



# E-CASH TERMS & CONDITIONS

## 1. INTRODUCTION

- 1.1 The Terms and Conditions set out herein apply to all E-Cash Remittances executed by Bank of Ceylon (UK) Ltd (BOCUK). These Terms & Conditions may be amended from time to time.

## 2. ELIGIBILITY

- 2.1 The E-Cash Remittance Service is available to
- **Individuals** only
  - Currently the service is **not** available to companies, clubs, associations and charities
  - You must be **over 18 years** of age and a **resident of United Kingdom** (UK)
  - BOC UK account holders are not required to register to remit funds

## 3. REGISTRATION

- 3.1 We have now made our registration process easier and to suit our customers' needs. In order to register for this service - you may visit our office in person with originals of all supporting documents; OR - you may visit the E-Cash section of our website and complete the registration form online. Along with the required registration forms you will need to provide us with **self-certified** copies of the supporting documents.

"Self Certification" statement should read as follow;

**"I hereby certify that the documents provided are true copy of the original"**

**Sign, date and print your name in full, adding your occupation, address and telephone number.**

- 3.2 Supporting documents: you will need to show us from the list below, one document from the proof of ID and another to give proof of your current UK address. The same document cannot be used to verify both your identity and your address (for example Driving Licence). Please **DO NOT** send original Passport/ID, utilities bills through the post. All documents should be sent to [ecash@bankofceylon.co.uk](mailto:ecash@bankofceylon.co.uk)
- 3.3 If you intend to remit money to an individual who differs from the named beneficiary on the Registration Form, please fill out the 'Additional Beneficiaries' form when registering, as the Bank will only permit remittances to beneficiaries who are declared at Registration or registered as an Additional Beneficiary. You can add/remove a beneficiary by submitting the forms before any remittance.

Evidence of identity	Evidence of Address
Current valid UK/EU passport	Gas, electricity or phone bill (mobile telephone bills are not acceptable) dated within the last 3 months.
Current biometric residence permit & Non UK/EU passport	Council tax bill/demand letter/exemption certificate issued within 12 months
	Current full UK photo card driving licence
	Bank or building society statement dated within the last three months
	Current evidence of Tax Residency (dated within 12 months)
	Tenancy agreement (dated within 12 months) from local council or housing association
	Student/Graduates only – your UCAS log-in details, an enrolment confirmation letter from your university or a letter from the Student Loan Company (on Student Loan Company letter-headed paper)

In order to process your application we may use Compliance tools as well as credit reference agencies (CRAs) to verify your personal information, such as how you use your existing products and information relating to your financial history. We may at our sole discretion refuse to proceed with your registration. If for any reason, we need to contact you to validate the information or documents you provided to us, a member of the team will be in touch to advise you on what to do next. If your registration is successful, we will advise you in writing of your E-Cash Remitter ID.

#### 4. METHODS OF PAYMENT TO US

4.1 Once you have been successfully registered, there are 3 ways in which you can forward funds to us for your E-Cash Remittance.

4.1.1 Cash will only be accepted for amounts up to and including **£700** (Exclusive of any fees applicable) and can be deposited at our offices only.

4.1.2 Bank-to-Bank transfer for any amount\*.  
Transfer money from your bank to our collection account with HSBC:

Account Name:	<b>Bank of Ceylon (UK) Ltd</b>
Sort Code:	<b>40-50-56</b>
Account Number:	<b>01327542</b>
Payment Reference:	<b>Your Remitter ID Number</b>

4.1.3 Cheque issued in favour of **Bank of Ceylon (UK) Ltd** for any amount.  
You can send a cheque by post or visit our Offices

4.2 \*If you are remitting £2,500 or above, please contact the Bank's ECASH Department at 0203 195 5192 for further guidance.

Supporting documents such as your most recent payslip or latest bank statement showing your income/salary must be "Self Certified" and provided, prior to us processing your remittance.

4.3 Funds **MUST** originate from one of your UK Bank account. (Third party payments are strictly NOT allowed).

Funds must **NOT** be forwarded to us prior to registration.

## 5. EXECUTION OF REMITTANCES

- 5.1 Whenever you wish to make a payment, you must send an email to "[ecash@bankofceylon.co.uk](mailto:ecash@bankofceylon.co.uk)", quoting your E-Cash Remitter ID number and the following:
- Amount of the funds remitted to our HSBCaccount.
  - Beneficiary ID
  - Beneficiary Account Name
  - Beneficiary Account Number
  - Beneficiary Bank, Branch & Currency of the account
  - Purpose of Remittance
  - Source of Funds

- 5.2 This required information may also be provided to us by visiting our offices or sending a letter by post.

