

Danske Bank Personal Customers Payment Table

Payment Table

Personal current accounts and Personal savings accounts

EFFECTIVE FROM 1 APRIL 2020

The timetable set out in the Payment Table may be suspended where there are abnormal or unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all our efforts to the contrary. We also reserve the right to suspend or delay a payment either into or out of your account where we, acting reasonably, decide to carry out further checks. In these circumstances we will still seek to comply with our statutory obligations for execution of the payment under the Payment Services Regulations 2017 (as amended).

The Payment Table assumes the following:

- payments are in sterling, unless it says otherwise.
- the entry date is a Monday.
- there are no non-Business Days in the relevant period.

The Payment Table only applies to those parts of the transaction which take place in the EEA.

Definitions

'Business Day' - means a day on which the Bank is usually open for business as required for the purposes of executing payment transactions. Different days apply depending upon the payment system that is used to make the payment as follows:

Payments into your account by CHAPS (including Standing Orders)- a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding English bank holidays).

Payment into your account by Faster Payments Service or by Internal transfer (except for Standing Orders) - a Business Day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Standing Order payments into your account by Faster Payments Service - a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding English bank holidays).

Payments out of your account by CHAPS (including Standing Orders) - a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding bank and other holidays in Northern Ireland).

Standing orders out of your account by Faster Payments Service - a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding bank and other holidays in Northern Ireland).

Payments out of your account by Faster Payments Service or by Internal transfer (excluding Standing Orders) - a Business Day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

'Current standard spending limits' - means the current standard spending limits that apply when You give Us an instruction to take funds from Your Account using a particular method (such as a card). We may have agreed individual spending limits with You which are different. The spending limit always depends on the available balance plus any Arranged Overdraft in Your Account. Where the limit is detailed as 'Does not apply' this means that the limit is the available balance plus any Arranged Overdraft in the account.

'Cut-off time' - means a time, (as set out in the Payment Table) usually towards the end of the Business Day, after which any payment order received (whether to credit or debit your account) will be deemed to have been received on the following Business Day. The Cut-off time for any payment order received at a branch counter will always be before the branch closing time on that Business Day. On Christmas Eve (or the last Business Day before 25th December) the Cut-off time for standing order, cheque, direct debit and future dated payments out of your account is 11.30am.

'Entry date' - means either the date a cheque or other item paid into Your Account appears on it, or the date You ask Us to make a payment from Your Account. (In both instances, it is the date We consider ourselves to have received Your payment instruction).

'Foreign payment' - means either:

- Sending money within the UK (in a currency other than sterling);
- Sending money outside the UK (in any currency);
- Receiving money within the UK (in a currency other than sterling); or
- Receiving money from outside the UK (in any currency).

'Guaranteed date' - means the date after which it will no longer be possible for a cheque or other item paid into Your Account to be returned unpaid, unless You give Your consent as the Payee for this, or You are knowingly involved in fraud.

'Internal transfer' - means a payment made between 2 accounts where both the Payer's bank account and the Payee's bank account is held with Northern Bank Limited trading as Danske Bank.

'Maximum execution time' - means in the case of a payment out of Your Account, it is the latest date by which We will have credited the Payee's bank (or its agent) with the payment. On some occasions when using eBanking the period set out in the table may have to be extended. See the notes to the Payment Table.

'Third Party Provider' ("TPP") means an independent provider of services which can offer Account Information Services or Payment Initiation Services to You or which issues instruments for making Card Based Payments out of Your Account.

'Value date' - means the date by which We take account of any item paid into Your Account, or any item paid out of Your Account, when We work out any relevant interest.

'Withdrawal date' - means the date by which You will be able to withdraw the proceeds of a cheque or any other item paid into Your Account.

