

Payment Application Form NI



Please note – when filling out this form please use the tab and arrow keys to move between the relevant fields. Ensure you do **not** use the return or enter keys.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.ulsterbank.co.uk/privacy

Who we are

The organisation responsible for processing your personal and financial information is Ulster Bank, a member of NatWest Group.

1. Applicant's signal no:	<input type="text"/>	Signature (for bank use only)	<input type="text"/>
		Payment reference (for bank use only)	UBNPAYO <input type="text"/>
Applicant's name:	<input type="text"/>		
Applicant's address:	<input type="text"/>		
	<input type="text"/>		
Please debit my/our:		Sort code:	<input type="text"/>
(i) Sterling account OR (ii) Currency account:		Account number:	<input type="text"/>
Repetitive payment reference (if any):	<input type="text"/>		

2. Amount of payment:			
In Foreign currency:	<input type="text"/>	OR	In GBP equivalent: <input type="text"/>
Currency that payment is to be sent in:	<input type="text"/>	Value date:	<input type="text"/>
Amount and currency in words:	<input type="text"/>		
Only complete the section below if the payment is subject to a foreign exchange contract or pre-booked exchange rate:			
Deal or contract number:	<input type="text"/>		

3. Beneficiary details: person or organisation to be paid:

if information is unknown, please request the beneficiary to obtain this information from their Bankers. You must ensure the correct account number or IBAN is recorded to avoid the RISK TO YOU of payment loss. Complete all mandatory (*) fields:

Beneficiary's account number or IBAN: *	<input type="text"/>		
Beneficiary's name: *	<input type="text"/>		
Beneficiary's address:	<input type="text"/>		
	<input type="text"/>		
Beneficiary's bank BIC: (BIC not required for SEPA payments)	<input type="text"/>	National clearing code:	<input type="text"/>
Beneficiary's bank name:	<input type="text"/>		
Beneficiary's bank address:	<input type="text"/>		
	<input type="text"/>		
Reference to appear on your statement:	<input type="text"/>	(Max. 16 characters)	
Message to Beneficiary: (Maximum 140 characters including spaces)	<input type="text"/>		
Bank to Bank Info: Bank use only:	<input type="text"/>		
Charge(s): if none of the boxes are crossed, option A will apply. Mark one box only. Option A is mandatory for all payments across Europe.			
A. I/We will pay Ulster Bank charges only	<input type="checkbox"/>	B. Beneficiary pays all charges	<input type="checkbox"/>
C. I/We pay all charges**	<input type="checkbox"/>		

4. Authorisation:

Signed in accordance with the Bank Account Mandate / Signing Instructions. I/we have read and agree to be bound by the Terms and Conditions overleaf. I/We acknowledge that in order to make this Payment my/our personal information such as my/our name and addresses may be transmitted with the Payment. For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.ulsterbank.co.uk/privacy

For and on behalf of: _____	Date: _____
Signature: <input type="text"/>	Signature: <input type="text"/>

FOR BANK USE ONLY: Signature indicates validation of Fax Header BRANCH AUTHORISATION:	ISV Number:	Branch Signal Number:	Brand:
1st <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2nd <input type="text"/>	<input type="text"/>	Signature (For Bank Use Only):	

** Note if option C is ticked the charges you may incur are outside the control of Ulster Bank.

Terms and Conditions

Please read these Terms and Conditions carefully. They explain the Account Holder's rights and responsibilities and those of the Bank in respect of the Bank sending a CHAPS or foreign payment on your behalf. Nothing in these Terms and Conditions affects the agreement governing the operation of your account(s) with us. If your Account Agreement is inconsistent with these Terms and Conditions, these Terms and Conditions will apply.

