

International Payments terms and conditions.

Our agreement with you is made up of the general conditions (contained in the 'Your banking relationship with us' - the Personal Banking terms and conditions booklet) and additional conditions. These additional conditions include the conditions below, information in the International Payments leaflet, and other information we tell you when you ask us to make the payment. If there's any overlap or conflict between the additional conditions and the Personal Banking terms and conditions, the additional conditions apply.

The international payments service allows you to make an electronic payment via our online, branch or telephone channels from an account you hold with us to a person ('recipient') either outside the UK or in a currency other than pounds within the UK. It is provided by TSB Bank plc.

1 Making an international payment

1.1 We must receive your payment instruction before the cut-off time on a working day so that we can start processing it the same day. The cut-off time for international payments is 2pm for euros and 3pm for all other currencies if you make your payment via branch or telephone. If you make your international payment online the cut-off time for all currencies is 3pm.

1.2 Provided we receive your payment instruction before the cut-off time on a working day, we'll take the money from your account the same day. If the recipient's account is in the EEA, the timescales for payments set out in the Personal Banking terms and conditions booklet will apply. If the recipient's account is outside the EEA, you can ask us for details about how

long the payment will take to arrive. By 'EEA' we mean the European Economic Area (this includes members of the European Union plus Norway, Iceland and Liechtenstein).

1.3 By 'working day' we mean any day on which a particular bank is open for business as required for the processing of an international payment. Our working days are Monday to Friday (other than English bank holidays) but foreign banks may have different working days, for example because they observe local bank holidays.

1.4 There must be sufficient funds in your account for us to process your payment instruction. If, when we try to process your payment, there are insufficient funds in your account, you acknowledge that:

- we may make a charge for cancelling the payment. We'll tell you the amount of our charges for this service at the time
- we may also make a charge for any loss in foreign exchange that we make as a result of trying to send the payment on your behalf.

1.5 When you give us a payment instruction you must give us the full name and address of the recipient, and the name and address of their bank; and

- if you're making a payment in euros to countries which are part of the Single Euro Payments Area (SEPA), you must give us the International Bank Account Number (IBAN) for the recipient's account. Sometimes we'll also need the Business Identifier Code (BIC).
- if you're making a payment in a currency other than euros to a bank account in a SEPA country, you must give us the IBAN and the BIC of the recipient's account.
- if you're making any other payment, including those to non-SEPA countries, you must give us the recipient's sort code and account number or BIC and IBAN and any other details we ask you for so we can make the payment. You can contact us if you would like more information.

You must check that the details you provide are correct before you ask us to make a payment.

1.6 You may not be able to cancel or change your payment instruction once you've given it to us because we start processing it when we receive it. If you ask us to cancel a payment instruction that is already being processed or if we're unable to process the payment due to incorrect recipient details, you acknowledge that:

- if the payment has been credited into the recipient's account, we can only recall the payment (or any part of it) with the agreement of the recipient's bank and the recipient.
- we may make a charge for trying to cancel or change the payment, whether or not we succeed. We'll tell you the amount of our charges for this service at the time you request it.
- if you asked for the original payment to be sent in a foreign currency, we'll convert it into pounds at the applicable exchange rate before we pay it back into your account. The exchange rate we use to do that may be different from the exchange rate applied to the original payment and so the amount paid back into your account may be less than the amount originally taken.

2 Exchange rates

2.1 If you ask us to send the payment in a currency other than pounds we'll use our standard exchange rate on the day of the payment and we'll tell you or display online the exchange rate that will apply. To establish the current exchange rate before sending your international payment via our branch or telephone channel call us on **03459 758 758** or visit us in branch.

If the payment is in a currency which differs from the currency of the recipient's account, we can't control any exchange rate applied by the recipient's bank or any agent bank.

3 Charges

3.1 If you ask us to make a payment to a bank account in the EEA, Switzerland or Monaco, you'll pay our charges (including the charges of any agent bank we use) and the person receiving the payment will pay their bank's charges.

3.2 If you're requesting any other international payment to be sent via branch or by telephone you may opt:

- (i) to pay all charges, where you also agree to pay the charges of the recipient's bank and any agent banks we use, instead of the recipient. We'll confirm how much these charges will be before you agree to make the payment. These are detailed in the Banking Charges Guide.

- (ii) for charges to be shared, where you agree to pay our charges and the recipient pays their bank's charges, and, if we use an agent bank when sending the payment, their charge (if any) is deducted from the payment before it reaches the recipient's bank. We'll not always be able to tell you in advance what the recipient's bank or any agent bank will charge; or

- (iii) for the person receiving the payment to pay all charges - where they pay our charges as well as their bank's charges.

(iv) When an international payment is sent online all charges will be shared as per condition 3.2 (ii) above, there's no option for you to pay all the charges.

3.3 Our charges that apply to international payments are outlined in the Banking Charges Guide.

3.4 We'll take our charges for dealing with your international payment, and, where appropriate, any charges by the recipient's bank and any agent bank (unless the payment falls within condition 3.2 (ii) above, and the agent bank's charge is deducted from the payment) from your account.

4 Statements and information

4.1 The payment transaction details, including the pounds equivalent of the payment, the charges which apply and any breakdown of these and the exchange rate applied, will be confirmed to you immediately before the payment has left your account and will be shown on the statement for your account.

If you'd like this in another format, such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines are open from 7am to 11pm, 7 days a week).

Calls may be monitored or recorded. If you need to call us from abroad or prefer not to use our **0345** number, you can also call us on **020 3284 1575**. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Speak to a Partner for more information.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland No. SC95237.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 191240.

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

This information is correct as at January 2018.

