

**Check that you're not being scammed** **\*Mandatory Section**

- Before you go ahead, we want to make sure that you're not being scammed.
- Fraudsters can be very convincing - they may pretend to be us, the police or another trusted organisation before trying to steal your money.
- If you have any doubts or are being put under pressure to make this payment, please stop and let us know - we're here to help.



Take 5 To Stop Fraud. Take a look at these questions before sending any money.

Please provide a response in each box when you have read the information:

		Yes / No
Are you being told what to say to us?	Virgin Money employees or the police will never ask you to move money to a 'safe account' or give you a story to use. Fraudsters may ask to stay on the phone with you while you make a payment.	
Are you being rushed or pressured into making this payment?	Fraudsters will try to make you panic or threaten you with a penalty if you don't pay straight away.	
Are you happy that you know who you are paying?	Take a minute to think about how well you know the person you are paying and if they are who they say they are.	

Please make sure that you're happy your money is safe before making this payment - you may not get it back if it goes to a fraudster.

**Fraud Warning Declaration** **\*Mandatory Section**

I'm happy it's not fraud and I'm ready to make this payment.

Name

Telephone number

Customer's Signature

Date

Name

Telephone number

Customer's Signature

Date

Signatures are required in both the Fraud Warning & Customer Authority sections.  
We may check the name of the account you are paying, to help make sure your payment goes to the right place.



**Non Urgent Single European Payment Area (SEPA) Credit Transfer**

Payments Helpdesk 0800 077 8018  
Please complete all sections



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Please complete all sections (1-7 in BLOCK CAPITALS)

SIGNATURES ARE REQUIRED IN BOTH THE FRAUD WARNING & CUSTOMER AUTHORITY SECTIONS.



Store/Business/Private Location

1. How much do you want to send? \*Mandatory section

Form for sending amount: Euro or Sterling Equivalent, AMT, To be sent in Euro

2. Your personal details \*Mandatory section

Form for personal details: Full Name, Address including Country, Account to be debited, Sort Code, Sterling account to be debited, Currency account to be debited, IBAN

3. Who are you paying the money to? \*Mandatory section

Form for beneficiary details: Beneficiary Name, Address including Country, Line 1, Line 1 cont., Line 2, Line 2 cont., IBAN

If your Request is received before the cut-off time the funds will normally reach the beneficiary's account by the end of the next business day. See Conditions 6 & 7 of these terms for more details.

4. Purpose of payment e.g. description of goods and invoice number \*Mandatory section

Form for purpose of payment: Description of goods and invoice number

IMPORTANT: Describe the reason for the payment. Consider carefully who is asking you to make this payment and whether you could be a victim of a scam. See Fraud Warning section for information relating to scams.

5. Charges

Form for charges: Debit me with Clydesdale Bank PLC (trading as Virgin Money) charges only, Store: Virgin Money charge to be applied (M) £

6. Exchange rate (select only one option) \*Mandatory section

Form for exchange rate: Option 1: Daily Exchange Rate, Option 2: Pre-Booked Exchange Rate, Reference, Bank to bank information

7. Customer's authority \*Mandatory section

I/We acknowledge that the terms and conditions contained overleaf form the Bank's standard agreement upon which the Bank intends to rely. I/We understand that for my/our benefit and protection. I/We must read them carefully. If I/We do not understand at any point, I/We will ask for further information.

Form for customer's authority: Customer's signature, Date, Customer's signature, Date

Bank Use Only

Form for bank use only: Signature of checker, Authorised signature, Contact name and Tel No., Router/Inputter, Checker, Verifier, Customer & Instruction verified, Authorised signature number, Date instruction received

## Terms and Conditions for SEPA Credit Transfer

Please read the Terms and Conditions carefully. These Terms and Conditions explain your rights and responsibilities, and our rights and responsibilities, in respect of the use of the Service.