PAYMENT TABLE – PART 1
Payments into your account

| Payment Type | Method/Channel of Payment Order | Entry date | Cut-off time | Value date | Withdrawal date |
|--|---|----------------------|--|---|-------------------------------------|
| Cash deposits (in the same currency as the account is held) | Over the counter or at an express deposit box at one of Our branches (see note 1), or at another UK bank (see note 2) | Monday | Branch closing time Monday | Monday | Monday |
| Post Office® cash deposits (sterling only - restrictions and limits apply. See the terms and conditions for further details) | Over the counter at a Post Office® branch using a Danske Bank Debit Card | Tuesday (See note 9) | Closing time for the Post Office® branch being used - Monday | Monday | Monday |
| Electronic payments | Bacs payments | Monday | N/A | Monday | Monday (see note 3) |
| | CHAPS payments (see note 4) | | 5.40pm Monday | | |
| | Faster Payments Service (see note 4 and note 5) | | Midnight Monday | Monday | |
| | Faster Payments Service - standing order (see note 6) | | 6.00pm Monday | Monday | |
| | Foreign Payments (all currencies, see note 7) | | 4.00pm Monday | Monday or as shown on the payment letter (see note 8) | Same as the value date (see note 3) |
| | Any Danske Bank branch in Northern Ireland | | Branch closing time Monday | Monday | Monday |
| | eBanking | | | | |
| | LINK (see note 10) | Tuesday | | | |
| Original Credit (see note 11) | Monday | Monday | Midnight Monday | The date that we receive the payment (note; this can be up to 2 days prior to the Entry date) | Same as value date |

Notes on cash deposits and electronic payments into your account

- Cash deposits made on a Saturday will be processed that day.
- Other UK banks may accept sterling cash deposits but the Entry date will always be the date we receive the funds.
- We cannot normally return funds which have been paid into your account. However, in special circumstances, we may have a duty to return the payment. We will always tell you the reasons for this when it happens.
- We will credit incoming CHAPS payments and Faster Payments on a Business Day (see definitions at the start of the Payment Table for more details).
- If you withdraw funds against a Faster Payment before the Value date, you may receive less credit interest or have to pay debit interest.
- Standing Orders can only be received via Faster Payments up until 6pm Monday to Friday (excluding English Bank holidays).
- The Cut-off time applies to payments where we are advised by the payer's bank that it should be treated as having same day value.
- The Value date will never be later than the date we receive the funds, provided they are received before the Cut-off time. The Value date will be shown on the advice note or other notification we send to you about the payment. If you withdraw funds against a foreign payment into your account before the Value date you may receive less credit interest or have to pay debit interest.
- If you pay cash into your account (subject to the terms and conditions for your account) at a Post Office® branch we will make the funds available to you immediately. The Value date will also be the same day that you made the lodgement. Although your available balance will be adjusted immediately the Entry date which appears on your statement will be the next Business Day.
- Some Paym payments may be received via LINK, depending on where the payer's bank account is held.
- For some Original Credits the Value date will be the date that the payment is actually credited to our bank account.

Cheques paid into your account

The table below shows the processing times that will apply when you lodge a sterling cheque which is drawn on a bank in the UK and paid into your current or savings account to clear (sometimes called the clearing cycle). It assumes that the cheque is paid in at a counter of a Danske Bank branch in Northern Ireland. You can also make a cheque payment into your account at most Post Office® branches in Northern Ireland. It is important that you read the Notes to this section carefully.

Note: Cheques drawn on a Northern Ireland bank cannot be presented for payment on a Northern Ireland bank holiday.

All times are quoted using 24 Hour clock. The Image Clearing Process commenced on 30 October 2017 and has now been fully implemented.

| Date of lodgement (see notes 5 and 6) | Cut-off time | Entry date | Value date | Withdrawal date (see notes 2, 3 and 4) | Guaranteed date | Date original cheque is destroyed |
|--|---------------------|------------|--------------------------|---|--------------------------|-----------------------------------|
| Monday | Branch closing time | Monday | Tuesday (00.01 hours) | Tuesday (by 23.59 hours) | Tuesday (23.59 hours) | Thursday |
| Saturday (see note 1) | Branch closing time | Saturday | Tuesday (00.01 hours) | Tuesday (by 23.59 hours) | Tuesday (23.59 hours) | Thursday |

Notes on cheque payments into your account

1. If you deposit a cheque, at one of our branches, to a bank account held with us on a Saturday, the Entry date will be Saturday, and all other dates in the clearing process will be as detailed in the table above.
2. The exact time when the amount of the cheque can be withdrawn will not be separately advised to you. However you will notice that your available balance will have been changed by the amount of the cheque. You can view your available balance within eBanking or at any of our cash machines by requesting a mini statement.
3. If you withdraw funds against a cheque before the Value date, you may receive less credit interest or have to pay debit interest. If you withdraw against a cheque before the Guaranteed date and it is returned unpaid, you will still be liable (legally responsible) for the amount of the cheque and any credit interest paid, and we may charge these amounts to your account. If your account is or goes overdrawn, you may also have to pay debit interest and other charges. See our 'Interest rates' and 'Fees and service charges explained' leaflets for more details.
4. We have the right to prevent you from withdrawing funds against a cheque before the Withdrawal date.
5. If you deposit cheque(s) at a Post Office® branch before the cut off time which applies at that Post Office® branch, we will receive the cheque(s) for processing on the next Business Day and that will be the Entry date for the purposes of the table set out above. Cut off times at Post Office® branches will vary and you should check with the Post Office® branch for details.
6. If you deposit cheques at a Post Office® branch after the cut off time applicable to that Post Office® branch, we will receive the cheques for processing two Business Days after the day you made the deposit. The Entry date, for the purposes of the above tables, will be two Business Days after you made the deposit at the Post Office®.

