



Sending a euro Payment to Europe

To help avoid processing delays please complete this form clearly in BLOCK CAPITALS and in black ink. Refer to 'How to Complete an International Payment Request Form - Sending a euro Payment to Europe' for assistance.

Date Payment to be sent If blank, Payment will be sent in accordance with section 2 of the Terms and Conditions

1. Payment type

Royworld ExpressEuro Royworld Economy Repetitive Payment Reference (if any)

2. Name and address of account holder

Name
Address
 Postcode

3. Please debit my/our

Sterling account Sort code Account number
OR
Currency account Customer key Currency Suffix

4. Amount of foreign Payment

Please note – in accordance with the Terms and Conditions this Payment will only be made in euro.

GBP equivalent OR EUR

Amount and currency in words

Destination country See Section 1 of Terms and Conditions for definition of Europe

5. Beneficiary details – person or organisation to be paid – if information is unknown, please request the beneficiary to obtain this information from their Bankers. You must ensure the correct BIC and IBAN is recorded to avoid the RISK TO YOU of Payment loss.

The Payment will not normally be made unless the mandatory information in this section is provided.

Beneficiary's IBAN*

Beneficiary name*

Beneficiary Bank SWIFT address/BIC* 8 or 11 characters only

*Mandatory field

Beneficiary Bank name and address

6. Message to beneficiary

(Max 140 characters including spaces)

7. Reference to appear on your statement/advice

8. YOU MUST complete this section if the Payment is subject to a foreign exchange contract

Booking reference

9. Charge(s)

I/We pay Royal Bank charges only

Unless you have a pre-arranged agreement to the contrary, the Payment amount and charge(s) will be debited to the account detailed in section 3.

10. Authorisation

– signed in accordance with the Bank Account Mandate. I/We have read and agree to be bound by the Terms and Conditions and consent to the use of my/our personal data for the purpose of carrying out this instruction.

I/We acknowledge that in order to make this Payment my/our personal information such as my/our name and addresses may be transmitted with the Payment.

Customer signature(s)

Signal number

Date

For Retail Branch use only

All required authentication checks complete

Staff signature

ISV number

Retail customer OR Corporate Customer

Contact number

Date

Date Payment to be sent - this is the date that the Bank will process your request and the date the Payment will be sent to the beneficiary bank subject to the Payment not being refused or delayed by the Bank's automated payment checking systems.

1. Payment type

Select the Payment type you require by ticking the appropriate box. If no Payment type is ticked the Payment will be sent by Royworld Euro.

- Royworld Euro – Payments can be made with same day value to the Beneficiary's bank provided accurate information is quoted.
- Royworld Economy – Payments should arrive within 3 working days from the date of processing

Note: Delivery time scales are subject to cut off times and to the Payment not being refused or delayed by the bank's automated payment checking systems.

Where you believe that you will be making more than one Payment to the same Beneficiary, the Bank can retain the Payment information for subsequent Payments initiated through your subsequent written instruction using a repetitive Payment reference that will be provided in writing to you.

2. Name and address of account holder

Please complete your full name and address. As the sender you must hold a sterling or currency account with the Bank.

3. Debit account

Please quote the branch sort code where the account is held. Please ensure that either a sterling or currency account is quoted.

4. Amount of foreign Payment

Please specify the amount you wish to be remitted in figures and in words. This may be quoted as a currency amount e.g. €10,000 or as a GBP equivalent e.g. £3,000.

The Payment will automatically be sent in euro. For example, if you wish to send £3,000 equivalent in euro to France, you should write "€3,000" in section 4 and "three thousand pounds" in the 'Amount and currency in words' section. The Bank will automatically send a Payment of the equivalent of £3,000 in euro to the French bank address you will have given in section 5.

5. Beneficiary details

You **MUST** ensure the correct account number or IBAN is recorded to avoid the RISK TO YOU of Payment loss.

The Payment will not normally be made unless this information is provided.

These are standardised ways of identifying bank accounts in Europe. The structure of IBANs differs from country to country and details of the format for each country are on the next pages.

Please ask the person to who you are sending the Payment to provide the correct details. Please provide details of the Beneficiary's name.

6. Message to the Beneficiary

You may include a message to the Beneficiary. This can be up to 140 characters including punctuation and spaces.

The message can assist the Beneficiary to identify the Payment when it reaches their account.

7. Reference to appear on your statement/advice

Should you require a reference to appear on your statement or advice, please insert the reference here (maximum 16 characters). This reference will allow you to easily identify the debit on your account, but will not appear on the Beneficiary's payment.

8. Foreign exchange contract

If a forward contract has been agreed or a rate booked, **YOU MUST** insert the booking details as they have been quoted to you.

