

International Outward Payment

Helpdesk 0800 077 8018

Please complete all sections below.
ALL FIELDS MANDATORY

Refer to Guidance notes on pages 6-7
SIGNATURES ARE REQUIRED IN BOTH THE FRAUD WARNING &
CUSTOMER AUTHORITY SECTIONS



Check that you're not being scammed *Mandatory Section

- Before you go ahead, we want to make sure that you're not being scammed.
- Fraudsters can be very convincing - they may pretend to be us, the police or another trusted organisation before trying to steal your money.
- If you have any doubts or are being put under pressure to make this payment, please stop and let us know - we're here to help.



Take 5 To Stop Fraud. Take a look at these questions before sending any money.

Please provide a response in each box when you have read the information:

		Yes / No
Are you being told what to say to us?	Virgin Money employees or the police will never ask you to move money to a 'safe account' or give you a story to use. Fraudsters may ask to stay on the phone with you while you make a payment.	
Are you being rushed or pressured into making this payment?	Fraudsters will try to make you panic or threaten you with a penalty if you don't pay straight away.	
Are you happy that you know who you are paying?	Take a minute to think about how well you know the person you are paying and if they are who they say they are.	

Please make sure that you're happy your money is safe before making this payment - you may not get it back if it goes to a fraudster.

Fraud Warning Declaration *Mandatory Section

I'm happy it's not fraud and I'm ready to make this payment.

Name

Telephone number

Customer's Signature

Date

Name

Telephone number

Customer's Signature

Date

Signatures are required in both the Fraud Warning & Customer Authority sections.

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Please complete all sections (1-8 in BLOCK CAPITALS).

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ALL FIELDS MANDATORY

SIGNATURES ARE REQUIRED IN BOTH THE FRAUD WARNING & CUSTOMER AUTHORITY SECTIONS



1. Originator (sender) information

Name of Account

Address including Country

2. How much do you want to send? (select only one option)

	Sort Code	Account Number	Amount (GBP Only)	To be sent in	Currency
<input type="checkbox"/> Debit my Sterling Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Currency Code	Account Number	Amount	To be sent in	Currency
<input type="checkbox"/> Debit my Currency Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Amount	Currency	Debit my account with the equivalent value...	Sort Code	Account Number
<input type="checkbox"/> Or Send	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Which bank are you sending the money to?

Beneficiary Swift BIC/Bank ID //

Bank name

Postal Address including Country

4. Who are you paying the money to?

Beneficiary Name

Postal Address including Country

IBAN

(Please refer to Guide on reverse)

Account Number

If your Request is received before the cut-off time the funds will normally reach the beneficiary's account within 3 Business Days. See Conditions 6 & 7 of these terms for more details.

5. Purpose of payment e.g. description of goods and invoice number

IMPORTANT: Describe the reason for the payment. Consider carefully who is asking you to make this payment and whether you could be a victim of a scam. See Fraud Warning section for information relating to scams.

6. Charges (tick only one box)

- BEN - £25 - Will be deducted from the amount sent (Beneficiary agrees to pay all the charges including my/our bank charges)
- SHA - £25 - Will be deducted from my/our account. **NOTE:** Payments destined for Romania in the currency of Romanian Leu (RON) will only be accepted with SHA charges
- OUR - £25 - Will be deducted from my/our account for my/our Bank charges. In addition, I/We agree to my/our account being debited with any receiving bank charges which will be debited at a later date

Please refer to conditions 13 of the Terms & Conditions overleaf for explanation of the charges, including charges by other Banks

7. Exchange rate (select only one option)

Option 1: Daily Exchange Rate

Store Use Only

A pre-booked exchange rate is required for all Payments over £25,000 or the equivalent in the nominated currency.

Option 2: Pre-Booked Exchange Rate

Reference

Bank to bank Information

8. Customers authority

I/We acknowledge that the terms and conditions contained overleaf form the Bank's standard agreement upon which the Bank intend to rely. I/We understand that for my/our benefit and protection, I/we must read them carefully. If I/we do not understand any point, I/we will ask for further information.