PAYMENT TABLE – PART 2
Payments out of your account

If you wish to be certain that a payment will be made from your account you should ensure that there is enough money in your account, at the Cut-off time specified in the table below, at the time that the payment is due to be taken from your account.

| Payment type | Method/channel of payment order | Entry date | Cut-off time | Value date | Maximum execution time | Current standard spending limits (if these apply) [see note 1] |
|--|---|------------|--|--|------------------------|--|
| Cash withdrawal in pounds in the UK (unless it says otherwise) (see note 14) | Over the counter at one of Our branches (see note 3) | Monday | Branch closing time Monday | Monday | Monday | For withdrawals of large cash amounts or specific note denominations, you may need to give notice to your branch. (see note 4) |
| | Cashback at the point of sale - for example, a supermarket or petrol station (see note 5) | | Midnight Monday | | | Scheme limits apply. Retailers' limits apply up to the level of the scheme limits. |
| | From cash machines • At Danske Bank in the UK • At another UK bank (see note 6) • At a foreign bank (see note 5) | | Midnight Monday | | Monday | Debit Card £350 each day |
| | | | Monday, before 8pm Monday after 8pm | | Tuesday | You can ask us to adjust spending limits. |
| | | | Midnight Monday | | Wednesday | |
| Electronic payments – internal transfers | Any Danske Bank branch in Northern Ireland | Monday | Branch closing time Monday | Monday | Monday | Does not apply |
| | eBanking and where you are accessing your account using a TPP that uses the Open Banking APIs (see notes 16 and 18) | | Midnight Monday | | | 1. £25,000 for 3rd party internal 2. Does not apply to own account transfers |
| | Danske Mobile Bank | | Midnight Monday | | | 1. £10,000 for 3rd party internal 2. Does not apply to own account transfers |
| | Paym (see note 15) | | Midnight Monday | | | £250 daily limit |
| | Standing order (see note 9) | | 9.30pm Monday | | | Monday |
| Electronic payments – Faster Payments Service (see note 7) | Any Danske Bank branch in Northern Ireland | Monday | Branch closing time Monday | Monday (payments made before 3.30pm) Tuesday (payments made after 3.30pm) | Monday | £100,000 |
| | eBanking and where you are accessing your account using a TPP that uses the Open Banking APIs (see notes 16 and 18) | | Midnight Monday | | | £25,000 daily limit (see note 2) |
| | Danske Mobile Bank | | Midnight Monday | | | £10,000 daily limit |
| | Paym (see note 15) | | Midnight Monday | | | £250 daily limit |
| | eBanking – Future Dated Payments | | 2pm Monday | | | Monday |

Payment Table Part 2 (cont.)

| Payment type | Method/channel of payment order | Entry date | Cut-off time | Value date | Maximum execution time | Current standard spending limits (if these apply) (see note 1) | | |
|--|---|------------|-----------------|------------|------------------------|--|-----------------------------------|----------------|
| Electronic payments - CHAPS payments | CHAPS at any Danske Bank branch in Northern Ireland | Monday | Monday 4.30pm | Monday | Monday | Does not apply | | |
| Electronic payments - Direct Debit | UK Direct Debit Scheme | | 3.30pm Monday | | | Does not apply | | |
| | SEPA Core Direct Debit Scheme (Euro Currency A/c only) | | Midnight Sunday | | | Does not apply | | |
| Electronic payments | Point-of-sale transactions and online transactions - domestic electronic payments, foreign payments (all currencies), and domestic or foreign recurring transactions(all currencies) - (see note 5) | | Midnight Monday | | | Does not apply (£45 per transaction if contactless) Under - 16s will need permission | | |
| Electronic payments - standing orders (see note 8) | Standing order - Faster Payments Service | | 9.30pm Monday | | | Monday (payments made before 3pm) | Monday (payments made before 3pm) | £100,000 |
| | Standing order - CHAPS payment | | | | | Tuesday (payments made after 3pm) | Tuesday (payments made after 3pm) | Does not apply |