- In these Terms and Conditions, the following words and expressions shall have the following meanings:
 - 'Account' means any account held by the Account Holder with the Bank;
 - 'Account Agreement' means the agreement governing the operation of your account(s) with us.
 - 'Account Holder', 'you' or 'your' means the individual (this includes a sole trader, a partnership, an incorporated company or an unincorporated association such as a club or society) requesting a Payment to be made by the Bank indicated by the account holder and any reference to the Applicant shall be taken to have the same meaning as Account Holder;
 - 'Agent's Charges' are the charges levied by the other financial institutions involved in the Payment. Ulster Bank has no control over these;
 - 'Bank', 'we', 'us' or 'our' means Ulster Bank;
 - 'Beneficiary' means the intended payee of, and as stated on, the Payment;
 - 'BIC' means the international recognised Business Identifier Code;
 - 'Business Day' means a day (other than a Saturday or Sunday or a bank or public holiday) on which the Bank is open for business for the purpose of processing the Payment;
 - 'CHAPS' means the Clearing House Automated Payment System – this service allows you to send same day value payments within the UK;
 - 'CHAPS Unique Identifier' is the combination of the Beneficiary's sort code and account number which you give to us and we then use when your Payment instruction is submitted to CHAPS;
 - 'Europe' means all European Union members (and associated territories) and from time to time European Economic Area (EEA) Member States (Iceland, Liechtenstein and Norway), as well as Monaco, San Marino and Switzerland;
 - 'IBAN' is the International Bank Account Number that is used to identify the Beneficiary's account;
 - 'Payment' means the payment to be made on behalf of the Account Holder as indicated by the Account Holder's instructions;
 - 'SEPA' means the Single Euro Payments Area in which you can make and receive non-urgent euro payments under the same basic conditions, rights and obligations regardless of your location in the European Union (EU) or European Economic Area (EEA);
 - 'SWIFT' means the Society for Worldwide Interbank Financial Telecommunications;
- Reasonable care will be exercised by the Bank. Should such care not be exercised then, subject and without prejudice to the limits on the liability of the Bank under the Account Agreement and these Terms and Conditions, the Bank will be responsible to the Account Holder only (not the Beneficiary or their banker) for any loss of a kind that would ordinarily be expected to occur. This includes interest but not loss of contracts or profits or other indirect or consequential loss.
- The Account Holder is responsible for the accuracy of the Payment instructions given and must ensure that all Payment instructions given contain, as appropriate, the Beneficiary's account number/IBAN, full name and address and Beneficiary's bank's BIC. For CHAPS Payments, if you don't give us the Beneficiary's CHAPS Unique Identifier then we may have to refuse your Payment instruction. You must also give us the correct name for the Beneficiary and that name must match the name associated with the CHAPS Unique Identifier you've also given us. For SEPA Payments, only the IBAN is required, rather than IBAN and BIC. If this information is not provided, or is incorrect or incomplete, the Bank reserves the right to return the Payment. Payments in euro in favour of beneficiaries in the EU/EEA countries plus Switzerland which do not contain the IBAN of the Beneficiary and the BIC of the Beneficiary's bank or which contain an incorrect or incomplete IBAN and BIC will not be processed and will be returned. The Bank shall not be liable for any loss occasioned by the Account Holder as a result of this failure to provide accurate Payment instructions.

In the event that a currency payment is returned to us by the receiving bank, the funds will be credited to the account from which the Payment was made. If this is in a different currency to the currency of the Payment, the returned funds will be converted at the exchange rate applicable on the day they are credited to the Account. This may mean that the credit to the Account is of greater or lesser value than the original debit. If this information is not provided, or incomplete, the Bank reserves the right to refuse to make the Payment and will notify the Account Holder of this in the manner set out in Clause 8.
- The Bank undertakes to process the Payment on the date requested provided that it is received on a Business Day by the cut-off time specified in the 'Schedule of Services – Payments & International Banking Charges' and otherwise subject to these Terms and Conditions. Payment instructions received on a non-Business Day or after the cut-off time on a Business Day will be processed on the next Business Day. If the date requested has already passed when received by the Bank, the Payment will be processed on that Business Day if received before the cut-off time, or on the next Business Day if received after the cut-off time or on a non-Business Day. A Payment instruction in respect of a future dated Payment will be treated as received on the date for payment as specified by the Account Holder in the Payment instruction or, if this is not a Business Day, on the following Business Day.
- Specific conditions regarding the CHAPS Payments process
We'll treat receipt of your completed Payment Application Form as your consent for us to carry out this payment process on your behalf. Your Payment instruction will be processed as follows:
 - Step 1: Receipt of your Payment instruction:** This is the point at which we receive your Payment instruction, rather than at the point when it is sent by you.
 - Step 2: We accept your Payment instruction and it's sent to CHAPS for payment:** Once we've carried out the necessary checks and we're satisfied that you have sufficient funds in your account to allow the payment to be made, your

Payment instruction will be submitted into the CHAPS system. This will happen either within 90 minutes of Step 1 or 60 minutes of Step 2 depending on which is shorter (unless it is a future dated payment). If you give us your instruction in branch by a Payment Application Form, it may take longer than 90 minutes as your instruction will be faxed to our processing centre.

