

User Guide

February 2019

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INTRODUCTION

This User Guide provides more detail on how you can use certain of your Hampden & Co accounts and facilities and how they work, as well as on banking systems and processes generally. It should be read in conjunction with our General Terms and Conditions for current accounts and deposit accounts (the '**General Terms and Conditions**'), as well as our Account Specific Terms and Conditions. If you have any further questions or queries regarding any of our accounts or services, or with banking systems and processes, please contact us. Capitalised terms, unless defined in this User Guide, will have the meanings given to them in the General Terms and Conditions.

CONTACTING US

Hampden & Co has branches in Edinburgh and London:

Edinburgh Branch (Head Office)

9 Charlotte Square, Edinburgh EH2 4DR
Telephone: 0131 226 7300
Email: contact@hampdenandco.com

London Branch

Third Floor, 36 Dover Street, London W1S 4NH
Telephone: 020 3841 9922
Email: contact@hampdenandco.com

Branch hours

Our usual branch hours are 9am to 5pm Monday to Friday, excluding English Bank Holidays. However, there will normally be staff in our branches before and after these times and we will endeavour to answer calls from 8am and until 6pm. On Christmas Eve and New Year's Eve (if these days fall on a Monday to Friday), our branch hours are 9am to 1pm.

Banking hours

Our banking hours are 9am to 3pm Monday to Friday, excluding English and Scottish Bank Holidays. On Christmas Eve and New Year's Eve (if these days fall on a Monday to Friday), our banking hours are 9am to 12pm.

'Banking hours' refers to the times between which we will process payment requests from you (or cancel previously instructed payments if permissible) and process payments received for credit to your account, although please note that certain outward payments via SWIFT must be instructed by 2.30pm (see Payment cut-off times detailed later in this guide). Any requests received after the cut-off times stipulated in this guide will be treated as being received on the following Banking Day.

Contacting your Private Banker

When becoming a client, you will be allocated a Private Banker who will be responsible for all aspects of your relationship with us. You will be provided with your Private Banker's:

- direct dial telephone number;
- mobile telephone number; and
- email address.

You will also be provided with the name(s), direct dial telephone number(s) and email address(es) of the team member(s) that support(s) your Private Banker.

Your Private Banker will be pleased to take calls and emails outside of usual branch hours, although please note that he/she will not have remote access to our core IT systems, and cannot assist with specific queries relating to your account(s), or with your cards or Internet Banking. Please see the following section regarding contact in these circumstances.

If you wish to contact your Private Banker during usual branch hours we would ask that you do so via his/her Direct Dial telephone number in preference to his/her Mobile number. Please also note that for regulatory reasons, we are unable to accept requests to make payments from your bank account or any other instruction relating to your bank account made to the mobile telephone of your Private Banker and all such requests should be made during usual branch hours to one of our landline numbers.

We would also ask that email contact regarding general administrative matters and requests to make payments from your account are directed to the team member(s) that support your Private Banker, as this will enable us to deal with these matters more efficiently.

Contacting us if something goes wrong

If you need to report the loss or theft of a card, or you believe that your card details have been compromised, you MUST contact our Cards centre immediately on 0345 601 1107 (+44 345 601 1107 from abroad). Calls to this number will be answered 24 hours a day, 7 days of the week.

In the event of a retailer declining to accept your card, or you have any other queries relating to your cards, you may either contact our Cards centre on the above number (service available 24 hours a day, 7 days of the week), or your Private Banker (during normal branch hours). Please note that our Cards centre cannot answer queries relating to your bank accounts as they have no access to these.

Please contact your Private Banker as soon as possible in the event of any of the following:

- concern that your account details have been compromised (please contact our Cards centre immediately if you believe your card details have been compromised);
- you have lost your cheque book, or your paying-in book (both contain information that could compromise your account);
- you have identified a transaction on your account that you did not authorise and/or you believe may be fraudulent;
- you identify that a payment request that you previously instructed contains an error; or
- you wish to make a complaint.

Our complaint handling procedure is available on our website or on request. Further information regarding complaints can also be found in our General Terms and Conditions.

OUR CLEARING ARRANGEMENTS AND CODES

Only some banks in the UK are able to 'clear' cheques and process payments (these are known as the 'Clearing Banks'). Other banks, including Hampden & Co, have arrangements with a Clearing Bank (known as an agency arrangement), whereby the Clearing Bank acts as agent to process payments and clear cheques on our behalf.

