

SENDING MONEY OUTSIDE THE UK

Please complete this form if you would like to send money from your CAF Bank account to an account outside the UK.

Use these guidance notes and follow the instructions. If you are unsure of how to correctly fill this form out then please contact our Customer Service team on **03000 123 456**. Further information can be found in the *Sending money outside the UK terms and conditions*.

Once you have fully completed this form and it has been signed in accordance with your current bank mandate please send to;

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Failure to fill this form out correctly may result in your instruction being delayed.

To find out how we handle your personal information, you can view our Privacy Notice here:
www.cafonline.org/privacy

Guidance

Section 1

Complete this section in full, providing us with the account details of your organisation from which you would like the money to be sent.

Section 2

In the Payment details section you have three methods of sending money outside the UK; you only need to tick one box. When choosing an option in the Payment details section, it is important that you consider your payment needs. The guidance below may help you to determine the method that suits your needs best.

By ticking box 1;

You are confirming that you know the specific amount of money you wish to send from your account in Sterling, and you want that specific amount to be converted into a chosen currency and be sent to the beneficiary bank account.

Simply, you will tick this option if you do not know the exact amount you wish to send in your chosen currency, but you do know the exact amount in Sterling you wish to send from your account.

By ticking box 2;

You are confirming that you know the specific amount of money you wish to send to the beneficiary account in your chosen currency. That amount of chosen currency will be sent and the Sterling equivalent will be debited from your CAF Bank Account.

Simply, you will tick this option if you do not know the exact amount in Sterling, but you do know the exact amount in your chosen currency you wish to send to the beneficiary.

By ticking box 3;

You are confirming that you wish for the money to be sent to the beneficiary bank account in Sterling. You will choose this option if you wish to send money in Sterling to a Sterling account outside of the UK. Not all banks offer this feature, so you must check with the beneficiary before choosing this option to avoid the instruction being returned, delays in your money being sent and additional fees being applied.

For current fees for sending money outside the UK please see our *Fee Information Document*.

You are only required to provide us with a value date if you would like the instruction to be processed at a future date. Payments can only be future dated up to a maximum of 30 days in advance from the date this form is signed in accordance. If you do not provide us with a value date we will process this request on receipt.

Section 3

When completing the Beneficiary Details section ensure the beneficiary account name and bank address match the details on the bank account.

Beneficiary SWIFT or BIC code is a code unique to every bank. This must be completed in full. Beneficiary IBAN must be completed for money sent to any bank in the European Economic Area. The account number must be quoted for all accounts held outside the UK. You will be able to obtain the beneficiary's SWIFT or BIC and IBAN number from the beneficiary. Please do so before completing this form.

An Intermediary Bank is a bank that acts on behalf of the beneficiary bank. Money will reach the intermediary bank before being sent to the beneficiary, which is the final destination for the payment. Please check with the beneficiary if you are required to complete the Intermediary Bank details prior to submitting this form, failure to provide these details may result in your instruction being delayed or returned.

Telephone calls may be monitored or recorded for security/training purposes.
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451).
CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered in England and Wales under number 1837656.



Section 1 Your Organisation Details

CAF Bank account name

Debiting account number

Registered address

Postcode

Section 2 Payment Details

There are three options available for sending money from your CAF Bank account to an account outside the UK. Please choose one of the following options by ticking the appropriate box.

1.

A specific amount of money in Sterling to be converted into your chosen currency and then sent to the beneficiary account in that currency.

Sterling amount in figures

Sterling amount in words

Currency to be sent to the beneficiary

2.

A specific amount of money to be sent in your chosen currency to the beneficiary account. CAF Bank will calculate the Sterling equivalent for the purpose of debiting your account, but we will send an amount and currency stated below to the beneficiary account.

Currency amount in figures

Currency amount in words

Name of Currency to be sent to the beneficiary

3.

Money to be sent in Sterling. Choose this option if you wish to send money in Sterling to an account held outside the UK. Please note not all banks hold Sterling accounts or are willing to convert Sterling to another currency. You should check before choosing this option to avoid the instruction being returned, delays in your money being sent or additional fees being applied.

Sterling amount in figures

Sterling amount in words

Fees for sending money outside the UK

Tick one of the boxes to confirm who will pay the CAF Bank Fees that apply for this payment instruction.

Your Organisation Beneficiary

Value Date of payment

d d m m y y y y

Reason for payment

Full reason for payment must be included for us to comply with anti-money laundering regulations. To assist us with verifying the reason for payment, please include any related invoice or billing reference numbers.