9. Charges

The standard way across Europe of sending a Payment is for the Account Holder to pay their Bank charges and for the Beneficiary to pay the Agents' Charges.

When sending euro Payments across Europe, normally the Account Holder will pay their banks charges and the beneficiary will pay their own banks charge(s). The Bank reserves the right to send the Payment using an alternative Payment method which may incur additional charges, if the BIC or IBAN are not quoted or quoted incorrectly in the Beneficiary details.

Royal Bank charges only to be paid by Account Holder: the Beneficiary will receive the funds less the foreign bank charges (you will be debited with the full amount of the Payment plus the Royal Bank charge).

10. Authorisation

Please read the terms and conditions on the reverse of the form and then sign and date the form in accordance with the Bank Account Mandate held by The Royal Bank of Scotland.

11. Information you may need to know prior to Sending a Payment Abroad - Processing of a Royworld International Payment

The table below shows the agreed service standards that we will work to for processing your international Payment instructions.

Service	Processing Timescale
Royworld Euro (euro sent to Europe)	Same day (where the instruction is received at the Payment Centre by 13:30)
Royworld Express	Same day (where the instruction is received at the Payment Centre by 16:00)
Royworld Economy (euro sent to Europe)	Same day (where the instruction is received at the Payment Centre by 16:00)
Royworld Economy	Next business day (where instruction is received at the Payment centre by 16:00)
Royworld Foreign Draft	Same day (where the instruction is received at the Payment Centre by 12:00)

Timescales and Charges for Local Currency Cross-border Credit Transfers to European Economic Area (EEA) States

If you are sending a Payment to another EEA State in a 'local' currency, we will credit the beneficiary's bank's account in the timescale given **provided** you have supplied full beneficiary bank account details.

Service	Destination	Payment date plus (Timescale for funds to arrive)	Value (Restrictions)	RBS Fee
Royworld Euro	euro to Europe	Same Day value	Any value	£27*
Royworld Express	Rest of the World Europe – non euro	Up to 2 business days	Any value	£27*
Royworld Economy	euro to Europe – With BIC and IBAN	Next business day value	Any value	£10
Royworld Economy	Rest of the World and Europe, without BIC and IBAN	Up to 4 business days	Any value	£20*
Royworld Budget	Australia, Canada, New Zealand, USA	Up to 5 business days	Up to £2,000 Sterling equivalent	£10
Royworld Foreign Draft+	Worldwide	Up to 5 business days	None (for larger values consider an electronic transfer).	£100 and under £8 Over £100 £18

*Agents' charges also apply to these transactions

+If you send a Foreign Draft then the beneficiary may also be charged duty in some countries.

Note: the 'Payment date' is when we debit your account with the amount of the transfer and is the date of our debit advice. We normally expect to debit your account on the same business day we receive your instructions.

12. Complaints

If you experience any problems with the Payment, or its delivery, contact your usual Banking service contact where your complaint will be dealt with within 10 business days and, in accordance with The Banking Code. Queries affecting remote parts of the world may take longer. If matters are not put right, or you are still unsatisfied, contact our Customer Relations Unit, telephone number **0800 015 5035**. Your telephone calls may be recorded for security and training purposes.

Insufficient or inaccurate information supplied by you may affect our ability to act quickly on your instructions and your statutory rights should the Payment be delayed.

The information in this application form was correct at the time of going to press (January 2008). Up to date information can be obtained from your usual Banking Service contact.

13. Format of International Bank Account Numbers

AUSTRIA

A 20 character alpha-numeric IBAN (excluding spaces)

A	T	6	1	1	9	0	4	3	0	0	2	3	4	5	7	3	2	0	1
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BELGIUM

A 16 character alpha-numeric IBAN (excluding spaces)

B	E	6	2	5	1	0	0	0	7	5	4	7	0	6	1
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

BULGARIA

A 22 character alpha-numeric IBAN (excluding spaces)

B	G	8	0	B	N	B	G	9	6	6	1	1	0	2	0	3	4	5	6	7	8
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CYPRUS

A 28 character alpha-numeric IBAN (excluding spaces)

C	Y	1	7	0	0	2	0	0	1	2	8	0	0	0	0	0	0	1	2	0	0	5	2	7	6	0	0
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

CZECH REPUBLIC

A 24 character alpha-numeric IBAN (excluding spaces)

C	Z	6	5	0	8	0	0	0	0	0	0	1	9	2	0	0	0	1	4	5	3	9	9
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

DENMARK

An 18 character alpha-numeric IBAN (excluding spaces)

D	K	5	0	0	0	4	0	0	4	4	0	1	1	6	2	4	3
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

ESTONIA

A 20 character alpha-numeric IBAN (excluding spaces)

E	E	3	8	2	2	0	0	2	2	1	0	2	0	1	4	5	6	8	5
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FINLAND

