



foreign money transfers

 **Yorkshire**
BUILDING SOCIETY
With you one hundred percent

powered by



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Welcome to the Yorkshire

Are you buying a property overseas? Do you need to make regular mortgage payments to a foreign bank? Or perhaps you have children studying or travelling abroad and wish to send them some money?

More and more people now need to make payments abroad for a whole range of reasons.

Whatever your reason to transfer money overseas, the good news is that we're here to help. We're working with American Express® to provide existing Yorkshire Building Society savers with a quick and easy way to transfer foreign currency to bank accounts abroad.

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0845 1200 100



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Foreign money transfers

Great choice

You can transfer as much or as little as you wish – there are no minimum or maximum limits. Plus, it is a very competitive service with a flat fee of just £15 per transfer.

Sterling transfers are also available for a £30 fee per transfer. You should be aware that most receiving banks charge a fee for receiving Sterling transfers. Therefore, unless it's necessary to use Sterling, it's usually more cost-effective to transfer funds into the receiving bank using the designated currency of the beneficiary bank account.

Competitive exchange rates

The exchange rates used are based on the foreign currency markets. Thanks to American Express' global purchasing power and foreign payments expertise, you can be sure of getting good value for money and a trusted service.

Great service

The money is usually received on the third working day after the request is processed. Occasionally the transfer can take longer as there are many other factors involved, such as national holidays in destination countries.

Once the request has been processed, you will receive confirmation of:

- The exchange rate
- The currency type
- The amount debited from your account.

If you provide us with the beneficiary's email address, an email will be sent to let them know the money is on its way.

If you wish to know the exchange rate or Sterling value of the transfer before making an application, please call into your local branch or call us on **0845 1200 100**. You will receive an indication of the likely value, but please bear in mind that exchange rates change frequently and the actual exchange rate won't be fixed until your application is processed.

Though most receiving banks don't charge to receive transfers for the designated currency of the beneficiary bank account, some may charge a fee. If you need to send a specific amount, you may need to check with the receiving bank first.

Now it's easy to send money around the world.

Simply fill in the attached form and return it to us.



How to make an overseas payment

You can process the payment at your local branch or by post. There are just two simple steps:

1. Complete the transfer application form at the back of this booklet.

If your account is a passbook account, you'll need to enclose it with your application so funds can be debited from it. It will then be posted back to you.

2. Drop the completed form into your local branch or post it to:

Customer Savings Department
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford BD5 8LJ

That's it. The processing team will deal with your request as quickly as possible. If it is received before 3pm it will be dealt with that day. Any requests after that time will be dealt with on the next working day. (Saturday does not count as a working day for this service.)



Helpful tips for hassle-free transfers

The information you need to supply when making a transfer to a bank overseas varies from country to country. In general, you'll need to give:

- A code to identify the name and branch of the bank where the account is held
- The exact name and number of the account receiving your payment.

Bank codes

The code identifying the name of the bank and branch is often called a BIC (Bank Identifier Code), but may also be referred to as a SWIFT code. It will generally contain either 8 or 11 characters, the first 6 being letters of the alphabet.

International Bank Account Numbers (IBANs)

European banks (and many others) use International Bank Account Numbers (IBANs) to identify accounts. IBANs are made up of numbers and letters, and include the country code, the bank code and the account number. If an account does not have an IBAN, you will need to provide the account number.



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The following countries have specific requirements:

Country	What you need to supply
Thailand	A reason for making the payment
Korea	A reason for making the payment plus a contact telephone number for the person receiving the money
India	An Indian Financial System Code (IFSC)* and the full postal address and PIN number (postal code) of the branch where the account is held
Canada	A 9 digit transit code*
Australia	A 6 digit Bank-State-Branch (BSB) code*
New Zealand	A 6 digit bank code*
Israel	A 2 digit bank code followed by a 3 digit branch code*
Mexico	An 18 digit CLABE which includes both the routing and account numbers
USA	A 9 digit ACH (also known as a Fedwire or ABA) number instead of a BIC

* These codes are written in front of the account number.

Occasionally, the person you are making the payment to may name an intermediary bank (that's a bank through which the payment will pass). You should include the name of this bank on your Foreign Currency Transfer application form.

Top Tip! The more information you can provide, the more likely the payment will be received successfully without delay. It's always worth asking the person you're sending money to for as much detail as possible from their bank.

We also offer:

- Mortgages
- Savings accounts
- Longer-term investments
- Home Insurance
- Motor Insurance
- Credit cards
- Personal loans
- Travel Insurance
- Services offered in association with Legal & General:
 - Investment Planning
 - Inheritance Tax Planning
 - Protection
 - Pension Review Service

For more information



Call us on **0845 1200 100**
Monday to Friday, 8am to 8pm,
Saturday, 9am to 1pm.