Section 3

Beneficiary Details

Mr Mrs Miss Ms Other

Beneficiary Forename(s)

--

Beneficiary Surname

--

Beneficiary Telephone number

Beneficiary Organisation Name

--

Beneficiary address

--

	Postcode
--	----------

Account details

Please only provide us with the account if the account name differs from the beneficiary forename(s) and surname above. Proceed to SWIFT or BIC code if the account name is the same as the beneficiary name.

Account name

--

SWIFT or BIC code

IBAN number / Account number

--

Bank name

Bank address

--

	Postcode
--	----------

Intermediary Bank Details

Account name

SWIFT or BIC code

IBAN number

Bank name

Bank address

Postcode

Reference for beneficiary

For your own benefit and protection, you should carefully read the guidance within this form and the accompanying terms and conditions prior to signing. By signing this form you are agreeing to the International Payment Terms and Conditions.

If there is anything you do not fully understand then please contact our Customer Service team on **03000 123 456** or seek professional advice or guidance.

To avoid delays in your payment being sent, please make sure that this form is signed in accordance with your current mandate for the account the money is debiting from.

Name

Daytime contact number

Signature

Date d d m m y y y y

Name

Daytime contact number

Signature

Date d d m m y y y y

Telephone calls may be monitored or recorded for security/training purposes.
Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451).
CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ.
Registered in England and Wales under number 1837656.

SENDING MONEY OUTSIDE THE UK

TERMS AND CONDITIONS

The Bank's responsibility

Reasonable care in the processing of money sent outside the UK will be exercised by our staff and the staff of our agents and intermediary banks. Should such care not be exercised, the Bank will be responsible for any ordinary loss which includes interest, but not loss of contracts or profits or other consequential loss.

In some jurisdictions (eg, New York) payments may be made to a designated account number, whether or not this account number correctly identifies the intended recipient. It is your responsibility to ensure that both the account number and the name of the recipient are correctly stated in your instructions to the Bank. For payment of certain high value amounts, we will contact you in advance of initiating the payment to confirm that the request is genuine. Please note payments will not be released until this confirmation has been received.

Unless you tell us otherwise, we will send the money outside the UK in the currency of the destination country, where available. This will help avoid delays for your payment. The beneficiary will receive the funds less the foreign bank charges. However if you do decide to send the payment in sterling, we would suggest that you check with your beneficiary that the destination account is in sterling, as failure to ensure this may result in the payment being returned by the beneficiary bankers and further charges taken.

We do not accept liability for loss caused by error of the recipient's name or account number in any instructions to us.

Effecting payment

Bankers can achieve same day value in a few financial centres, otherwise you can expect payment to be received by the recipient's bankers within three to four business days (a business day being a day when banks are open for business both in London and in the financial centre where a payment is to be made). If you choose to send money in Euro to a European Economic Country that has adopted the Euro as its local currency, the funds will normally be credited to the beneficiary within one working day, subject to applicable cut-off times. Value may, however, be delayed if there are

T: 03000 123 456

W: www.cafonline.org/banking

E: cafbank@cafonline.org

Telephone calls may be monitored or recorded for security/training purposes. Lines are open Monday to Friday 9am - 5pm (excluding English bank holidays).

CAF Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204451). CAF Bank Limited Registered office is 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ. Registered in England and Wales under number 1837656.

complications in the routing of payments or in overseas banking systems. In addition all banks apply cut-off times for the processing of payments to different parts of the world.

As a result, we can give no general assurance on the achievement of value dates. You are urged to discuss your needs with our staff in advance.

Cancellation of payment

You are not entitled to request the Bank to cancel the instruction to send money outside the UK. We may, however, be willing to agree to try and retrieve the money on your behalf should you request cancellation of an instruction to send money outside the UK. Any refund of the amount retrieved will be made net of all fees and expenses payable to the Bank and any other persons.

Correspondent bank charges

When an instruction to send money outside the UK is handled by a correspondent bank before it reaches the beneficiary bank, the correspondent bank or the beneficiary bank may deduct a fee before sending the money to the beneficiary. CAF Bank has no control over the amount these banks may charge. You may wish to discuss with your beneficiary the amount you are sending to allow for potential fees that may be incurred.

Fees

A fee may be made for enquiries received in respect of both money receiving from outside the UK and money sent outside the UK where the Bank has not made an error, eg, refunds, cancellations, amendments, duplicate advice, fate of funds, copies of cleared payments etc (a charge may be made per payment instruction).

EU legislation

Please be aware that with effect from 1 January 2007, EU legislation states that all money sent in Euro to destinations within the EU or the European Economic Area, must quote the BIC and IBAN of the beneficiary. These details must be provided on the corresponding payment form. Sending money outside the UK in Euro without a BIC and IBAN can be returned/rejected by the receiving bank (less a fee).

You must sign the declaration to confirm you have read and accept these terms and conditions. Please ensure the form is signed in accordance with your current bank mandate.