



Payment Times Document

These tables provide information about the timings of your payments. They show the latest time we must receive your Payment Instructions for us to act on or process or, where applicable, to begin acting on or processing them.

You can also find information about how we can accept your Payment Instructions and how long payments will take to reach the recipient's bank after we have processed them. Please read the **General Notes** at the bottom of this document and refer to the Private Banking Terms & Conditions or Commercial Banking Terms & Conditions (as applicable) for further details about payments out of your Account. You can find these on our website: www.arbuthnotlatham.co.uk/products-terms or ask us for a copy.

| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
|---------------------------|---|---|--|--|
| Internal Transfers | | | | |
| | Online Banking Service (payments not involving a currency conversion) | 11.30pm on each Day | Within two hours | Yes, by using the Online Banking Service before 11pm one Day before the Day the payment is due to leave your Account |
| | Online Banking Service (payments involving a currency conversion) | 4.30pm on a Business Day | Same Business Day | No, as you cannot future date a payment involving a currency conversion |

| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
|--|---|--|--|--|
| Internal Transfers | | | | |
| | Mobile Banking Service (GBP payments only) | 11.30pm on each Day | Within two hours | Yes, in one of two ways: through the Online Banking Service before 11pm one Day before the Day the payment is due to leave your Account; or by contacting our Private or Commercial Banking Support team before 2pm one Business Day before the Day payment is due to leave your Account |
| | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 4.30pm on a Business Day | Same Business Day | Yes, by contacting our Private or Commercial Banking Support team before 2pm one Business Day before the Day the payment is due to leave your Account |
| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
| Sending money within the UK in sterling | | | | |
| Faster Payments | <ul style="list-style-type: none"> • Online Banking Service • Mobile Banking Service | <ul style="list-style-type: none"> • Single Faster Payments: 11:30pm on each Day • Batch Faster Payments: 9:00pm on each Day | Within two hours | Yes, by using the Online Banking Service before 11pm one Day before the Day the payment is due to leave your Account |

| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
|--|---|---|---|---|
| Sending money within the UK in sterling | | | | |
| Faster Payments | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 3.00pm on a Business Day | Same Business Day | Yes, by contacting our Private or Commercial Banking Support team before 2pm one Business Day before the Day the payment is due to leave your Account |
| CHAPS Sterling Payments | Online Banking Service | 4.30pm on a Business Day | Same Business Day | No, as you cannot future date a CHAPS payment |
| | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 3.00pm on a Business Day | Same Business Day | |
| Standing Order | Online Banking Service | 4.30pm on the Business Day before first payment is due to be made | The Business Day the Standing Order payment is due to be made | Yes, by using the Online Banking Service before 4pm one Business Day before the Day the payment is due to leave your Account |
| | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 3.00pm on the Business Day before first payment is due to be made | The Business Day the Standing Order payment is due to be made | Yes, by contacting our Private or Commercial Banking Support team before 2pm one Business Day before the Day the payment is due to leave your Account |

| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
|--|---|---|--|--|
| Sending money within the UK in sterling | | | | |
| Direct Debit | To set up a Direct Debit you will need to complete an instruction form with the organisation you are paying | Not applicable | Not applicable | Yes, by contacting our Private or Commercial Banking Support team before 2pm one Business Day before the Day the payment is due to leave your Account. You should also contact the business or the person you are paying by Direct Debit should you wish to cancel the payment |
| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
| Sending money within and outside the UK in foreign currencies | | | | |
| Payments in EEA currencies to an account in the EEA (SWIFT or SEPA payments) | Online Banking Service | 2.00pm on a Business Day | Close of business the following Business Day | Yes, by using the Online Banking Service before 1:30pm one Business Day before the Day the payment is due to leave your Account |
| | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 2.00pm on a Business Day | Close of business the following Business Day | Yes, by contacting our Private or Commercial Banking Support team before 1pm one Business Day before the Day the payment is due to leave your Account |

| Payment Type | How can we accept your Payment Instruction? | What is the cut-off time for giving instructions to us? | When will the recipient receive the funds? | Can you cancel a future dated payment? |
|---|---|---|--|---|
| Sending money within and outside the UK in foreign currencies | | | | |
| Payments in non-EEA currencies to accounts in the EEA (SWIFT payments) | Online Banking Service | 2.00pm on a Business Day | Up to four Business Days after we process the Payment Instruction | Yes, by using the Online Banking Service before 1:30pm one Business Day before the Day the payment is due to leave your Account |
| | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 2.00pm on a Business Day | Up to four Business Days after we process the Payment Instruction | Yes, by contacting our Private or Commercial Banking Support team before 1pm one Business Day before the Day the payment is due to leave your Account |
| Payments in any currency to an account outside the EEA (SWIFT payments) | Online Banking Service | 2.00pm on a Business Day | This varies depending on the currency or country you are sending the payment to (or both). You can ask us to tell you when we expect the receiving bank to receive the payment | Yes, by using the Online Banking Service before 1:30pm one Business Day before the Day the payment is due to leave your Account |
| | <ul style="list-style-type: none"> • By telephone (for Private Banking Clients only) • By email • In writing by post | 2.00pm on a Business Day | This varies depending on the currency or country you are sending the payment to (or both). You can ask us to tell you when we expect the receiving bank to receive the payment | Yes, by contacting our Private or Commercial Banking Support team before 1pm one Business Day before the Day the payment is due to leave your Account |

General Notes:

1. Payment Instructions given by telephone, by post or by email will not be processed until our authentication process is complete. For example, if you give a Payment Instruction by telephone near the cut-off time, it may not be processed on the same Day if there is insufficient time to complete our authentication.
2. Where the Online Banking Service or Mobile Banking Service does not allow you to give the Payment Instruction you would like, you can send us your Payment Instruction via secure messaging. Such a situation would arise, for example, where the desired currency or country is not available from the lists. Payment Instructions given via secure messaging will not be processed until our authentication process is complete.