Customer's Signature

Date

Customer's Signature

Date

Bank Copy

Store use only - all fields mandatory

Store/Business/Private Location

Staff name

Customer & Instruction verified (See Procedures MON100)

Staff Telephone Number

Yes or N/A

Initials

Authorised Signature

Authorised signature Number

Date

Payment received from customer: Date

Time

Please scan forms to: **Store:** iFS Outward Payments **Business/Private:** Glasgow Payments Fax or Leeds Payment Fax or London Payments Fax
Payments Helpdesk: 0800 077 8018

Inputter

Verifier

International Outward Payment

Helpdesk 0800 077 8018

Please complete all sections (1-8 in BLOCK CAPITALS).

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ALL FIELDS MANDATORY

SIGNATURES ARE REQUIRED IN BOTH THE FRAUD WARNING & CUSTOMER AUTHORITY SECTIONS



1. Originator (sender) information

Name of Account

Address including Country

2. How much do you want to send? (select only one option)

Debit my Sterling Account

Sort Code	Account Number	Amount (GBP Only)	To be sent in	Currency
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Debit my Currency Account

Currency Code	Account Number	Amount	To be sent in	Currency
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Or Send

Amount	Currency	Debit my account with the equivalent value...	Sort Code	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Which bank are you sending the money to?

Beneficiary Swift BIC/Bank ID //

Bank name

Postal Address including Country

4. Who are you paying the money to?

Beneficiary Name

Postal Address including Country

IBAN (Please refer to Guide on reverse)

Account Number

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Please refer to conditions 13 of the Terms & Conditions overleaf for explanation of the charges, including charges by other Banks

7. Exchange rate (select only one option)

Option 1: Daily Exchange Rate Store Use Only

A pre-booked exchange rate is required for all Payments over £25,000 or the equivalent in the nominated currency.

Option 2: Pre-Booked Exchange Rate Reference

Bank to bank Information

8. Customers authority

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Customer's Signature

Date

Customer's Signature

Date

Customer Copy

Store use only - all fields mandatory

Store/Business/Private Location

Staff name

Customer & Instruction verified (See Procedures MON100)

Staff Telephone Number

Yes or N/A

Initials

Authorised Signature

Authorised signature Number

Date

Payment received from customer: Date

Time

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*Mandatory Section

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Take 5 To Stop Fraud. Take a look at these questions before sending any money.

Please provide a response in each box when you have read the information:

		Yes / No
Are you being told what to say to us?	Virgin Money employees or the police will never ask you to move money to a 'safe account' or give you a story to use. Fraudsters may ask to stay on the phone with you while you make a payment.	Yes/No <input type="button" value="v"/>
Are you being rushed or pressured into making this payment?	Fraudsters will try to make you panic or threaten you with a penalty if you don't pay straight away.	Yes/No <input type="button" value="v"/>
Are you happy that you know who you are paying?	Take a minute to think about how well you know the person you are paying and if they are who they say they are.	Yes/No <input type="button" value="v"/>

Customer should select appropriate answer to each of the 3 questions

Please make sure that you're happy your money is safe before making this payment - you may not get it back if it goes to a fraudster.

Fraud Warning Declaration

*Mandatory Section

I'm happy it's not fraud and I'm ready to make this payment.

Name	<input type="text"/>	Name	<input type="text"/>
Telephone number	<input type="text"/>	Telephone number	<input type="text"/>
Customer's Signature	<input type="text"/>	Customer's Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

Signatures are required in both the Fraud Warning & Customer Authority sections.