An 18 character alpha-numeric IBAN (excluding spaces)

F	I	2	1	1	2	3	4	5	6	0	0	0	0	0	7	8	5
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FRANCE

A 27 character alpha-numeric IBAN (excluding spaces)

F	R	1	4	2	0	0	4	1	0	1	0	0	5	0	5	0	0	0	1	3	M	0	2	6	0	6
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GERMANY

A 22 character alpha-numeric IBAN (excluding spaces)

D	E	8	9	3	7	0	4	0	0	4	4	0	5	3	2	0	1	3	0	0	0
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GREECE

A 27 character alpha-numeric IBAN (excluding spaces)

G	R	1	6	0	1	1	0	1	2	5	0	0	0	0	0	0	0	1	2	3	0	0	6	9	5
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

HUNGARY

A 28 character alpha-numeric IBAN (excluding spaces)

H	U	4	2	1	1	7	7	3	0	1	6	1	1	1	1	1	0	1	8	0	0	0	0	0	0	0	0
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

ICELAND

A 26 character alpha-numeric IBAN (excluding spaces)

I	S	1	4	0	1	5	9	2	6	0	0	7	6	5	4	5	5	1	0	7	3	0	3	3	9
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

ITALY

A 27 character alpha-numeric IBAN (excluding spaces)

I	T	4	0	S	0	5	4	2	8	1	1	1	0	1	0	0	0	0	0	1	2	3	4	5	6
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

LATVIA

A 21 character alpha-numeric IBAN (excluding spaces)

L	V	8	0	B	A	N	K	0	0	0	0	4	3	5	1	9	5	0	0	1
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LIECHTENSTEIN

A 21 character alpha-numeric IBAN (excluding spaces)

L I 2 1 0 8 8 1 0 0 0 0 2 3 2 4 0 1 3 A A

LITHUANIA

A 20 character alpha-numeric IBAN (excluding spaces)

L T 1 2 1 0 0 0 0 1 1 1 0 1 0 0 1 0 0 0

LUXEMBOURG

A 20 character alpha-numeric IBAN (excluding spaces)

L U 2 8 0 0 1 9 4 0 0 6 4 4 7 5 0 0 0 0

MALTA

A 31 character alpha-numeric IBAN (excluding spaces)

M T 8 4 M A L T 0 1 1 0 0 0 0 1 2 3 4 5 M T L C A S T O 0 1 S

NETHERLANDS

An 18 character alpha-numeric IBAN (excluding spaces)

N L 3 9 R A B 0 0 3 0 0 0 6 5 2 6 4

NORWAY

A 15 character alpha-numeric IBAN (excluding spaces)

N O 9 3 8 6 0 1 1 1 1 7 9 4 7

POLAND

A 28 character alpha-numeric IBAN (excluding spaces)

P L 6 0 1 0 2 0 1 0 2 6 0 0 0 0 0 4 2 2 7 0 2 0 1 1 1 1

PORTUGAL

A 25 character alpha-numeric IBAN (excluding spaces)

P T 5 0 0 0 0 2 0 1 2 3 1 2 3 4 5 6 7 8 9 0 1 5 4

REPUBLIC OF IRELAND

A 22 character alpha-numeric IBAN (excluding spaces)

I E 2 9 A I B K 9 3 1 1 5 2 1 2 3 4 5 8 7 8

ROMANIA

A 24 character alpha-numeric IBAN (excluding spaces)

R O 4 9 A A A A 1 B 3 1 0 0 7 5 9 3 8 4 0 0 0 0

SPAIN

A 24 character alpha-numeric IBAN (excluding spaces)

E S 0 7 0 0 1 2 0 3 4 5 0 3 0 0 0 0 0 6 7 8 9 0

SLOVAK REPUBLIC

A 24 character alpha-numeric IBAN (excluding spaces)

S K 3 1 1 2 0 0 0 0 0 0 1 9 8 7 4 2 6 3 7 5 4 1

SLOVENIA

A 19 character alpha-numeric IBAN (excluding spaces)

S I 5 6 1 9 1 0 0 0 0 0 0 1 2 3 4 3 8

SWEDEN

A 24 character alpha-numeric IBAN (excluding spaces)

S E 3 5 5 0 0 0 0 0 0 0 0 5 4 9 1 0 0 0 0 0 0 3

SWITZERLAND

A 21 character alpha-numeric IBAN (excluding spaces)

C H 3 9 0 0 7 0 0 1 1 5 2 0 1 8 4 9 1 7 3

UNITED KINGDOM

A 22 character alpha-numeric IBAN (excluding spaces)

G B 2 9 N W B K 6 0 1 6 1 3 3 1 9 2 6 8 1 9