### Interpretation

1. In these Terms and Conditions the following words and expressions shall have the following meanings: **'BIC'** means the internationally recognised Bank Identifier Code; **'Business Day'** means any full day (excluding Saturdays, Sundays and bank holidays) on which banks generally open in the City of London for the transaction of normal banking business; **'IBAN'** means the International Bank account number used to identify the Beneficiary; **'Other Banks'** means any other financial institutions we use to make Payments (including, without limitation, the Beneficiary's bank, correspondent banks, or clearing S); **'Payment'** means the SEPA Credit Transfer to be made on your behalf under the Service as indicated by you in the Request; **'Regulatory Authority'** means the government or any governmental body of the United Kingdom or any other country; **'Request'** means the request for SEPA Credit Transfer; **'SEPA'** means the Single Euro Payments Area; **'Service'** means the SEPA Credit Transfer service; **'Tariff'** means the applicable Virgin Money International Tariff in force at the time of the transaction. Copies of the up-to-date Tariff are available in all our stores and from your Relationship Manager; **'us', 'we', 'our'** means Virgin Money which is a trading name of Clydesdale Bank PLC which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 121873); **'you', 'your'** means the customer making the Payment and signing the Request; and **'Your Store'** means the store at which your account is held.
2. Your account Terms and Conditions apply to the Service. In the event of any conflict between these Terms and Conditions and your account Terms and Conditions, these Terms and Conditions will prevail.

### Making Transfers

3. To enable us to make the Payment, you must give us the information we require as shown on the Request. You are solely responsible for the accuracy of all the information detailed on the Request, including the Beneficiary's IBAN and full name and address. The Beneficiary's bank must be able to accept Payments. Although we ask for the beneficiary's account name which we can sometimes confirm as part of our security checks, the beneficiary account details are not validated by us.
4. You agree that we will check the details you provide to us on the Request in order to ensure that the Request has been made by you. If we reasonably believe that you did not make the Request, or as part of our fraud prevention measures e.g. where it is a high value Payment, we will try to contact you to confirm the Request. We shall use reasonable endeavours to contact you, and we will not make the Payment until we are reasonably sure that you want us to do so. We will treat the Request as received by us once we have completed these checks, and we start processing it then.
5. The rules of the SEPA require us to check that the IBAN you give us appears to be valid, which means, for example, that IBAN has the correct number of characters, before we can accept the Request and try to make the Payment. If we cannot make the Payment because the IBAN appears not to be valid, we will tell you within a reasonable time and we will not make the Payment.
6. Where a Request is received before the cut-off time, (subject to Conditions 4 and 5) it will be accepted and the process for making the Payment will commence on that day. If a Request is received after the cut-off time on a particular day, the Request will (subject to Conditions 4 and 5) be accepted on the next Business Day at which time the process for making the Payment will commence. You can ask us for the cut-off times which apply to your payments and find them on our website and in your Tariff.
7. At the time you make the request, we will advise you when we expect the Payment to reach the beneficiary. Payments will reach the beneficiary's bank no later than the second Business Day after the date we accept your Request in accordance with Condition 6 unless you ask us to use a different date. Payments are sometimes dependent on banks in other countries that trade in that currency. Some banks may not be open for the transaction of normal banking business on Business Days, for example when a bank observes a non-UK bank holiday. In these circumstances the time periods set out in Condition 7 may be extended to take into account the local bank holiday. If you are not making the Request in a Store you can contact Your Store or your Relationship Manager for more information about the processing of your Payment.
8. At the time you make the request, we will advise you of our charges (which are also detailed at [virginmoney.com/business/business-banking-payments/](https://virginmoney.com/business/business-banking-payments/)). If you are not making the Request in a Store you can contact Your Store or your Relationship Manager for more information about our charges.
9. Once the Payment is made, we will provide you with confirmation of the Payment details. We will mail the confirmation to you.

### Stopped or Rejected Payments

10. If you submit this Request over the counter at a store, you cannot cancel the Payment if it has already been processed by us. If you send this Request to Your Store by mail, you can cancel the Request before the Payment is processed by contacting Your Store on the day you mailed the Request, or the next Business Day. You can request the payment to be recalled and we will endeavour to facilitate this on your behalf, however we are unable to guarantee funds will be returned. In addition, you may be liable for further costs due to foreign exchange rates and other Bank fees.
11. You agree that we may delay or stop a Payment if we reasonably believe that it is necessary to do so to prevent crime, including money laundering or terrorist financing, or if we are required to do so by a Regulatory Authority. We have no obligation to contest any act of any Regulatory Authority. In certain circumstances we may not be permitted to inform you that we have delayed or stopped a Payment.
12. If the Other Bank rejects the Payment, we will tell you and the amount of the Payment, subject to changes in the exchange rate less the Other Bank's charges, will be credited to your account as soon as we receive it from the Other Bank. If the exchange rate changes your account may be credited with an amount which differs from the value of the original debit. We will also tell you the reason if the Other Bank tells us.

