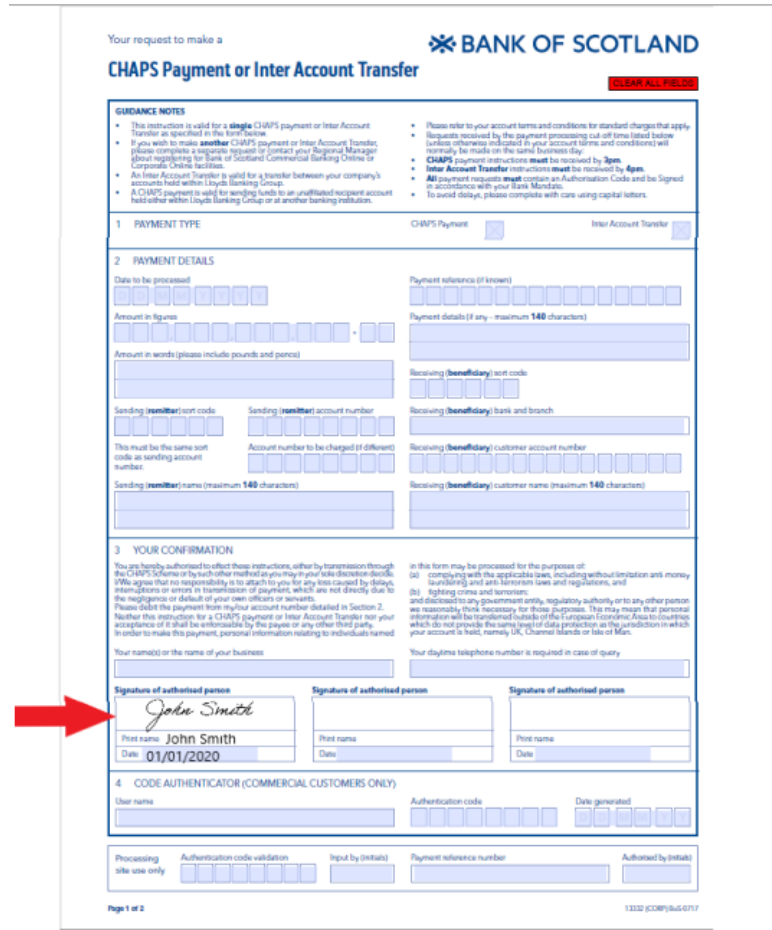


On receipt of a CHAPS instruction, please check that the details pre-completed on your behalf are correct and then sign in the first box indicated below, print your name and date accordingly.



The image shows a 'Bank of Scotland CHAPS Payment or Inter Account Transfer' form. A red arrow points to the 'Signature of authorised person' section, which contains three boxes for signing. The first box is filled with a signature 'John Smith', a printed name 'John Smith', and a date '01/01/2020'. The form includes sections for 'GUIDANCE NOTES', 'PAYMENT TYPE', 'PAYMENT DETAILS', 'YOUR CONFIRMATION', and 'CODE AUTHENTICATOR'. The 'PAYMENT TYPE' section has 'CHAPS Payment' selected. The 'PAYMENT DETAILS' section contains various fields for date, amount, and recipient information. The 'YOUR CONFIRMATION' section includes a warning about the irrevocability of CHAPS payments and a space for the sender's signature and name. The 'CODE AUTHENTICATOR' section is for commercial customers only.

Once signed, if you are able to, please scan the CHAPS instruction and email it back us.

Should you not have access to a scanner but you have a camera phone or a digital camera and are able to upload the image to a computer to email it, please do so.

When taking a photo, please ensure that you take a picture of the whole page, ensuring that it is entirely legible. Taking a photo can reduce how clear an instruction is. Please avoid taking a picture at an angle.

Please email the CHAPS form back to the Client Relationship Manager/Consultant who sent it to you to sign.

Should you not have the facilities to scan/take a picture and send the document back to us by email, please send the signed CHAPS form to us by post.