The Royal Bank of Scotland Group acts as Hampden & Co's agent for payment processing and cheque clearing.

Our **Sort Code** is 83-91-55

Our **BIC** (Bank Identifier Code) is HAMPGB22

The above Sort Code and BIC apply regardless of which of our branches your account is held at.

OUR COUNTER SERVICES

We have a very limited counter service at our Edinburgh branch and no counter service at our London branch.

Obtaining cash

Cash can be obtained as follows:

- by using your card(s) at an ATM or bank counter – see the 'Cards' section below for more detail;
- by us establishing an arrangement on your behalf enabling you to use the banking counter of a branch of the Royal Bank of Scotland (RBS). This is known as an 'Open Credit' and enables you to cash cheques to a pre-agreed daily or weekly limit. Please note that:
 - this type of arrangement is not intended for 'one-off' transactions and usually takes up to 21 days to establish;
 - in order to establish an Open Credit, you will need to provide us with the RBS branch name, full postal address and sort code. You will also need to tell us the limit and period (i.e. daily or weekly) that you wish to apply to the facility. An Open Credit also gives you the ability to deposit cash and cheques for credit to your account;
 - the RBS branch at which the Open Credit is established will charge for their services. They will submit a claim to us in this regard, usually on a monthly or quarterly basis, and we will debit this amount in full from your account. The charges will be in accordance with the agreed scale for inter-bank services of this nature, which we will confirm to you when the arrangements are set up and then when the amount changes; and
 - foreign currency can usually be obtained under an Open Credit arrangement, although you should check with the branch where your Open Credit is established, to ensure they offer this service;
- by us making arrangements for cash to be delivered directly to you. We use the services of a third party provider for this service, and the following terms apply:
 - a maximum of £7,500 per day can be delivered, split in envelopes containing a maximum of £2,500 each. It is possible, subject to availability, to specify that you would prefer new notes;
 - delivery is arranged via Royal Mail guaranteed next-day delivery and must be to a UK address and must be signed-for. Orders must be placed with us by 12:00 for next day delivery (orders placed on Friday by 12:00 will normally be delivered the following working day, although may be delivered on Saturday, but this cannot be guaranteed);
 - charges based on a percentage commission and postage apply to this service and will be advised to you when you place an order;
 - your account will be debited (with the order amount and charge) when the order is placed. If Royal Mail cannot deliver the order and it is subsequently returned to our service provider, your account will be refunded for the order amount, but not the charge; and
 - in addition to sterling, cash can be provided in most other currencies, although some 'exotic' currencies may not always be available for next day delivery. If you hold a US dollar, euro or Swiss franc account with us and require cash in these currencies, you can settle from your currency account. Please note, however, that a longer period of notice may be necessary if payment is to be made from anything other than a sterling account. Settlement for all other currencies will be made from your sterling account; and/or
- by us arranging for cash to be made available at our Edinburgh branch. Where you do this:
 - we ask that you give us as much notice as possible if you would like cash to be made available for you to collect, and in any event no less than 24 hours for sterling and 48 hours for currency;
 - sterling amounts will not be debited until you collect the cash, although currency amounts will be debited when you place the order and cannot be cancelled; in the event that you no longer require currency once ordered, we will arrange to re-purchase it from you, but at the prevailing rate at the time, with any loss being met by you (or profit being given to you); and
 - sterling amounts will not be subject to any commission, although a 'Manual debit' charge will apply as detailed in our Banking Charges Tariff. Currency amounts will be subject to the same charges as apply to a delivery directly to you.

Depositing cash

Cash can only be deposited into your account as follows:

- under an Open Credit arrangement that we have established on your behalf at a Royal Bank of Scotland branch. Please note:
 - you can only deposit cash if you have a pre-printed Hampden & Co paying-in slip;
 - this service is provided at the discretion of the branch concerned and deposits may be refused for regulatory or other reasons;
 - only sterling can be accepted;
 - the RBS branch at which the Open Credit is established will charge for their services. They will submit a claim to us in this regard, usually on a monthly or quarterly basis, and we will debit this amount in full from your account. The charges will be in accordance with the agreed scale of inter-bank services of this nature, which we will confirm to you when the arrangements are set up and then when the amount changes; or
- at our Edinburgh branch (although we can only accept sterling).