Step 3: Funds are debited from your account: Your account will be debited on the same business day. You'll notice that your available funds will be reduced by the amount of the Payment immediately.

Step 4: The Payment is sent to the Beneficiary's bank or provider: The Payment will then be sent to the Beneficiary's bank or provider for payment and settlement in accordance with that bank or provider's terms of business.

The steps above may not happen in the times stated if:

- Your Payment instruction hasn't been given to us using the Payment Application Form provided by us
 - Your Payment instruction doesn't contain the information we need to enable the Payment to be made, or it's illegible
 - Your Payment instruction isn't signed in accordance with your account mandate
 - You don't have sufficient funds available in your account to allow the Payment to be made
 - You aren't able to make CHAPS payments from your account
 - We suspect that your instruction may be fraudulent and we need to carry out additional checks
 - We can't process your Payment instruction for legal or regulatory reasons.
- Unless otherwise agreed between the Account Holder and the Bank, the Account Holder cannot cancel a Payment after the Bank has processed the Payment. In the case of future dated Payments, the Account Holder may cancel a Payment by contacting the Bank at least one Business Day before the Payment is due to be processed. The Account Holder should have their Chip & PIN enabled card (or chip and signature where permitted by the branch) with them in order to cancel a future dated Payment in the branch. The Account Holder will provide the name of the Beneficiary, Beneficiary's account number and bank details (IBAN and SWIFT BIC), Payment amount and Payment date. For SEPA Payments, only IBAN is required, rather than BIC and IBAN.
 - The Bank does not accept liability for any delay in transit or for any failure in the Payment reaching the intended Beneficiary's account, unless such delay or failure is caused by the negligence of the Bank. The liability of the Bank under this Clause 7 shall be limited to that provided for in Clause 2. Notwithstanding any other provision of these Terms and Conditions, the Bank shall have no liability for, and may delay or refuse to process or proceed with processing any payment, without giving notice or reason to the sender or the beneficiary if
 - in its opinion it is prudent to do so in the interest of crime prevention or following advice from any governmental or regulatory (in each case either domestic or international) authority; or
 - such delay or refusal is a consequence of the checks carried out as part of the proper operation of the Bank's payment processing systems.
 - If the Bank refuses to process a Payment, unless there is a security or legal reason not to, the Bank will notify the Account Holder by email or by phone or by writing to it and, if possible give the Bank's reason for doing so.
 - Unless otherwise agreed, where a Payment is to be made in a different currency to that in the Account, the rate of exchange applied to the Payment will be that used by the Bank on the date of processing the Payment. Therefore, unless a specific pre-agreed rate and reference are quoted, foreign currency transfers will be converted at the Bank's prevailing rate at the time the transaction is processed by the Bank. The Account Holder can obtain details of the exchange rate on that day from the foreign exchange board in the Bank's branches and on the Bank's website.
 - Unless otherwise agreed, the charges to be paid by the Account Holder will be debited to the account from which the Payment is being made. Please refer to Clause 12.
 - In order to make this Payment through the banking payments system, the Bank may require to transfer relevant personal information to third parties. This may mean that such personal information will be transferred to countries which do not provide the same level of protection for your personal information as Northern Ireland. By giving this instruction and confirming payment, you agree to this and you are authorised to instruct the Bank to transfer personal information relating to other individuals named. Information transferred to these third parties may subsequently be accessed and used by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.
 - For details of amounts we will charge you for sending payments on your behalf, please refer to 'Schedule of Services – Payment & International Banking Charges' available from branches, your Private Banking Manager or from www.ulsterbank.co.uk. If there are any changes to these charges, we will give you at least 60 days notice.
 - If you are not satisfied with any of Ulster Bank's products or services we have a complaint handling procedure that you can use to resolve such matters. A leaflet giving details of the procedure can be obtained from any of our branches or by telephoning the Bank. If you wish to dispute a payment transaction your dispute will be handled in line with the complaints procedure outlined in your Account Agreement.

The Bank is a member of The Financial Ombudsman Service. If you are still not satisfied after following the Bank's procedures, you can ask the Ombudsman to review the complaint. You can find out more about The Financial Ombudsman Service in a leaflet available from any branch. Alternatively you can write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR or telephone 0800 015 4422.
 - The laws of Northern Ireland apply to these Terms and Conditions. If there's a dispute between us, you can take legal action against us in any Northern Irish court.