SEPA Credit Transfers EURO ONLY-NON URGENT TO EUROZONE



Signature Number

PLEASE COMPLETE IN **BLOCK** CAPITALS AND IN BLACK INK

Authorised Signature:

For Completion by Customer	Fax and Branch Copy	
Payment Amount (Euro) € (Mandatory):		
Amount in words (Mandatory):		
SEPA Reference (Mandatory):		
Sender Details		
Sending Customer IBAN (Mandatory): I E B O F I 9		
Sender Name (Mandatory):		
Beneficiary Details		
Beneficiary Bank SWIFT/BIC address (Optional) 8 or 11 characters only:		
Beneficiary IBAN (Mandatory) - IBANs can be validated using validator a	at Branch:	
Beneficiary Name:		
Details of Payment (eg. Invoice no.):		
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	
For completion by Branch staff - All checks below are Mandatory)		
Branch Brand / Date 1. Signed in accordance with Mandate/Indemnity 2. Customer signatures validated 3.	Funds OK 4.IBAN validated 5. CustomerCall-Back if required	
AUTHORITY TO DEBIT THIS BRANCH WITH THE TOTAL COST (N/A or staff members initials)		
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.		
23-670RU.16 (12/23) Completed by: (Full Name)		

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Authorised Signature:

For Completion by Customer	Customer Copy	
Payment Amount (Euro) € (Mandatory):		
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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.		
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Branch Brand / Date 1. Signed in accordance with Mandate/Indemnity 2. Customer signatures validated 3. Funds OK 4.IBAN validated 5. CustomerCall-Back if required (N/A or staff)		
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.		
23-670RU.16 (12/23) Completed by: (Full Name)		

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 nonapplication, 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 underdebits 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

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
- 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 no later than thirteen (13) months 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. Notwithstanding the general processing timeframes undertaken in 2 above, the Bank will endeavour to process all transactions within the timeframes as detailed below.
- References in these Terms and Conditions to the 'Service' mean the particular option selected by the Customer.
- **3.1 SEPA Credit Transfer** is used to send Euro only non urgent to EU/EEA countries and 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.

4. Charges

- Shared Bank of Ireland Customer pays Bank of Ireland charge and Beneficiary pays Foreign Bank(s) charge(s) plus intermediary bank charges if applicable.
- For further details of applicable Bank charges please refer to the current Schedule of International Transaction Charges Brochure.

5. 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.

6. 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.

7. 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.

8. Governing Law

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

9. Returns

When a payment is returned by a Foreign Bank, and 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.