Electronic payments - Foreign payments out of your account (Express and Standard) and transfers to your own account within Danske Bank Group (known as a Group Payment) (see note 10) - at any Danske Bank branch in Northern Ireland, eBanking and where you are accessing your account using a TPP that uses the Open Banking APIs (see note 18)

| Type of Payment Order | Destination Bank | Conversion (see note 11) | Currencies (see note 12) | Entry date | Cut-off time | Value date | Maximum execution time (see note 17) | Current standard spending limits (if these apply) (see note 1) | |
|-----------------------|--|-------------------------------|--|------------|---------------|------------|--|--|----------------|
| Standard | Within the Danske Bank Group | With and without conversion | EURO | Monday | Monday 4.30pm | Monday | Monday | | |
| | | | BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK | | | | Wednesday | | |
| | | Without conversion | All other non-EEA currencies | | | | Tuesday | | |
| | | | All EEA currencies (except EURO) | | | | Wednesday | | |
| | | With conversion | All non EEA currencies | | | | Tuesday | | |
| | | | EURO | | | | Tuesday | | |
| | Outside the Danske Bank Group | With and without conversion | All EEA currencies (except EURO) within the EEA | | | | Tuesday | | |
| | | | All non-EEA currencies | | | | Wednesday | | |
| | | | EURO (see note 13) | | | | Monday | | |
| Express | Within the Danske Bank group | With and without conversion | EURO (see note 13) | Monday | Monday 4.30pm | Monday | Monday | £25,000 daily limit (see note 2) | |
| | | | BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK (see note 13) | | | | Monday | | |
| | | Without conversion | USD | | | | Monday 2.30pm | | Monday |
| | | | All other non-EEA currencies | | | | Monday 2.30pm | | Tuesday |
| | | | DKK, GBP, NOK, SEK, USD | | | | Monday 2.30pm | | Monday |
| | | With conversion | BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON | | | | Monday 10.00am | | Monday |
| | | | All other non-EEA currencies | | | | Monday 2.30pm | | Tuesday |
| | | | EURO and DKK, GBP, NOK, SEK, USD | | | | Monday 2.30pm | | Monday |
| | | Outside the Danske Bank Group | With and without conversion | | | | BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON | | Monday 10.00am |
| | All other non-EEA currencies | | | | | | Monday 2.30pm | | Tuesday |
| | EURO and all other currencies | | | | | | Monday | | Monday 5.30pm |
| | Transfer to own account within the Danske Bank Group (see note 10) | Within the Danske Bank Group | With and without conversion | | | | EURO and all other currencies | | Monday |