### Charges and Exchange Rates

13. Our charges for the Service will be debited to your account.
14. The beneficiary's bank will receive your Payment in Euros. When you are making a Payment from an account not denominated in Euros, and you have not pre-booked an exchange rate we will provide you with the daily exchange rate when you give us the Request. If you are not making the Request in a Store you can contact Your Store or your Relationship Manager for more information about our exchange rates.

### Limits on Liability

15. We are not responsible for the actions, errors, or local banking practices of any Other Banks involved in making the Payment. This includes, without limitation, the time taken by the Beneficiary's bank to notify or give value to the Beneficiary.
16. You agree that we are not liable for any loss you or the Beneficiary suffer as a result of inaccurate information being given on the Request, or as a result of any action we take under Condition 11.
17. Subject to any obligations that we have to provide you with a refund under your account Terms and Conditions if you enter into this Agreement in the course of your business and if we fail to make the Payment for any reason, we shall not be responsible for any (i) loss of profits, (ii) loss of business, (iii) loss of goodwill or (iv) any other loss that you suffer that is not foreseeable. If you enter into this Agreement other than in the course of a business and if we fail to make the Payment for any reason, we are responsible for any loss that you suffer that is a foreseeable result of such failure. A loss is foreseeable if it is an obvious consequence of our failure to make the Payment or if it was contemplated by you and us at the time we entered into this agreement.

### Transfer of Personal Information

18. In order to make the Payment, we may transfer relevant personal information, including your name, address, bank account number and sort code to third parties, including Other Banks. All of the up to date information about how your personal data will be gathered, created, shared and looked after can be found in the Fair Processing Notice at: [www.virginmoney.com/privacy](http://www.virginmoney.com/privacy). Where we need your consent to use personal information, we will highlight this to you in the application process and ask for your consent separately.

### General Conditions

19. We will not be liable if we are unable to perform our obligations under these Terms and Conditions due (directly or indirectly) to:
  - a) the failure of any machine, data processing system or transmission link provided that such failures and events are abnormal and unforeseeable circumstances, the consequences of which would have been unavoidable despite all efforts to the contrary; or
  - b) our compliance with a requirement of UK or European Union law.
20. These Terms and Conditions are governed by the law of the country in which Your Store is situated and subject to the non-exclusive jurisdiction of the courts of that country.
21. These Terms and Conditions are written and available only in English and we undertake to communicate to you in English when communicating with you regarding your Request and Payment.
22. Our failure to insist on your strict rights under these Terms and Conditions will not prevent us from enforcing these or any other rights.

### Telephone Calls and Security

23. We draw to your attention that we may record or monitor telephone calls in order to ensure security for our customers and our staff and to help maintain service quality. We may also use CCTV in or around our premises for the prevention and detection of crime. Further information can be found in our Fair Processing Notice at: [www.virginmoney.com/privacy](http://www.virginmoney.com/privacy).

### Good Banking

24. We are fully committed to high standards of service, treating our customers fairly, helping our customers understand how their accounts operate and giving them a better understanding of banking services and maintaining confidence in the security and integrity of banks. For further information please refer to our website or contact Your Store or relationship manager.

### Resolving your Complaint

25. We are fully committed to providing our customers with the best possible service. However, if you are not satisfied with any product or service you have received from us, we would like the chance to put it right. Our internal complaint handling procedures are in place to deal with your concerns when things go wrong. You can contact any store or your relationship manager who will try to resolve your concerns in a timely manner. However, if having followed our published complaint procedures, you disagree with the final decision we have made, you may be able to refer the matter to the Financial Ombudsman Service. Details are available on request from any store and your relationship manager or from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).