ACCORD MORTGAGES

CHAPS REQUEST

Serial No: HEAD OFFICE USE ONLY

INSTRUCTIONS: Please complete all details applicable in BLOCK CAPITALS.

TRANSFER DETAILS (Mandatory)

Date of transfer

Amount

Amount in words

Reason for transfer (Mandatory)

CUSTOMER DETAILS

Account number to be debited (Mandatory)

Name of a/c holder(s) (Mandatory)

Address (Mandatory)

Post Code

Telephone number (Mandatory)

Email address (Optional)

PAYEE (BENEFICIARY) DETAILS

Name (Mandatory)

Address (Mandatory)

Post Code

Email address (Optional)

PAYEE'S BANK DETAILS

Sort code (Mandatory)

Account number (Mandatory)

Bank name (Mandatory)

Bank address (Mandatory)

Post Code

Payment reference (Optional)

CUSTOMER DECLARATION

I/We confirm that I/we have read and agree to the Terms of Service overleaf, 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 on the reverse of this form. I/We authorise you to carry out this request.

SIGNATURE(S)	DATE(S) OF BIRTH	DATE(S) SIGNED

Savings / Customer Service Centre Use Only

Processor name | STAFF ID

Customer signature(s) and date(s) of birth confirmed | PROCESSOR SIGNATURE

Branch name

Branch code

Name ID Type and Ref. No.

Customer called on a known number

Telephone Number used

Authoriser name | STAFF ID

Payment request verified | AUTHORISER SIGNATURE

Debit Account Number: 28512197

Debit Account under Sort Code: 560036

Checked and Input by | Employee No | Employee Signature

Approved by | FOR PAYMENTS OVER £150,000

Approved by

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.

CHAPS PAYMENTS SERVICE TERMS AND CONDITIONS

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, and applies to sterling UK CHAPS payments only. It is only available to existing Accord Mortgage customers with an investment account. It is available by post from 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 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.
   - 1.3 You must have all necessary authorisations and approvals to make any payments, and provide evidence of identity as required by the Society. 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 prior to 12.00 midday on any working day (except Saturdays). Requests received after 12.00 will be processed on the next working day.
   - 1.5 The beneficiary will normally receive funds on the day that the payment is processed, but this timescale may be affected by factors outside our control (e.g. the need for further checks or additional information and legal or regulatory action) and transaction times cannot be guaranteed.
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 statutory duty or would involve us in onerous costs or expenses;
     - (c) 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, including the termination of the Bankline service by Royal Bank of Scotland Group;
     - (e) we believe with good reason that the instruction has not been provided by you;
     - (f) the instructions are unclear or incomplete.
   - 2.2 If we decide not to accept or to cancel any Request we will inform you as soon as possible.
3. Cancellation or amendment by you

   We are not able to cancel or amend a CHAPS payment once it has been sent. You may ask us to recall, amend or cancel 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. We will make reasonable efforts to do so but we will not be liable to you if we cannot. 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 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 Yorkshire Building Society savings 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 savings 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 apply to your account.
   - 4.3 Please note that the beneficiary bank may make a charge for receiving funds. It is your responsibility to check whether there will be any charges applicable.
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 Where you tell us that the payment has not reached the beneficiary, we shall take immediate steps to trace the transaction and let you know the outcome. Where after making reasonable enquiries we are satisfied that the beneficiary bank has not received the payment amount we shall 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 transaction not taken place.
   - 5.3 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 in any circumstances be for any loss of profit, contracts, opportunity, goodwill or any other indirect or consequential loss.
6. Compliance with laws and regulations

   You are responsible for ensuring that your payment complies with UK 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 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 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 Royal Bank of Scotland Group may block or hold in suspense your funds, without paying interest, or hand them over to appropriate regulatory authorities.
7. 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.
8. 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.