





## 8 Guide to completing this form

When sending an international payment, the time taken for the recipient to receive the funds can vary significantly and is dependant upon the:

- inclusion of SWIFT/BIC and IBAN for payments to Europe
- local banking practice of the destination country
- country where you're sending the funds
- amount of information you have to provide
- currency you want to send the funds in
- validity of any information you've given us.

Our network of correspondent banks, together with our access to international clearing systems, allows us to offer a truly world-wide payments service. Payments may be made for any amount, in any of our traded currencies. To avoid delays however, we shall send the payment in the currency of the destination country unless you tell us otherwise.

The notes below will help you to complete this form.

### Section 1 – Your details

- **Sort code** – Sort code associated with the account you wish to be debited\*
- **Account number to be debited** – Number of the account which is to be debited\*
- **Account name to be debited** – Name of the account which is to be debited\*
- **Currency of account** – Please enter the currency of the account from which funds will be debited here (popular currencies and corresponding currency codes are listed in the table on the next page).
- **Your full address** – Your recorded address including postcode.
- **Your reference (if different from beneficiary name)** – Please include any details here that may help you to identify this payment on your statement. If left blank the beneficiary name will appear.

\*These details can be found within your Internet Banking, on your latest statement or in your chequebook.

### Section 2 – Payment details (how much you want to send)

It's very important that you clearly state what currency you're requesting the instruction in and what currency you want to send. For example, the following instructions for a payment to France are all subtly different:

- 1) GBP100 to be sent in EUR – this will result in a euro payment to your French beneficiary for the euro equivalent value (at the exchange rate of the day) of £100. If you've asked us to debit your GBP account, you'll see a debit entry for £100.
- 2) EUR100 to be sent in EUR – this will result in 100 euros being sent to your French beneficiary. If you've asked us to debit your GBP account, we'll convert €100 to the equivalent GBP value (at the exchange rate of the day) and debit that amount from your account.
- 3) GBP100 to be sent in GBP – this will result in a GBP payment to your French beneficiary of £100. Unless they hold a GBP account with their French bank, their bank will convert the GBP received to the equivalent EUR value in order to credit your beneficiary's account with them. We'll debit your account with £100. Unless you're certain the beneficiary holds a GBP account, we suggest you tick the box to send in EUR and we'll convert to euros in the same way as example 1 above.

If you request a currency payment to a UK beneficiary, e.g. EUR100 but don't tick EUR under 'Currency of payment', the payment will be converted to GBP as that is the local currency of the UK. If it was your intention to send euros to an account in the UK in this example, please tick 'EUR' to make sure we send the payment in euros.

- **Currency Code** – please enter the 3 digit currency code.
- **Payment amount in numbers** – please enter the payment amount in numbers.
- **Payment amount in words** – please enter the payment amount in written words (including the currency name).
- **Currency of payment** – please choose the currency you would like the payment to be sent in.

We've listed popular currencies and their corresponding currency codes in the table on the next page.

### Section 3 – Beneficiary details

- **Beneficiary account number/IBAN** – An IBAN is an International Bank Account Number. The beneficiary should provide you with their IBAN, which is available from the beneficiary bank.
- **Beneficiary name** – Name of the person you're paying.
- **Reference for payment** – Please include any details here that may help the beneficiary/beneficiary bank to identify this payment e.g. invoice numbers, reference numbers.
- **Beneficiary banks SWIFT/BIC** – The globally recognised method for identifying banks and other financial institutions. The SWIFT/BIC will be either 8 or 11 digits long. Beneficiary of payment will have these details.

The following information is only required if you can't provide the SWIFT/BIC:

- **Beneficiary bank name** – Name of the bank where the beneficiary holds their account.
- **Beneficiary bank address/bank code** – Full address of the beneficiary's bank and bank code if applicable. The beneficiary bank will be able to provide this information.
- **Beneficiary bank country** – Name of the receiving bank country.

### Section 4 – Intermediary bank details

You should use this to tell us the name of the intermediary bank you want to us to process the payment. If left blank, we'll automatically select an intermediary bank if required. An intermediary bank is required when sending a payment in a currency that isn't the domestic currency for the destination country. For example, a USD payment to Hong Kong will need to be routed via a US bank.

### Section 5 – For further credit details

If you require these funds to be credited to a 3rd party on receipt by the beneficiary, please complete the details here.

## 8 Guide to completing this form (continued)

### Section 6 – charges (who do you want to pay the charges?)

Charging options available for international payments:

Payment Services Regulations require that for payments within the EEA in any currency, each party to a payment is responsible for paying the charges levied by their respective Payment Service Provider (charges Option A). If you select Option B or C in these circumstances, we'll change this to Option A when we process your instruction. You may select Option B or C for any other payment.

- **Option A:** You pay all Cater Allen charges only. The beneficiary will receive the funds less the foreign bank charges.
- **Option B:** You pay all bank charges. The beneficiary will receive the full amount of the payment and you will be debited with both Cater Allen and the foreign bank charges. Foreign Bank charges vary from country to country and from bank to bank. An indication of the charge for payment is available upon request. If you opt to accept the foreign bank charges, once we've debited this from your account, you won't need to pay any additional charges to overseas banks.
- **Option C:** Beneficiary pays all charges. The beneficiary will receive the payment less Cater Allen and the foreign bank charges.

#### European Economic Area currencies

Country	Currency	Code
Austria	Euro	EUR
Belgium	Euro	EUR
Cyprus	Euro	EUR
Finland	Euro	EUR
France	Euro	EUR
Germany	Euro	EUR
Greece	Euro	EUR
Ireland	Euro	EUR
Italy	Euro	EUR
Luxembourg	Euro	EUR
Netherlands	Euro	EUR
Portugal	Euro	EUR
Spain	Euro	EUR
Denmark	Danish Krone	DKK
Norway	Norwegian Krone	NOK
Poland	Polish Zloty	PLN
Sweden	Swedish Krona	SEK
United Kingdom	Sterling	GBP

### Section 7 – Your authorisation

Once the instructions have been completed, and you've read the terms and conditions, you must sign and date the form, authorising in accordance with your account mandate.

#### Other currencies

Country	Currency	Code
Australia	Australian Dollar	AUD
Canada	Canadian Dollar	CAD
Hong Kong	Hong Kong Dollar	HKD
India	Indian Rupee	INR
Japan	Japanese Yen	JPY
Morocco	Moroccan Dirham	MAD
New Zealand	New Zealand Dollar	NZD
Singapore	Singapore Dollar	SGD
South Africa	South African Rand	ZAR
Switzerland	Swiss Francs	CHF
Thailand	Thai Baht	THB
United Arab Emirates (UAE)	Dirhams	AED
United States of America	US Dollars	USD

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