- 5.3 As part of our internal procedures, for each remittance, we will carry out checks on you and the beneficiary and we may also request you to submit documents that support your remittance request.

For remittances equal to or more than £2500 (including charges) or any other amount as decided by the bank, a "Declaration Form" must be fully completed along with a "Self Certified" one month bank statement (most recent showing salary/income) or "Self Certified" payslip (most recent). The documents should be submitted to us and the ECASH department should be contacted as per clause 4.2, before we can process your remittance. The Declaration form is available on our website in the E-Cash section or at our office.

- 5.4 We may, in our sole discretion, refuse any remittance or limit the amount of the remittance if we believe that:

5.4.1 By carrying out the remittance we might be breaking a law, regulation, code or other duty and responsibility that applies to us.

5.4.2 By carrying out the remittance it may expose us to action from a government or regulator.

5.4.3 It may be linked with fraudulent or illegal activity.

5.4.4 You are in breach of these terms and conditions. Unless the law prevents us, we will inform you the reasons for our refusal and how you can rectify any errors.

5.4.5 We are unable to obtain satisfactory evidence of your identity.

5.4.6 We have reason to believe that the details provided by you are incomplete, incorrect, unauthorized or forged.

**5.4.7** We fail to obtain payment (i.e. the amount to be remitted plus the applicable fees/charges) for the transaction from a UK Bank account that you are party to. **We will not accept third party payments on your behalf.**

- 5.5 You confirm that you shall not hold us liable in any way whatsoever for any loss or damage, direct or indirect, howsoever arising from our refusal to act upon any particular scanned/e- mail instructions.

- 5.6 If we have no reason to refuse to process your remittance, your request will be processed once we have carried out all our checks and are in receipt of cleared funds by our cut-off times that are listed below.

If we receive cleared funds after the cut-off time, your remittance will be processed on the following working day, **subject to us carrying out all our checks.**

REMITTANCE TYPE	CUT OFF TIME (UK TIME)	VALUE DATE
TO ANY ACCOUNT WITH: BANK OF CEYLON, SRI LANKA	11:00 AM 3:00 PM	SAME DAY NEXT WORKING DAY
TO ANY ACCOUNT WITH: ANY OTHER BANK IN SRI LANKA	3:00 PM	UP TO 3 WORKING DAYS

- 5.7 If funds have been transferred to us but sufficient information has not been provided to us within 2 working days, the funds will be returned to you after deducting administrative charges prevailing at that time.

## 6. EXCHANGE RATE

- 6.1 The exchange rate quoted by us through any means (including but not limited to telephone, email, website etc) is an indicative rate only and is subject to change as per market fluctuations.
- 6.2 As relevant checks may need to be carried out before the remittance can be processed, the exchange rate that may apply to a remittance will be the prevailing **rate at the time of processing**. Bank of Ceylon (UK) Ltd holds no responsibility for any losses incurred due to a fluctuation in exchange rates.
- 6.3 Even if you have remit the funds before our cut off time 3pm, if you do not comply with above clause 5.1, the payment will be effected on the following day at that day's rate.

## 7. REMITTANCE FEES

- 7.1 Remittance fees are displayed at our counters and also can be found on our website. They apply each time you make a remittance and are deducted from the amount that we receive from you.
- 7.2 We have the right to review our Remittance Fees from time to time.
- 7.3 Our Remittance Fees are listed below:

REMITTANCE AMOUNT <i>ROUNDED UP TO</i>	REMITTANCE FEE
UP TO £500	£5
£501 - £1,000	£7.50
£1,001 - £5,000	£10
£5,001 - £10,000	£15
£10,001 - £20,000	£20
£20,000+	0.1% OF THE VALUE (Max £50)
OTHER CHARGES – CHEQUE CLEARING CHARGES £2.00/CHEQUE (PER ITEM)	

**8. REFUNDS**

- 8.1 We do not accept any responsibility for any loss or damage caused by the cancellation of a payment by you, delays, interruptions, misinterpretations, errors in transmission or payments which are abnormal and unforeseeable and outside our reasonable control.
- 8.2 If we fail to complete your remittance within a reasonable period (see Section 3), you will be entitled to a refund of the remittance fee unless we can show that there was a mistake in the recipient details provided to us by you.
- 8.3 In case of refunds, you must send a request in writing stating the reason including your registration number and the details of the money remittance.

