

INTERPAY - INTERNATIONAL PAYMENTS



Bank of
Ireland

PLEASE COMPLETE IN BLOCK CAPITALS AND IN BLACK INK ONLY

For Completion by Customer

Customer Copy

All fields are **MANDATORY** except where optional is indicated

Payment Currency: Payment Amount:

Amount in words (Mandatory):

Forward Contract Ref No. (Optional):

Type of Payment: Please (x) 1 of the following 2 options: InterPayPlus (Normal) ☐ InterPayExpress (Urgent) ☐

Branch Sort Code: 9 0 - - Currency Code: A/C No.
(90-13-94 for GM A/Cs) of Sender's A/C

Sender Details

Sender Name:

Sender Address:

Beneficiary Details

Beneficiary Bank SWIFT/BIC address (Optional) 8 or 11 characters only:

Beneficiary Bank Sort Code/Routing Code (Optional):

Beneficiary Bank Name:

Beneficiary Bank Address:

Beneficiary IBAN / A/C NO:

Beneficiary Name:

Beneficiary Address:

Details of Payment (eg. Invoice no.):

Charges (please (x) 1 of the following options: Shared ☐ Beneficiary ☐ Sender ☐ (see overleaf for explanation.)

Golden years/Students receive a discount of €4. Please indicate if applicable (Please Circle) YES

If all details are not completed correctly, I understand that the payment may not be processed, or may not be processed in the specified timeframe, and I may be liable for additional charges for the service as set out in The terms and Conditions, see reverse.

Customer Signatures: 1 2

Rate (pre-booked) _____ (Date Quoted) _____ Quoted by (Dealer Name) _____ (Dealer No.) _____

For completion by Branch staff - (All checks below are **Mandatory**)

Sort Code: 9 0 - - Branch Debit A/c No. (If different from above) 9 9 9

Branch Brand / Date	1. Signed in accordance with Mandate/Indemnity <input type="checkbox"/>	2. Customer signatures validated <input type="checkbox"/>	3. Funds OK <input type="checkbox"/>	4. IBAN validated <input type="checkbox"/>	5. Customer Call-Back if required (N/A or staff members initials) <input type="text"/>
	AUTHORITY TO DEBIT THIS BRANCH WITH THE TOTAL COST				
	As authorised signatory I confirm that the account to be debited is correct, that the form is fully/correctly completed and is legible, that funds are cleared and available, and that the customer has been properly identified and the transaction is in keeping with the activity of the account, and that all of the mandatory checks above have been completed.				

If panel B please (X) PB ☐

Completed by: (Signature) _____

Confirmed by (Authorised Signatory): _____

Signature Number

Terms & Conditions

1 Customer (Sender) Responsibilities

- The Customer must exercise reasonable care in executing any oral/written instruction to the Bank.
- It is the Customer's responsibility to correctly and fully complete the application form. Failure to do so may result in the non-application, or delayed application, of instructions, for which the Bank is not responsible. It may also result in the return of the application form for correction.
- Once the application, and payment instruction, is received from the Customer it is irrevocable and the Bank cannot guarantee that any request subsequently received from the Customer to cancel the payment can be complied with.
- The Customer hereby authorises the Bank to make any correcting entries on the Customer's account without prior approval from the Customer in the event that the Bank over-credits or under-debits the Customer's account in respect of the services.
- All application forms must be signed in accordance with the Mandate/Indemnity held by the Bank. Cleared funds must be available to meet all proposed transfers of funds.

2 Bank of Ireland Responsibilities

- This international payment instruction to pay money from your account is treated as received on the banking day we actually get it ("D"), so long as it is received by us before the relevant cut off time for that international payment. If we receive it after the cut off time, it will be treated as if received by us on the next banking day.
If the payment is in euro and PSR regulated we will ensure the payees bank is paid within two banking days (D+2). If it is a cross border payment in GBP or another EEA currency (non euro) we will ensure the payee bank is paid within four banking days (D+4). If the international payment requested is not a PSR regulated payment we may take more time to pay it to the payee bank.
- The Customer must advise the Bank without undue delay, and within thirteen (13) months or such shorter timeframe as may be indicated in the Customers account terms and conditions, after the transaction date of any incorrectly executed transactions. In the event of any incorrectly executed transaction resulting from the acts or omissions of the Bank, the Bank will refund the amount of such incorrectly executed transaction. Where any transaction is effected by the Bank in accordance with any unique identifier (e.g. Sort code, Account Number, BIC or IBAN) as supplied by the Customer but where the unique identifier supplied is incorrect the Bank shall have no liability to the Customer in respect of such transaction. The Bank will however make all reasonable efforts to recover the funds involved in such transaction. The Bank may charge the Customer in respect of all reasonable costs incurred in recovering the funds on behalf of the Customer.
- In the case of any dispute between the Customer and the Bank regarding a transaction, the books and records kept by or on behalf of the Bank (whether on paper, microfilm, by electronic recording or otherwise) shall, in the absence of manifest error, constitute sufficient evidence of any facts or events relied on by the Bank in connection with any matter or dealing relating to the transaction.