Notes on payments out of your account

1. Spending limits can be changed. We will give you notice by updating the Payment Table (available on our website) of the limits from time to time. Spending limits also depend on the available balance plus any Arranged Overdraft in your account.
2. eBanking - these are the daily spending limits which apply in any 24 hour period as determined by us.
3. Where a counter service is available on a Saturday cash withdrawals at the counter will be processed that day.
4. The Bank reserves the right to limit the amount of cash that you can withdraw from your account at any one time. Where you require to make a large withdrawal then the Bank may decide to make payment to you using alternative means other than cash. For example the Bank may decide to make the payment to you by banker's draft.
5. The Entry date is normally the Business Day after the transaction took place but can be later. We may reduce the available funds on your account at the time the transaction takes place.
6. The Entry date is normally the Business Day after the transaction took place if the transaction was made before 8pm, but can be later. We may reduce the available funds on your account at the time the transaction takes place.
7. If you send a Faster Payment on a Saturday or Sunday or English Bank holiday or after the Cut-off time we will treat the payment as being sent for the purposes of calculation of interest on the following Business Day, where that is not a Saturday, Sunday or English Bank holiday.
8. In accordance with the terms and conditions for your account, we will select the method by which the payment is sent. If the payment is sent by CHAPS, the Payee's bank may charge the Payee a fee.
9. If You make a payment by internal standing order to a loan or mortgage account with us refer to clause 5.5.2 of the General Terms and Conditions - Personal Accounts
10. A Group payment is a payment made between two accounts where both accounts are held in the same name but one of the accounts is held in a Danske Bank Group bank which operates in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Hamburg, Ireland or England and your account is held with us.
11. This table assumes conversion takes place at the payer's bank. Conversion is where you ask us to send the payment in a currency which is different to the currency of your account. We will carry out the currency conversion before the payment is sent.
12. This column details the currency in which the payment is sent. Euro (EUR), Bulgarian Lev (BGN), Swiss Francs (CHF), Czech Koruna (CZK), Danish Kroner (DKK), Pounds Sterling (GBP), Croatian Kuna (HRK), Hungarian Forint (HUF), Icelandic Kroner (ISK), Norwegian Kroner (NOK), Polish Zloty (PLN), Romanian Lei (RON), Swedish Kronor (SEK), US Dollar (USD).
13. The Express service offered for this type of transaction is the same as the Standard service. Standard service fees will apply if you select the Express service.
14. Where you make a withdrawal at a Post Office® branch (subject to the terms and conditions of your account) the Entry date which will appear on your bank statement will be the next Business Day after you make the withdrawal. This means, for example, that if you withdraw cash at a Post Office® on a Friday or Saturday the Entry date for the purposes of the above table, will be Monday.
15. Paym™ is a registered trademark and is used under licence from the Mobile Payments Service Company Ltd.
16. Sometimes, for your added protection we need to carry out extra checks before making a payment through eBanking. Where this applies the Maximum execution time will be either the time set out under the relevant column of the Payment Table or the close of business on the following Business Day - whichever is the later. We will not always contact you to tell you that the payment may be delayed.
17. Sometimes, for your added protection we need to carry out extra checks before making a foreign payment out of your account through eBanking. Where this applies and the payee is in the EEA the Maximum execution time will be either
 - (a) the time set out under the relevant column of the Payment Table; or
 - (b) in the case of Euro payments or a payment which has been converted to Euro before being made the close of business on the following Business Day; or
 - (c) in the case of a payment which is not in Euro (but is in an EEA currency) to another bank within the EEA the close of business on the fourth Business Day after the day we received the payment instruction
 - whichever is the later. We will not always contact you to tell you that the payment may be delayed.
18. Payments made in eBanking or by a TPP using the Open Banking APIs are processed as credit transfers.

Cheques paid out of your account

Note: Cheques drawn on a Northern Ireland bank cannot be presented for payment on a Northern Ireland bank holiday.

All times are quoted using 24 Hour clock. The Image Clearing Process commenced on 30 October 2017 and has now been fully implemented.

| Date of lodgement by payee (see notes 1 and 2) | Entry date | Value date | Pay/no pay decision (see notes 3, 4 and 5) |
|---|---|---|---|
| Monday | Tuesday (between 00.30 and 07.00 hours) | Tuesday (between 00.30 and 07.00 hours) | Tuesday (between 00.30 and 15.30 hours) |

Notes on cheque payments out of your account

- This can be any time after you give the cheque to the payee - this table assumes that day is Monday and before the cut off time at the place where the lodgement takes place.
- A cheque can be lodged in many ways including over a counter of the Bank, through another bank or in some instances a bank may accept lodgements made using a digital image of a cheque provided that the digital image meets the requirements set out in Cheque Clearing System rules.
- You can ask us to cancel a cheque before the 'pay' decision has been made. We will use best endeavours to comply with your instruction within a reasonable period of time but we cannot guarantee that we will be able to do so. You should contact us in the following way if you want us to cancel a cheque: telephone us at 0345 6002882. Lines are open between 8am and 8pm Monday to Friday and between 9am and 5pm on Saturdays and Sundays, except for bank holidays or other holidays in Northern Ireland when the bank is not open for business. Call charges may vary. Please contact your phone company for details. We may record or monitor calls to confirm details of our conversations, and for verification and quality purposes.
- If we decide not to pay a cheque we will reverse any accounting entries. You will also have to pay the fee set out in our 'Fees and service charges explained' leaflet.
- Where your account would go into an Unarranged Overdraft if we decided to pay a cheque by allowing a payment despite lack of funds we will not make that decision until after 14.00 hours. A decision will always be made before 15.30 hours.
- We will not notify you once a decision to pay a cheque has been made. If a decision has been made not to pay the cheque then the accounting entries will be reversed after 15.30 hours and we will send you a notice setting out the reason for our decision.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

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Northern Bank Limited is a member of the Danske Bank Group.

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