Name, contact number and signature of customer authorising payment

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Refer to Guidance notes on pages 6-7

ALL FIELDS MANDATORY

SIGNATURES ARE REQUIRED IN BOTH THE FRAUD WARNING & CUSTOMER AUTHORITY SECTIONS



1. Originator (sender) information

Name of Account
Address including Country

2. How much do you want to send? (select only one option)

Debit my Sterling Account
Debit my Currency Account
Or Send

3. Which bank are you sending the money to?

Beneficiary Swift BIC/Bank ID //
Bank name
Postal Address including Country

4. Who are you paying the money to?

Beneficiary Name
Postal Address including Country
IBAN

5. Purpose of payment e.g. description of goods and invoice number

IMPORTANT: Describe the reason for the payment. Consider carefully who is asking you to make this payment and whether you could be a victim of a scam.

6. Charges (tick only one box)

BEN - £25 - Will be deducted from the amount sent
SHA - £25 - Will be deducted from my/our account
OUR - £25 - Will be deducted from my/our account

7. Exchange rate (select only one option)

Option 1: Daily Exchange Rate
Option 2: Pre-Booked Exchange Rate

8. Customers authority

I/We acknowledge that the terms and conditions contained overleaf form the Bank's standard agreement upon which the Bank intend to rely.

Customer's Signature
Date

Store use only - all fields mandatory

Store/Business/Private Location
Staff name
Staff Telephone Number
Authorised Signature
Authorised signature Number
Date
Time

Please scan forms to: Store: IFS Outward Payments
Business/Private: Glasgow Payments Fax or Leeds Payment Fax or London Payments Fax
Inputter
Verifier

Full name (NO INITIALS) & address of ordering customer, including country

Example : You want to send 500 Pounds worth of Euros, Dollars etc

Example : You want to send 500 from your currency account and send in Euros, Dollars etc

Example : You want to send 500 Dollars and debit your account with the equivalent value

Full name and Store address of receiving bank, including country

IBAN or account number of final beneficiary. IBAN is mandatory for all European countries except Russia. Please enquire for countries outside Europe.

If none selected "SHA" will be selected by default.

If OUR clause is selected this may incur and additional fee from the correspondent bank and may be charged at a later date.

Full name and contact number for staff member responsible for checking and sending the form to Payments for processing.

Foreign currency should be sent unless an invoice is being paid in GBP.

SWIFT BIC/ Clearing Code/ Bank Identifier. The beneficiary customer must provide this information to the sender. This can be found on the beneficiaries bank statements

Full Beneficiary name (NO INITIALS) & address including country.

Must be a meaningful description i.e. type of goods being purchased. Care should be taken if the Customer wishes to remit funds for the purchase of shares or an alternative form of investment

>25,000 GBP equivalent must be booked via your local store or Relationship Manager

Signature of customer authorising payment

Name/Location of Store / Business/ Private Centre sending form.

Signature and Signature Number of the person authorising the payment

Terms & Conditions for International Outward Payments

Please read the Terms and Conditions carefully. These Terms and Conditions explain your rights and responsibilities, and our rights and responsibilities, in respect of the use of the Service.

Interpretation

1. In these Terms and Conditions the following words and expressions shall have the following meanings: **'BIC'** means the internationally recognised Bank Identifier Code; **'Business Day'** means any full day (excluding Saturdays, Sundays and bank holidays) on which banks generally open in the City of London for the transaction of normal banking business; **'EEA'** means the countries in the European Union plus Norway, Iceland and Liechtenstein; **'IBAN'** means the International Bank account number used to identify the beneficiary; **'Local Currency'** means the currency which is legal tender in the country in which the beneficiary's bank is located; **'Other Bank'** means any other financial institutions we use to make Payments (including, without limitation, the beneficiary's bank, correspondent banks, or clearing organisations); **'Payment'** means the international payment to be made on your behalf under the Service as indicated by you in the Request; **'Regulatory Authority'** means the government or any governmental body of the United Kingdom or any other country; **'Request'** means the Request for International Outward Payments; **'Service'** means the International Outward Payment Service; **'Tariff'** means the applicable Virgin Money International Tariff in force at the time of the transaction. Copies of the up-to-date Tariff are available in all our stores and from your relationship manager; **'us', 'we', 'our'** means Virgin Money which is the trading name of Clydesdale Bank PLC which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 121873); **'you', 'your'** means the customer making the Payment and signing the Request; and **'Your Store'** means the store at which your account is held.
2. Your account Terms and Conditions apply to the Service. In the event of any conflict between these Terms and Conditions and your account Terms and Conditions, these Terms and Conditions will prevail.