3 Service Options

- The Customer should indicate on the application form a choice of one of the cross-border electronic payment types offered by the Bank. The general processing timeframes undertaken in 2 above are, where applicable, the maximum permitted processing timeframes. The Bank will, however, always endeavour to process all transactions within the timeframes as specifically detailed below. References in these Terms and Conditions to the 'Service' mean the particular option selected by the Customer. If the service option is not selected 'InterPayplus' will be applied.

3.1 InterPayplus is the Bank's standard crossborder electronic payment service and generally effects payment to the Beneficiary Bank 2 Business Days after receipt by the Payment Processing Centre of the correctly completed application form. Cut-off time for receipt of the form in the Payment Processing Centre is 4.00PM. Customers should note that Bank of Ireland can only be held responsible for ensuring that the payment is paid to the Beneficiary Bank within the agreed timeframes and cannot be held responsible for the actual value date applied to the beneficiary account by the Beneficiary Bank. Typically the entire process may take 3-5 days from the date the payment is processed by Bank of Ireland.

3.2 InterPayexpress generally allows for the transfer of funds to the relevant Receiving Bank for value on the same Business Day, subject to receipt by the Payment Processing Centre of the correctly completed application form by the following cut-off times:

- GBP - 12:00pm
- EUR - 12:00pm
- USD - 2:00pm

All other urgent payments in these currencies will be processed on the

day following receipt in the Payment Processing Centre. As indicated above, Bank of Ireland can only be held responsible for ensuring that the payment is paid to the Beneficiary Bank within the timeframes detailed in section 2 and cannot be held responsible for the actual value date applied to the beneficiary account by the Beneficiary Bank.

4 Forward Contracts

Where the Customer holds a current Forward Contract with the Bank, the Bank will process the transaction at the Forward Contract rate provided the relevant Forward Contract number is quoted on the application form in the space provided. Failure to quote this number will result in the Bank applying the relevant prevailing foreign exchange rate at the time of processing of the payment.

5 Charges

Charging Options (to be indicated on the InterPay form). If a charging option is not selected the 'shared' option will be applied:

Shared – Bank of Ireland Customer pays Bank of Ireland charge and Beneficiary pays Foreign Bank(s) charge(s)

Beneficiary – Beneficiary pays Bank of Ireland charge and Foreign Bank(s) charge(s)

Sender – Bank of Ireland Customer pays Bank of Ireland charge and Foreign Bank(s) charge(s)

- When you make a payment, irrespective of travelling currency, from your account to another Country within the EU/ EEA you must select charge code of Shared. See above for details
- Bank charges (Bank of Ireland). Details of applicable charges are set out in the current schedule of International Transaction Charges available in all Bank of Ireland branches.
- Customers should be aware that some Foreign Banks have no upper limit on payment charges and it typically takes up to 4 weeks for these charges to be passed on to the Bank of Ireland customer when the charging option 'Sender' is selected. However, on occasions this can take considerably longer e.g. up to 3 months.
- Foreign Bank charges are outside the control of Bank of Ireland.

6 Variations

- The Bank reserves the right at all times to introduce new Terms and Conditions and to vary or amend the existing Terms and Conditions by giving appropriate notice thereof to the Customer by whatever means the Bank, in its discretion deems appropriate.

7 Disclosure of Information

- By signing the application form the Customer agrees that Bank of Ireland may hold and process information about them as a consequence of the application form and can disclose same to the Receiving Bank, the Recipient and any other parties involved directly or indirectly in the making of the payment. By signing the application form, the Customer is giving implicit consent for data elements necessary for the processing of the transaction to be sent outside of Ireland.

8 SWIFT Disclosure

- Bank of Ireland may effect domestic or international credit transfer payments on a customer's behalf via the Belgium-based Society for Worldwide Interbank Financial Telecommunication (SWIFT). SWIFT has operating centres in both Europe and the US where the transaction data is stored temporarily. Due to continuous data mirroring, the data stored on the operating centre servers is always identical. Maintaining a geographically separated back-up infrastructure, to ensure continued operation, is in line with international standards and supervisory requirements. Any customer instructing us to execute a payment order or other services requiring SWIFT messaging is giving implicit consent for those data elements necessary for the correct processing of the transaction to be sent outside of Ireland.

9 Governing Law

- The governing law is that of Ireland and any dispute will be subject to the jurisdiction of the courts of Ireland.

10 Returns

- When a payment is returned by a Foreign Bank and if funds are returned to the Customer, the Customer should note that the amount returned may differ from the original amount because of charges deducted by the Foreign Bank(s) and/or differences in the prevailing exchange rate when returning the payment. This is outside the control of Bank of Ireland. Charges taken at the time the initial payment was processed will not be refunded to the Customer in the event that the funds are returned. If the Customer is required to re-effect the payment instruction usual charges will be applied.

Bank of Ireland incorporated in Ireland with Limited Liability.
Registered Office – 2 College Green, Dublin, D02 VR66
Registered Number – C-1. Bank of Ireland is regulated by the Central Bank of Ireland.