



ARBUTHNOT LATHAM

Bankers since 1833

Payment Times Document

The table below gives you information on the timings of your payments, and will apply from the date our extended faster payments hours service becomes available. It shows the latest time we must receive your Payment Instruction for us to act upon or process or, where applicable, to begin acting upon or processing the Payment Instruction. The table also shows how we can accept your Payment Instruction and how long payments will take to reach the recipient's bank after we have processed your Payment Instruction. Please read the General Notes below and refer to the Private Banking Terms & Conditions or Commercial Banking Terms & Conditions (as applicable) for further details regarding payments out of 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?
Internal Transfers				
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
	Mobile Banking Service (sterling 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 Teams 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 (up to £99,999.00 limit)	<ul style="list-style-type: none"> Online Banking Service Mobile Banking Service 	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
	<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	
BACS Sterling Payments	Online Banking Service	4.30pm on a Business Day	Three Business Days	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 a Business Day	Three Business Days	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
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
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
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, your Payment Instruction 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.

For business. For family. For life.

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