of my/our personal information as explained. I/We authorise you to carry out this request.

Signature	Date
Signature	Date

Savings / Customer Service Centre Use Only

Processor name & staff ID	
Customer signature(s) and date(s) of birth confirmed	Processor signature
Branch name & code	
Name ID type and ref. No.	
Customer called on a known number <input type="checkbox"/>	Telephone number used
Authoriser name & staff ID	
Payment request verified	Authoriser signature
Checked and Input by	Debit Account Number: 28512081
	Employee no & signature
Approved by	Debit Account under Sort Code: 560036
	FOR PAYMENTS OVER £150,000
Notes: Releaser cannot also approve payments. Information must be checked for accuracy prior to approval. Information on screen must be checked to form prior to release.	

1. CHAPS PAYMENTS SERVICE

- 1.1 This electronic funds transfer service is provided by us via the Bankline product owned by Royal Bank of Scotland Group. You can use the CHAPS Payment Service (the "service") to make same-day fund transfers for sterling UK CHAPS payments. You may wish to use this Service to make high-value payments such as a deposit on a property. It is only available to existing Accord Mortgages customers. It is available by post from Monday to Friday (excluding bank and public holidays). Please note that it is not available on Saturdays, and that postal requests can only be used for sending money to a solicitor for house purchase completion, to a Currency Exchange Bureau within Great Britain or for redemption of a mortgage.
- 1.2 You must ensure that all details given to us on the CHAPS Request form (your "Request") are correct, including beneficiary details, amount and payment delivery instructions. You agree that we act in reliance on the details you provide in your Request. Most importantly, you must tell us the beneficiary's sort code and account number, if this information is wrong we may be unable to make the payment or it may go to the wrong person's account and we will not be liable.
- 1.3 You must have all necessary authorisations and approvals to make any payments, and provide evidence of identity as required by Accord Mortgages. You must not use the service to make a payment on behalf of anyone else.
- 1.4 Payment requests will be executed on the day of receipt provided your completed Request is received at our Head Office before 15.00 on any working day (except Saturdays, bank and public holidays). Request forms received after 15.00 will be processed on the next working day.
- 1.5 The beneficiary will receive funds on the day that the payment is processed, but this timescale may be affected by factors outside our control as set out in more detail below.

2. WHEN WE CANNOT ACCEPT OR CAN 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 believe that fulfilling your Request would breach any law or regulation;
 - (c) you enter personal insolvency proceedings, such as you are declared bankrupt or you enter into a scheme or arrangement with your creditors;
 - (d) we are hindered or prevented by an event or circumstances outside our control;
 - (e) we believe with good reason that the instruction has not been provided by you or;
 - (f) your instructions are incorrect, unclear or incomplete.
- 2.2 If we decide not to accept or to cancel any Request we will inform you by calling you or, if we fail to contact you by telephone, writing to you by the end of the working day following the day you sent your Request, and where possible, give you the reasons.

3. CANCELLATION OR AMENDMENT BY YOU

- 3.1 You cannot cancel or amend a CHAPS payment once it has been sent. If you want to cancel or amend your Request after this time, we will attempt to contact the intermediary or beneficiary bank on your behalf. You will have to pay any service charges 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 Request, you authorise us to deduct from your account the relevant CHAPS 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. Please check your account can allow this type of withdrawal. 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 £23.50 for each CHAPS payment, which we will debit from your account.
- 4.3 Please note that the beneficiary bank may make a charge for receiving funds. It is your responsibility to check whether they will make any charges.

5. PAYMENT TO US FOR SERVICES/PROVISION OF FUNDS TO BE TRANSFERRED

- 5.1 To dispute a transaction that you do not recognise, or you do not believe that you carried out, and to claim a refund, you will need to contact us as soon as possible but no later than 13 months from the date the transaction was debited from your account. To notify us of a disputed transaction you should report it by calling us on 0345 1200 872.
- 5.2 Once you have told us that a payment was unauthorised we will refund the payment by no later than the end of the working day following the day on which we are notified of the unauthorised transaction, and put your account back in the position it would have been in had the payment not been made, including paying you any interest you would have received.
- 5.3 We will not give you a refund if we reasonably think you have acted fraudulently.
- 5.4 If we later find out that you were not entitled to a refund, we will take the refund back from your account along with applicable interest and charges.
- 5.5 If we have to take action against another party as a result of a transaction on your account, you must assist us and provide all available information to enable us to pursue this action.

6. MISSING AND INCORRECT PAYMENTS

- 6.1 Unless clause 6.2, 6.3 or 6.4 apply, if we make a payment in accordance with your instructions to another bank and the bank say that they did not receive it or it was late, then we will refund you as quickly as possible the amount of the incorrect payment and, where applicable, put your account back in the position it would have been in, had the error not taken place.
- 6.2 If the instructions you gave us in your Request were incorrect, we will make reasonable efforts to recover the money but we will let you know how much this will cost in advance and charge you a fee for our efforts. Where we are unable to recover the payment for you, if you write to us, we will provide you with all the available and relevant information we have and which we can lawfully provide to you, so that you can make a claim for repayment.
- 6.3 If we can show that the payment was received by the other bank, they will be liable instead of us.
- 6.4 If your payment was carried out late or was delayed due to circumstances outside our reasonable control, for example, the need for us to make further checks, or obtain further information or because of abnormal or unforeseeable circumstances, the consequences of which could not have been avoided despite all our efforts to the contrary; or because there are legal or regulatory reasons for delaying the payment, we will not be liable for late payment.
- 6.5 If you believe a payment has been made incorrectly or it has failed in some way, please contact us. We will make immediate and reasonable efforts to trace the payment without charge and will advise you of the outcome.

7. COMPLIANCE WITH LAWS AND REGULATIONS

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 laws and regulations. If any legal or regulatory authorities require us to check details or provide them with additional information about you, your beneficiary or the reasons for a particular transaction, you agree 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 agree that, if required to do so by any applicable law or regulation, we or Royal Bank of Scotland Group may block or hold in suspense your funds, without paying interest, or hand them over to appropriate regulatory authorities.

8. OUR USE OF THE INFORMATION YOU PROVIDE

We will use the personal information for the purposes of processing your Request, including sharing the information with 3rd parties involved in the transaction and with relevant regulatory, law enforcement and fraud prevention authorities in respect of this or related transactions.

9. 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.

10. COMMUNICATIONS

- 10.1 When we want to tell you about something, we will do it by writing to you or calling you at the address or phone number you notify us of, on the Request. All communications are made under these terms and conditions will be in English.

11. COMPLAINTS

If you are not happy with the service you've received, please follow the simple complaints process as explained in our leaflet 'We're happy to help you - our complaints process'. If you'd like a copy of the leaflet or if you wish to make a complaint, please call us on 0800 0565 252, email customerrelations@ybs.co.uk. If we can't come to a resolution to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service ('FOS'). You can contact the FOS at Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Tel: 0800 023 4567, email complaint.info@financial-ombudsman.org.uk or website www.financial-ombudsman.org.uk

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No. 2139881.

Registered Office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. Calls to 0800 numbers are free of charge from a landline or mobile.