Visit your **local branch**



Click on **www.ybs.co.uk**

Terms and Conditions

1. Foreign Money Payments Service

- 1.1 This electronic funds transfer service is provided in association with American Express FX International Payments ('AMEX') (Registered No. BR897). It is only available to existing Yorkshire Building Society members with an investment account. The service is available through our branches or by post between Monday to Friday. Please note that it is not available on Saturdays.
- 1.2 You must ensure that all details given to us on the Foreign Transfer Request Form (your 'Request') are correct, including beneficiary details, currency, amount and payment delivery instructions. Unless these are unclear or obviously incomplete, you agree that we can act in reliance on the details you provide in your Request. The rate of exchange for the payment will be the rate applying at the time the transaction takes place.
- 1.3 You must have all necessary authorisations and approvals to make any payments. You must not use the service to make a payment on behalf of anyone else nor use this service for speculative reasons.
- 1.4 AMEX will use agents and correspondent banks to fulfil your Request. A normal transaction takes 3 working days but this may be affected by many factors outside our and AMEX's control (including overseas bank holidays, the need for further checks or additional information and legal or regulatory action) and transaction times cannot be guaranteed.

2. When we cannot accept or must cancel a request

- 2.1 We will not be obliged to accept, or may cancel, a Request if:
- a) you do not comply with these conditions or any other terms, agreement or arrangement with us;
 - b) we reasonably believe that fulfilling your Request would breach any law or regulation or would involve us in onerous costs or expenses;
 - c) you are declared bankrupt or you enter into a scheme of arrangement with your creditors;
 - d) we are hindered or prevented by an event or circumstances outside our control, including the termination of our contract with AMEX.
- 2.2 If we decide not to accept or to cancel any Request we will inform you as soon as possible.

3. Cancellation or amendment by you

- 3.1 We have no obligation to cancel or amend a Foreign Transfer after we have received your Request. If you ask us to cancel or amend the transaction, we will make reasonable efforts to do so but we will not be liable to you if we cannot. You may recall or amend a payment only if we have not executed the Request and only if you change your instructions with enough time to allow us a reasonable opportunity to recall or amend the payment. If the Request has been executed, we will attempt to contact the intermediary or beneficiary bank on your behalf. You will have to pay any service charges and



exchange rate differences incurred in reversing, amending or cancelling a transaction, plus our reasonable expenses.

4. Payment to us for services/provision of funds to be transferred

- 4.1 By completing and signing a Foreign Transfer Request Form, you authorise us to debit your Yorkshire Building Society investment account. Please note that we can only do this in accordance with, and subject to the Terms and Conditions of that account. In addition, you must have sufficient cleared funds in your account to cover the payment requested and fee before we can make the payment.
- 4.2 We charge a fee of £15 for each foreign money payment, which we will debit from your account. Where we have agreed to send the payment in Sterling, the fee will be £30.
- 4.3 Please note that the beneficiary bank may make a charge for receiving funds.

5. Our liability to you

- 5.1 We will do everything we reasonably can to rectify any errors or omissions in a Request, but we will not be liable for any loss or damage caused to you or anyone else by them. We will not be liable for failure to fulfil a Request in the circumstances set out in clause 2 above. Nor will we be liable to you or anyone else for any delay in your payment reaching, or its failure to reach, the beneficiary unless this is caused directly by our wilful default or negligence. If we do become liable to you, this will be only for loss of interest on the payment but not for any loss of profit, contracts, opportunity, goodwill or any other indirect or consequential loss.

6. Compliance with laws and regulations

- 6.1 You are responsible for ensuring that your payments comply with UK and foreign laws and regulations. In particular, you confirm that the information given in your Request is accurate and that the payment will not constitute a breach of any Anti-Money Laundering and/or Exchange Control laws and regulations. If any legal or regulatory authorities require us or AMEX to check details or provide them with additional information about you, your beneficiary or the reasons for a particular transaction, you agree to use reasonable endeavours to supply all such information promptly. If you cannot do so, we may be unable to fulfil your Request or there may be a delay in doing so. You irrevocably agree that, if required to do so by any applicable law or regulation, we or AMEX may block, or hold in suspense your funds, without paying interest, or hand them over to appropriate regulatory authorities.

7. Our use of the information you provide

- 7.1 We and AMEX may process the personal data which you provide for all purposes required to fulfil your Request, including sharing the data with third parties involved in the transaction and with relevant regulatory authorities and transferring data outside the European Economic Area.