Making Transfers

3. To enable us to make the Payment, you must give us the information we require as shown on the Request. You are solely responsible for the accuracy of all the information detailed on the Request, including the beneficiary's account number or IBAN, full name and address, full name and address of the beneficiary's bank and BIC. Although we ask for the beneficiary's account name which we sometimes confirm as part of our security checks, the beneficiary account details are not validated by us.
4. You agree that we will check the details you provide to us on the Request in order to ensure that the Request has been made by you. If we reasonably believe that you did not make the Request, or as part of our fraud prevention measures e.g. where it is a high value Payment, we will try to contact you to confirm the Request. We shall use reasonable endeavours to contact you, and we will not make the Payment until we are reasonably sure that you want us to do so. Once we are satisfied the Request will be deemed to have been received by us.
5. We will check that the BIC you give us appears to be valid, which means, for example, that the BIC does exist, or has the correct number of characters, before we can accept the Request and try to make the Payment. If we cannot make the Payment because there is insufficient or invalid information we will tell you within a reasonable time.
6. Where a Request is received before the cut-off time, (subject to Conditions 4 and 5) it will be accepted and the process for making the Payment will commence on that day. If a Request is received after the cut-off time on a particular day, the Request will (subject to Conditions 4 and 5) be accepted on the next Business Day at which time the process for making the Payment will commence. You can ask us for the cut-off times which apply to your payments and find them on our website and in your Tariff.
7. Subject to Conditions 5 and 6 above, Payments received prior to the processing cut-off times are expected to reach the beneficiary bank within 3 Business Days. This will be dependent on the currency and destination country. For example:

Currency	Destination Country	Expected Settlement Date
USD	USA	Same Day
JPY	Japan	2 Business Days
GBP	Australia	2 Business Days
INR	India	3 Business Days
EUR	EEA Country	Same Day

Consideration must be given to both U.K. and other country holidays which may delay the Payment.

8. At the time you make the Request, we will advise you of our charges ((which are also detailed in the International Tariff, which can be found at virginmoney.com). If you are not making the Request in a Store you can contact Your Store or your Relationship Manager for more information about our charges.
9. Once the Payment is made we will provide you with confirmation of the Payment details. This confirmation will be provided by fax, if you have provided us with the written authority to do so, otherwise we will mail the confirmation to you.

Stopped or Rejected Transfers

10. If you submit this Request over the counter at a store or by fax, you cannot cancel the Payment if it has already been processed by us. If you send this Request to Your Store by mail, you can cancel the Request before the Payment is processed by contacting Your Store on the day you mailed the Request, or the next Business Day. You can request the Payment to be recalled and we will endeavour to facilitate this on your behalf, however we are unable to guarantee funds will be returned. In addition, you may be liable for further costs due to foreign exchange rates and other Bank fees.
11. You agree that we may delay or stop a Payment if we reasonably believe that it is necessary to do so to prevent crime, including money laundering or terrorist financing, or if we are required to do so by a Regulatory Authority. We have no obligation to contest any act of any Regulatory Authority. In certain circumstances we may not be permitted to inform you that we have delayed or stopped a Payment.
12. If the Other Bank rejects the Payment, we will tell you and the amount of the Payment, subject to changes in the exchange rate less the Other Bank's charges, will be credited to your account as soon as we receive it from the Other Bank. If the exchange rate changes your account may be credited with an amount which differs from the value of the original debit. We will also tell you the reason if the Other Bank tells us.

