

# Professional Online Banking Services (POBS)



## Charges and cut-off times

The following charges will apply to payments made through POBS. All payment instructions must be authorised by the stated deadline in order to meet the payment date.

Currency	Authorisation Deadline**	Payment Date	Charge
Sterling £1 – £100,000.00	23:55	Three-day value*	Free*
Sterling – all amounts	11:55	Same-day value	£25.00
Euros – all amounts	11:55	Same-day value	€35.00
US Dollars – all amounts	11:55	Same-day value	\$40.00
Other currencies – all amounts	11:55	Two business days later	Available on request

**\*Please note: All payments will be sent for same-day value, at a cost of £25, unless you expressly request a free payment (with three-day value) at input stage.**

\*\*Payments authorised after the deadline will be made the following business day.

## System Availability

Professional online banking service	Available from
Payment (without an FX)	9:00 until 23:55
Payment (with an FX)	9:00 until 17:00
Transfers	9:00 until 23:55
Foreign Exchange	9:00 until 17:00

## Expiry of instructions

Any transactions that are not authorised within these times will expire and will need to be re-input the following business day. This includes internal transfers (i.e. instructions for transfers between accounts held with the Bank), external payments (payments made to another bank) and foreign exchange transactions.

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