

# Payment Times Document



These tables provide information about the timings of your payments. They show the latest cutoff times for when we must receive your completed Payment Instructions for us to process them or begin acting on processing them.

You can also find information about how we can accept your Payment Instructions and how long payments will take to reach your nominated account after we have processed them. Please read the General Notes at the bottom of this document and refer to our wider suite of terms and product specific information for further details about payments out of your Account. You can find these on our website:

[www.charitybank.org/savings-accounts-document-library/](http://www.charitybank.org/savings-accounts-document-library/) or ask us for a copy.

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?
<b>Internal Transfers</b>				
Sending money to your nominated account	Mobile Banking App	16.00 on each Day	After midday on the following Business Day subject to any notice period your account has	Yes, in one of the following ways: if using the 'cancel payment' option in the mobile banking app before 16.00 the Day before the payment is due to leave your account; or if using the 'secure messaging' service in the mobile banking app by 14.00 the Day before the payment is due to leave your account.
	<ul style="list-style-type: none"> <li>• By telephone</li> <li>• By email</li> <li>• In writing by post</li> </ul>	14.00 on a Business Day	After midday on the following Business Day subject to any notice period your account has	Yes, by contacting our Savings team before 14.00 one Business Day before the Day payment is due to leave your Account.
<b>Sending money within the UK in sterling</b>				
Sending money to your nominated account	Mobile Banking App	16.00 on each Day	After midday on the following Business Day subject to any notice period your account has	Yes, through the mobile banking app before 16.00 the Day before the payment is due to leave your Account.
	<ul style="list-style-type: none"> <li>• By telephone</li> <li>• By email</li> <li>• In writing by post</li> </ul>	14.00 on a Business Day	After midday on the following Business Day subject to any notice period your account has	Yes, by contacting our Savings team before 14.00 one Business Day before the Day payment is due to leave your Account.
CHAPS Sterling Payments	Mobile Banking App	16.00 on a Business Day	After midday on the following Business Day subject to any notice period your account has	No, as you cannot future date a CHAPS payment
	<ul style="list-style-type: none"> <li>• By telephone</li> <li>• By email</li> <li>• In writing by post</li> </ul>	14.00 on a Business Day	After midday on the following Business Day subject to any notice period your account has	

## General Notes:

1. Payment Instructions received after the above cut off times will fall into the next days cuts off times for processing.
2. 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, it may not be processed on the same Day if there is insufficient time to complete our authentication.
3. Where the Mobile Banking App 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 an account is not available in the list or you wish to change your nominated account or mandate before making the payment. Payment Instructions given via secure messaging will not be processed until our authentication process is complete.