Charges and Exchange Rates

13. Our charges for the Service will be debited to your account. In certain circumstances you may be liable for charges by Other Banks. These are not in our control. The beneficiary bank may apply charges, which may be deducted from your Payment. If this occurs, the beneficiary will receive the Payment less any such charges.
14. The Payment will be sent in the currency nominated by you. When you are making a Payment from an account not denominated in the nominated currency, and you have not pre-booked an exchange rate we will provide you with the daily exchange rate when you give us the Request. If you are not making the Request in a Store you can contact Your Store or your Relationship Manager for more information about our exchange rates.

Limits on Liability

15. We are not responsible for the actions, errors, or local banking practices of any Other Banks involved in making the Payment. This includes, without limitation, the time taken by the beneficiary's bank to notify or give value to the beneficiary.
16. You agree to be bound by and to hold us harmless against all obligations and responsibilities imposed by foreign laws in relation to the Payment.
17. You agree that we are not liable for any loss you or the beneficiary suffer as a result of inaccurate information being given on the Request, or as a result of any action we take under Condition 11.
18. Subject to any obligations that we have to provide you with a refund under your account Terms and Conditions, if you enter into this Agreement in the course of your business and if we fail to make the Payment for any reason, we shall not be responsible for any (i) loss of profits, (ii) loss of business, (iii) loss of goodwill or (iv) any other loss that you suffer that is not foreseeable. If you enter into this Agreement other than in the course of a business and if we fail to make the Payment for any reason, we are responsible for any loss that you suffer that is a foreseeable result of such failure. A loss is foreseeable if it is an obvious consequence of our failure to make the Payment or if it was contemplated by you and us at the time we entered into this agreement.

Transfer of Personal Information

19. In order to make the Payment, we may transfer relevant personal information, including your name, address, bank account number and sort code to third parties, including Other Banks.. All of the up to date information about how your personal data will be gathered, created, shared and looked after can be found in the Fair Processing Notice at: www.virginmoney.com/privacy. Where we need your consent to use personal information we will highlight this to you in the application process and ask for your consent separately.

General Conditions

20. We will not be liable if we are unable to perform our obligations under these Terms and Conditions due (directly or indirectly) to:
 - a) the failure of any machine, data processing system or transmission link provided that such failures and events are abnormal and unforeseeable circumstances, the consequences of which would have been unavoidable despite all efforts to the contrary; or
 - b) our compliance with a requirement of UK or European Union law.
21. These Terms and Conditions are governed by the law of the country in which Your Store is situated and subject to the non-exclusive jurisdiction of the courts of that country.
22. These Terms and Conditions are written and available only in English and we undertake to communicate to you in English when communicating with you regarding your Request and Payment.
23. Our failure to insist on your strict rights under these Terms and Conditions will not prevent us from enforcing these or any other rights.

Telephone Calls and Security

24. We draw to your attention that we may record or monitor telephone calls in order to ensure security for our customers and our staff and to help maintain service quality. We may also use CCTV in or around our premises for the prevention and detection of crime. Further information can be found in our Fair Processing Notice at www.virginmoney.com/privacy.

Good Banking

25. We are fully committed to high standards of service, treating our customers fairly, helping our customers understand how their accounts operate and giving them a better understanding of banking services and maintaining confidence in the security and integrity of banks. For further information please refer to our website or contact Your Store or relationship manager.

Resolving your Complaint

26. We are fully committed to providing our customers with the best possible service. However, if you are not satisfied with any product or service you have received from us, we would like the chance to put it right. Our internal complaint handling procedures are in place to deal with your concerns when things go wrong. You can contact any store or your relationship manager who will try to resolve your concerns in a timely manner. However, if having followed our published complaint procedures, you disagree with the final decision we have made, you may be able to refer the matter to the Financial Ombudsman Service. Details are available on request from any store and your relationship manager or from www.financial-ombudsman.org.uk.