We recommend that you do not post cash to us, although if this is unavoidable, we suggest that you use Royal Mail guaranteed delivery and insure this to an appropriate level. Cash should NOT be posted or delivered to our London branch as we will not be able to accept it.

Depositing cheques

You may deposit cheques as follows:

- in person at any of our branches;
- by post to any of our branches; we can supply you with postage paid envelopes for this purpose. Please ensure that any cheque(s) posted to us are accompanied by a paying-in slip, or a note specifying which account you wish to be credited;
- under an Open Credit arrangement that we have established on your behalf at a Royal Bank of Scotland branch. Please note:
 - you can only deposit cheques if you have a pre-printed Hampden & Co paying-in slip;
 - this service is provided at the discretion of the branch concerned and the deposit of cheques may be refused for regulatory or other reasons;
 - only sterling cheques drawn in the UK can be accepted (all foreign cheques (which includes cheques for a sterling amount which are payable outside of the UK) must be delivered or posted to us for processing and should be signed on the reverse by you in accordance with the Signing Authorities governing your account); and
 - the RBS branch at which the Open Credit is established will charge for their services. They will submit a claim to us in this regard, usually on a monthly or quarterly basis, and we will debit this amount in full from your account. The charges will be in accordance with the agreed scale of inter-bank services of this nature, which we will confirm to you when the arrangements are set up and then when the amount changes.

Foreign cheques

A foreign cheque is defined as:

- a cheque for an amount in sterling that is drawn on a bank or a branch outside of the UK; or
- a cheque for an amount in a currency other than sterling that is drawn either in the UK or abroad.

All foreign cheques are processed on a 'collection basis', which means that the cheque is physically sent to the bank upon which it is drawn with a request for payment. We have no control over how quickly the bank concerned pays a cheque (or declines to pay it), although it is not uncommon for it to take several weeks. You will not be credited until such time as we receive cleared funds from the paying bank.

Cheque clearing

'Clearing' a cheque refers to the automated process by which a bank obtains settlement from another bank on behalf of one of its clients for a cheque issued in favour of that client.

In respect of cheques drawn on a UK bank and for a sterling amount, the clearing period is strictly defined, which means that you can be certain as to when the amount of a cheque credited to your account cannot be removed because payment has been refused by the other bank. For cheques drawn on a UK bank and for a sterling amount this can happen in one of two ways:

1. Paper clearing (the current system which is being phased out and will cease by the end of 2018)

- the day that the cheque enters the Clearing system is known as the 'Transaction Date', or 'T';
- by close of business on T+2 (if T was Monday, this would be Wednesday assuming no Bank Holidays intervene), the funds will earn interest (if applicable) or will reduce any overdraft balance for interest calculation purposes;
- by close of business on T+4 (Friday, assuming no Bank Holidays intervene), you will be able to withdraw the funds (although the cheque cannot be assumed as paid – see below); and
- by close of business on T+6 (the following Tuesday assuming no Bank Holidays intervene), the funds cannot be removed from your account and the cheque can be assumed as having been paid.

We may, at our discretion, allow you to withdraw monies prior to the close of business on T+4.

This does not mean that the cheque has been paid, and we will be permitted to debit your account if the cheque is returned unpaid prior to the close of business on T+6.

2. Image Clearing System (the new system which is being introduced during 2018 and will be fully operational by the end of 2018)

- the day that the cheque enters the Clearing system is known as the 'Transaction Date', or 'T';
- by end of day on T+1 (if T was Monday, this would be Tuesday assuming no Bank Holidays intervene), the funds will earn interest (if applicable) or will reduce any overdraft balance for interest calculation purposes;
- by end of day on T+1 (Tuesday, assuming no Bank Holidays intervene), you will be able to withdraw the funds and the cheque cannot be removed from your account and can be assumed as paid – see below).

We may, at our discretion, allow you to withdraw monies prior to the end of day on T+1.

This does not mean that the cheque has been paid, and we will be permitted to debit your account if the cheque is returned unpaid prior to the end of day on T+1.