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8. General

8.1 All the Terms and Conditions which apply to this service are contained in this document and they cannot be changed or added to by you without our consent in writing. You may not assign your rights and obligations under these conditions to anyone else without our prior written consent. If we decide on a particular occasion not to exercise, or to delay in exercising, any of our rights under these conditions, this will not prevent us from exercising those rights on other occasions. These conditions are subject to English law and you agree that any disputes arising from them will be decided by the English courts.

INSTRUCTIONS: Please complete all details applicable in BLOCK CAPITALS.

TRANSFER DETAILS (Mandatory)	<input type="text"/>	Date transfer to commence	<input type="text"/>
Foreign Currency Type	<input type="text"/>	Currency type	<input type="text"/> or GBP equivalent
Amount	<input type="text"/>		
Amount in words	<input type="text"/>		
Reason for transfer (Optional)	<input type="text"/>		
CUSTOMER DETAILS	<input type="text"/>		
YBS account number to be debited (Mandatory)	<input type="text"/>		
Name of a/c holder(s) (Mandatory)	<input type="text"/>		
Address (Mandatory)	<input type="text"/>		
Email address (Optional)	<input type="text"/>		
Telephone number (Mandatory)	<input type="text"/>		
PAYEE (BENEFICIARY) DETAILS	<input type="text"/>		
Name (Mandatory)	<input type="text"/>		
Address (Mandatory)	<input type="text"/>		
Email address (Optional)	<input type="text"/>		
PAYEE'S BANK DETAILS	<input type="text"/>		
BIC/Swift code (Mandatory)	<input type="text"/>		
IBAN (Mandatory for payments to Europe) or a/c number	<input type="text"/>		
Routing code (Optional)	<input type="text"/>		
Bank name (Mandatory)	<input type="text"/>		
Bank address (Mandatory)	<input type="text"/>		
Payment notes (Optional)	<input type="text"/>		
Intermediary bank (Optional)	<input type="text"/>		
CUSTOMER SIGNATURE(S)	<input type="text"/>		
I/We agree to the terms of the service as shown in the 'foreign money transfers' booklet	<input type="text"/>		
Signed	<input type="text"/>	Date	<input type="text"/>
Branch Use Only	<input type="text"/>		
Name of staff member	<input type="text"/>	Branch code	<input type="text"/>
Branch name	<input type="text"/>	Passbook enclosed	<input type="checkbox"/>
For Passbook accounts:	Passbook stock no. <input type="text"/>	Passbook held at branch	<input type="checkbox"/>
Head Office Use Only	Employee No. <input type="text"/>	Employee Signature	<input type="text"/>
Payment created by	Employee No. <input type="text"/>	Payment approved by	Employee Signature <input type="text"/>
American Express payment reference	<input type="text"/>	Initials	Employee No. <input type="text"/>
		Signature confirmed	<input type="checkbox"/>
		Penalty: Yes	<input type="checkbox"/>
		No	<input type="checkbox"/>

Not happy with our service?

If at any time you're not satisfied with the service you've received, please let us know. We have a simple process enabling you to do this, the details of which are in our leaflet 'we're here to help you – our complaints process', which you can obtain at any of our branches or by calling us on 0845 1200 300.

If we cannot come to a resolution to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service, of which we are a member.

Financial Services Compensation Scheme

Yorkshire Building Society is a participant in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. Payments under the scheme are limited to a maximum of £31,700, that is 100% of the first £2,000 of an investor's total shares and/or deposits in a society, and 90% of the next £33,000. Most investors are covered, including individuals and small firms. Although most shares and deposits are denominated in Sterling, all other currencies are covered. Further details are available on request.

We also subscribe to the Banking Code, a copy of which is available on request.

Yorkshire Building Society will communicate with you in English.



Our printed material is available in alternative formats, e.g. large print, Braille, or audio tape/CD. Please contact your local branch or call us on **0845 1200 100**. Our Member Contact Centre also offers a Textphone facility on **0845 1200 851**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

BT landline calls to 0845 numbers cost no more than five pence per minute. Other service provider charges may vary, mobile calls usually cost more.

The Foreign Money Payments Service is provided in association with American Express FX International Payments[®]. American Express Europe Limited. Amex House, Edward Street, Brighton BN88 1AH, UK (head office and branch address) FC11790. Registered at Cardiff under branch no. BR897. Incorporated with limited liability and registered with the Secretary of State, Delaware, USA.

Yorkshire Building Society, which is authorised and regulated by the Financial Services Authority, chooses to introduce its customers to Legal & General for the purposes of advising, and arranging life assurance and investment products bearing Legal & General's name.

We are entered in the FSA register and our FSA registration number is 106085.

Yorkshire Building Society, Yorkshire House,
Yorkshire Drive, Bradford BD5 8LJ.
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