Please note:

- that cheques will be shown on your statement on the Transaction Date if paid in at Hampden & Co branches but will not appear until T+2 if paid in at a branch of Royal Bank of Scotland under an Open Credit arrangement;
- that cheques must be paid in at Hampden & Co branches prior to 3pm to be processed that day (cheques paid in after 3pm will be held and processed on the following Banking Day);
- that cheques paid in at Hampden & Co branches that are drawn on another Hampden & Co client are not processed through the clearing system. These are processed internally and once applied to your account can be regarded as paid. Cheques paid in before 4.30pm will be processed the same day. Cheques paid in after 4.30pm will be processed on the following Banking Day;
- payment is usually (although not always) refused when a cheque is dated more than 6 months prior; and
- if a cheque is returned to us unpaid by the bank on which it was drawn, the amount will be debited to your account and the cheque will be returned to you, unless we are asked by the paying bank to represent it (because the paying bank feel that it might be in a position to pay the cheque a few days later). If we are asked to represent the cheque, we will do so immediately and will notify you accordingly. In this case, the Transaction Date starts again from the day we represent the cheque.

CARDS

We offer two types of payment card:

- the Hampden & Co Debit card (coloured purple), available in sterling only; and
- the Hampden & Co Charge card (coloured black), available in sterling, US dollars, or euros (please note that you will be required to maintain a US dollar account to be eligible for a US dollar card and a euro account to be eligible for a euro card).

Both cards:

- use the MasterCard system and are enabled to work on a worldwide basis, except where prevented by regulation or law. (For instance, the cards will both be disabled for countries that have international sanctions applied to them or may be individually disabled for specific reason, an example of this being that, as at the date of this User Guide, US dollar cards will not operate in Cuba. If you are planning a trip abroad, especially to a country where you think restrictions might apply, please contact us to ascertain if your card(s) will operate);
- operate with Chip & PIN (Personal Identification Number) technology:
 - your PIN will be advised to you separately from your card. It is important that you take reasonable steps to keep your card and PIN safe and not disclose your PIN to anyone. Please note that none of our staff have access to your PIN and none of our staff will ever ask you for it; if you are asked by anyone to disclose your PIN, you should decline to disclose it and contact us as soon as possible;
 - you may change your PIN at most ATMs in the UK. Some ATMs outside of the UK may also allow you to do this;
- are enabled for ATM cash withdrawals to a maximum of £500 (or currency equivalent) per rolling 24 hour period¹ at ATMs displaying the MasterCard logo. (However, please note that few ATMs will allow a withdrawal of this amount in a single transaction and you may need to visit more than one ATM to obtain this amount. We have no control or knowledge of the limits set by the operators of individual ATMs);
- are enabled to allow the withdrawal of up to £2,000 (or currency equivalent) per day over the counter of any bank displaying the MasterCard logo. (To use this facility, you will need to present your card, together with either your Passport or Photocard Driving Licence. Please note, however, that some banks restrict the amount of cash they provide under this facility and if this is a service that you propose to use on a regular basis, you should make enquiries of the bank branch that you envisage using, in order to ascertain the local limits that apply, if any);
- are enabled with 'Contactless' technology:
 - this enables you to pay at a retailer for small value transactions (maximum £30) without needing to insert your card in a card reader, or entering your Personal Identification Number. Instead, you simply place your card against the device provided by the retailer, which 'reads' the information contained in your card. You should always present the card you wish to use individually to the card reader, rather than holding your wallet containing more than one card against the card reader. This is to prevent 'card clash', whereby the reader either cannot capture the data, or takes the payment from a card that you did not intend to use; and
 - you may sometimes find that your Contactless facility does not operate and that you are required to enter your PIN in order to complete the transaction you are undertaking. This is a security measure that prevents multiple transactions in the event that you lose your card. The Contactless facility will be reset by entering your PIN; and
- are enabled for online purchases; if you wish to use this capability, your mobile telephone number must be linked to your card(s) as some transactions will require, for your protection, an additional security check. You will initially need to enrol for the MasterCard authentication service. Thereafter, for those transactions requiring an additional security check, you will be sent, via text message, a 'single use' authentication code that you will need to enter in order to complete your online purchase. If you do not have a mobile telephone, or do not provide us with the number, you will not be able to use your card(s) to make online purchases.

¹ For example if you withdraw £250 at 2am on Monday and a further £250 at 2pm on Monday, you will be able to withdraw a further £250 after 2am on Tuesday and a further £250 after 2pm on Tuesday.

The Hampden & Co Debit Card

- This card is linked directly to your current account and transactions undertaken with the card will be shown individually on your current account statement.
- When you attempt to use the card, the transaction will normally be checked against the available balance on your account and will be refused if you have insufficient monies available (including any agreed overdraft facility). Please note that certain transactions will not be checked in this way, for example, where below the amount of a 'floor limit' agreed under particular card scheme arrangements. The check will NOT take into account any balances you hold on other accounts (for example on a deposit account or another current account). In order to avoid inconvenience therefore, you should ensure that your current account has sufficient funds available (including any agreed overdraft facility) for the transaction you wish to make.
- The last 4 digits of the card number will appear on your current account statement against individual transactions, enabling you – in the event of there being more than one card issued on the account – to identify which card was used.

The Hampden & Co Charge Card

- This card is linked to a separate 'Charge Card' account, to which all transactions undertaken with the card are applied, except for cash withdrawal transactions which are applied directly to your current account.
- You will be sent a statement of your charge card account at the end of each month and the balance of your charge card account will be automatically cleared from your current account. You must make sure you have sufficient funds in your current account to make these monthly payments.
- We will agree a monthly spending limit with you, which will be applied to the charge card account. Once this limit is reached, you will need to either ask us to increase the limit (either on a temporary or permanent basis), or ask us to make a manual clearance of the amount outstanding against your charge card account to continue using your card as normal. Please note that certain transactions will not be checked in this way, even if you reach your monthly spending limit, for example, where such transactions are below the amount of a 'floor limit' agreed under particular card scheme arrangements.
- If you have reached your monthly spending limit, your card will generally become fully operational again sooner if we clear the outstanding balance against your charge card account, rather than increasing the charge card account limit.
- The last 4 digits of the card number will appear on your charge card account statement against individual transactions, enabling you – in the event of there being more than one card issued on the account – to identify which card was used. Alternatively, should you prefer, and at our discretion, we may establish separate charge card accounts for individual cardholders, although in this case, individual monthly spending limits for each cardholder will be necessary.
- The 'Cards Clearing Process' (the process through which individual card transactions are settled between merchants and card issuers) only recognises two types of card, Debit and Credit. Your Hampden & Co Charge Card is processed in the same way a credit card is processed, which means that you may find you are asked to pay a 'Credit Card surcharge or commission' by certain retailers or merchants. You should always be informed of this before you complete the transaction and be given the ability to abort it. Please note, however, that your Charge card does NOT offer the same 'insurance' protection (known as 'Connected Lender Liability') as a Credit card in the event of the failure of the retailer or merchant to provide the goods or services that you have paid for. We will, nevertheless, always assist you wherever possible in trying to recover amounts charged to your card for which you have not received the goods or services.

MAKING PAYMENTS FROM YOUR ACCOUNT

In addition to making payments by cheque or card, you may instruct us to make payments from your account by:

- Faster Payments (for sterling amounts to accounts in the UK);
- SWIFT payment (for all currency payments and sterling amounts to accounts outside of the UK);
- CHAPS (for sterling amounts to accounts in the UK); and/or
- Standing Order (for sterling amounts to accounts in the UK).

You may instruct us:

- in writing, by post or by hand to any of our branches;
- by telephone; and/or
- by email.

Please note that we will telephone you to verify all requests received by email upon receipt of your request, and your email shall not be deemed to have been received until such time as we have undertaken this security check. Please be aware that email communication is not secure and it is possible to interfere with emails once they have been sent. For this reason, we may need to verify all details with you, including amount, beneficiary name and account details, as well as bank details.

We may also telephone you to verify other requests, including those made by telephone to your Private Banker or his/her support team. This may be to check certain information or, for larger amounts, as an added security check.

Most payments are now made using 'Straight Through Processing', which means there is no manual intervention at the beneficiary's bank, providing the sort code and account number are valid. The consequence of this is that the wrong beneficiary can receive the funds if the wrong sort code and/or account number are quoted. Generally speaking, once funds are credited to an account, even if due to an error, they cannot be returned without the consent of the account holder. Whilst UK banks cooperate in attempting to recover monies incorrectly applied, the process can be lengthy. We will do our utmost to assist you to recover monies incorrectly applied but, please note, we are unable to refund amounts incorrectly applied unless the mistake was ours. We are also unable to make a further payment to the correct beneficiary without debiting your account for the second payment. You should, therefore, take extreme care when advising us of account details for payments to ensure you provide us with the correct information.

Faster Payments

The Faster Payments system can be used for amounts of less than £100,000.

In order to make a payment on your behalf, we shall require the following from you:

- the name of the beneficiary;
- the account number of the beneficiary;
- the sort code of the beneficiary's bank;
- the amount(s) to be paid;
- any reference that you wish to be quoted on the payment (your name will be quoted automatically on all payments); and
- if the payment is not to be made immediately, the date that you wish it to be paid (you may countermand any request for a forward dated payment up to the close of banking hours on the Banking Day prior to that payment date).

Faster payments will be received by the beneficiary's bank on the same day that the payment is debited to your account, although some banks may not be able to credit the beneficiary's account until the following Banking Day.

SWIFT

SWIFT is an acronym for Society for Worldwide Interbank Financial Telecommunication, an organisation through which financial organisations exchange secure messaging relating to, amongst other things, international money transmission. It is used to make international payments.

In order to make a payment on your behalf, we shall require the following from you:

- the name of the beneficiary;
- the account number of the beneficiary – if the payment is to a European Economic Area country, or to Switzerland, we shall require the IBAN (International Bank Account Number) instead;
- the BIC (Bank Identifier Code) of the beneficiary's bank;
- the amount(s) to be paid;
- any reference that you wish to be quoted on the payment (your name will be quoted automatically on all payments); and
- if the payment is not to be made immediately, the date that you wish it to be paid (you may countermand any request for a forward dated payment up to the close of banking hours on the Banking Day prior to that payment date).

For euro payments to EEA countries and Switzerland, the payment should be credited to the beneficiary's account no later than the Banking Day after we debit your account.

For payments in other EEA currencies or Swiss francs to EEA countries or Switzerland, the payment should be credited no later than four Banking Days after we debit your account.

For US dollar payments to the United States, the payment should be credited the same day we debit your account.

For all other currencies and countries, whilst the payment should be credited within four Banking Days after we debit your account, this varies considerably between countries and banks, and we have no control or influence as to when funds are applied to the beneficiary.

CHAPS

CHAPS is an acronym for Clearing House Automated Payments System. This system can be used for a transfer of any amount, although is now typically only used for payments of £100,000 and above, as the Faster Payments system is generally used for amounts up to this level.

In order to make a payment on your behalf, we shall require the following from you:

- the name of the beneficiary;
- the account number of the beneficiary;
- the sort code of the beneficiary's bank;
- the amount(s) to be paid;
- any reference that you wish to be quoted on the payment (your name will be quoted automatically on all payments); and
- if the payment is not to be made immediately, the date that you wish it to be paid (you may countermand any request for a forward dated payment up to the close of banking hours on the Banking Day prior to that payment date).

CHAPS payments will be received by the beneficiary's bank on the same day that the payment is debited to your account, although some banks may not be able to credit the beneficiary's account until the following Banking Day.

Standing order/Direct debit

A standing order is an instruction from you to us requesting that we make a regular payment from your account. Please note that standing orders can only be established against sterling current accounts.

In order to establish a standing order payment on your behalf, we shall require the following from you:

- the name of the beneficiary;
- the account number of the beneficiary;
- the sort code of the beneficiary's bank;
- the amount(s) to be paid;
- any reference that you wish to be quoted on the payment (your name will be quoted automatically on all payments); and
- the date the first payment is to be made, and date/frequency thereafter, as well as either the date of the final payment or confirmation that the instruction is to continue 'until further notice'.

A template instruction is available on our website should you wish to use this.

Standing order payments are made via the Faster Payments System and will be received by the beneficiary's bank on the same day that the payment is debited to your account, although some banks may not be able to credit the beneficiary's account until the following Banking Day.

If you wish to cancel a standing order, you must instruct us to do so before the close of banking hours on the Banking Day prior to the planned payment date.

A standing order can also be established between accounts maintained at Hampden & Co. We shall need the same information as quoted above and the same cancellation notice is required.

Please note that a standing order differs from a direct debit in that a direct debit is an authority from you to an organisation (also known as the beneficiary or payee) which allows that organisation to make claims against your account. A direct debit must be established via the organisation that you wish to pay and cannot be established by us (although you should tell us – as well as the organisation – if you wish to cancel a direct debit).

Payment cut-off times

The following are the latest times by which we need to receive your instruction in order to process payments from your account on that day:

Faster Payments	4.30pm
SWIFT – euro amount	2.30pm
SWIFT – US dollar amount	3pm
SWIFT – all other currencies	2.30pm
CHAPS	4pm
Internal Transfer (transfer between Hampden & Co accounts)	4.30pm

Instructions received after the above times will normally be processed on the following Banking Day, although in some cases may still be processed on the same day. On Christmas Eve and New Year's Eve (if these days fall on a Monday to Friday), the cut-off time for all of the above payments is 12pm.

There is no cut-off time for incoming payments using the CHAPS or Faster Payments systems and these will be applied to your account, subject to them quoting the correct details, at the point of receipt. We will process, for same day value, any other payment received by us prior to 3pm. We will try to process payments received after this time, although if this is not possible, they will be processed on the following Banking Day.

PAYMENTS INTO YOUR ACCOUNT

Electronic payments

If you wish to give your bank details to someone to enable them to send funds to your account, you should provide:

- the name of the account to which the funds are to be applied;
- the account number (if the remitter is in a EEA country or Switzerland, the IBAN (which we will supply to you when you open the account and which is also shown on your statements) should be provided instead of the account number); and
- the name of the bank, i.e. Hampden & Co:
 - our sort code – 83-91-55; and
 - our BIC – HAMPGB22 (not necessary for payments from within the UK).

We will apply all inward electronic payments within 2 hours of receipt by us so long as the correct account details are provided. In the event of incorrect or incomplete details being provided, we will apply the funds as soon as possible after we have established the correct recipient. Payments will be shown on your statement and will be available for use as soon as they are applied.

Cheque payments

If you pay in a cheque at one of our branches (either in person or by post) it will show on your statement on the Transaction Date (see the 'Depositing cheques' section above), although will then be subject to the clearing cycle as detailed in the 'Depositing cheques' section above.

If you pay in a cheque at a Royal Bank of Scotland branch under an Open Credit arrangement for credit to your Hampden & Co account, the Royal Bank of Scotland will act as our agent in obtaining payment. They will only send us the Paying In slip that you used when paying in the cheque, and this should arrive with us on T+2 and will be applied immediately to your account. The narrative will show as the paying-in slip number.

Internal transfers and cash deposits

Internal transfers will be applied within 2 hours of your instruction being received and verified with you, if necessary. Cash deposits will be applied within 2 hours of being received. Internal transfers and cash deposits will be available for use as soon as they are applied.

STATEMENTS

We will issue statements of your accounts on a monthly basis, showing the transactions up to and including the last Banking Day of the calendar month.

Statements will be dispatched by first class post on the following Banking Day.

Statements will be issued for Current Accounts, Call Deposit Accounts, 95 Day Notice Accounts and Charge Card Accounts and all will be dispatched together, normally in the same envelope. Alternatively, should you wish, statements can be made available to download through our 'Internet Banking Service'. Statements can also be provided in Braille, large print or audio formats.

Please note that statements are not issued for Term Deposit Accounts.

PROTECTING YOUR ACCOUNT

Fraud is increasing, as is identity theft. Your bank details are valuable and we would ask you to help us reduce fraud and other criminal activity by undertaking the following:

- keeping your security details, passwords, PIN details and any Internet Banking details secure and not divulging them to anyone else;
- not allowing anyone else to use your card or security details, even a joint account holder;
- signing cards as soon as you receive them and destroying old cards;
- destroying any unused cheques or paying-in slips from old books that you do not intend to use in the future;
- treating with suspicion any calls that you receive from someone that you do not know who purports to be calling on our behalf. In the event that you are asked for your security details/ password, please note that we will only ever ask you for parts of it (i.e. certain characters); if asked for your full security details or password, please do not divulge it, but contact us as soon as possible. (Please note that if **you** call our Cards centre, you WILL be asked for your full Security Passwords); and
- remembering that email communication is not secure and not sending us information that could compromise you, or is otherwise confidential, via this means.

February 2019

Hampden & Co plc **Registered branch** 9 Charlotte Square, Edinburgh EH2 4DR **Registered in Scotland No** SC386922
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.