**9. CANCELLATIONS**

- 9.1 Request for cancelation of any remittances will be accepted only if we have not acted upon those instructions.

**10. COMMUNICATING WITH CUSTOMERS**

- 10.1 We may communicate with you electronically (for example by e-mail) unless we are required by law or regulatory requirements to communicate in another way.
- 10.2 You agree to promptly update your records if your e-mail address or other contact information changes or if your email account has been compromised.
- 10.3 You hereby agree and undertake to indemnify us and hold us harmless against any and all loss, damage, claims, actions, proceedings, costs and expenses (including legal fees and expenses) which we may sustain, suffer or incur (including without prejudice to the generality of the foregoing any sums we may be obliged to pay to a third party) as a result of, or pursuant to the use of the said arrangements for the issuing of scanned/e-mail instructions, howsoever arising or caused, whether the same shall have been caused by omissions, errors, mis-statements, fraud and/or instructions from unauthorized individuals and notwithstanding any fault or negligence on the part of the Bank or any member of its staff.
- 10.4 You further agree that we shall not be liable for any loss, damage, interruption, delay or non-performance of your instructions arising from (but not limited to) the following; fire, storm, flood or acts of God, labour disputes, explosion, riot, war, or any intervention by government.

## 11. COMPLAINTS

### 11.1 OUR COMMITMENT TO YOU

We take pride in providing our customers with excellent service and the best products. Whilst we are committed to dealing professionally and personally with customers at all times, sometimes things go wrong, including when customers feel we have not lived up to their expectations.

If this happens we want to know about your dissatisfaction so that we can put it right. We have established procedures to help us ensure that any complaints we receive are dealt with quickly and fairly.

### 11.2 OUR AIMS WHEN WE RECEIVE A COMPLAINT

We aim to ensure that:

- Your complaint receives a full and fair investigation and is dealt with by someone with appropriate knowledge and authority.
- We sort out your complaint quickly in accordance with strict timescales (In line with our complaints procedure).
- We apologise when things go wrong and make sure that we put them right.

### 11.3 HOW DO I MAKE A COMPLAINT?

11.3.1 In person: Visit our London office and speak to one of our staff.

11.3.2 By Telephone: Using 0207 377 1888.

11.3.3 In writing to:  
Complaints Officer,  
Bank of Ceylon (UK) Ltd,  
1 Devonshire Square,  
London, EC2M 4WD

11.3.4 E-mail us: [info@bankofceylon.co.uk](mailto:info@bankofceylon.co.uk)

Please quote your name and address, your E-Cash Remitters ID and a daytime telephone number at which you can be contacted.

### 11.4 HOW WE WILL DEAL WITH YOUR COMPLAINT

11.4.1 We will acknowledge your complaint (and will aim to resolve it) within 3 working days from the day we receive the complaint. If we have not been able to resolve the complaint within 3 working days, we will let you know when we will get back to you with a conclusive response following our investigations.

11.4.2 Within 15 working days after first receiving your complaint we will send you our final written response with our explanations and any offer of redress.

11.4.3 In exceptional circumstances if a final response cannot be given within 15 working days we will send a response by the end of 15 business days indicating the reasons why there is a delay in answering and specifying the deadline by which we will send the final response which will be no later than 35 business days after receipt of your complaint.

## 11.5 HOW TO TAKE MATTERS FURTHER IF YOU'RE STILL NOTSATISFIED

- 11.5.1 If you feel that the complaint has still not been resolved to your satisfaction, then you may contact the Financial Ombudsman Service (FOS) within 6 months from the date of our final response.
- 11.5.2 The FOS exists to mediate in disputes between customers and financial services companies and the service is free to consumers.
- 11.5.3 You can contact the FOS at: Financial Ombudsman Service, South Quay Plaza,  
Exchange Tower  
London, E14 9SR  
Phone: 0800 0234567,  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 12. YOUR INFORMATION & PRIVACY NOTICE

### 12.1 Who looks after your personal information

Your personal information will be held by Bank of Ceylon (UK)Ltd

### 12.2 How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.
- to support us with the above we analyse information we know about you and how you use our products and services.
- You can find out more about how we do this, and in what circumstances you can ask us to stop, at our [Privacy Policy](#).

### 12.3 Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. If you fail to provide this information to us it may prevent or delay us fulfilling these obligations or performing services which may prevent us operating accounts or policies.

### 12.4 What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.

- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organization.

### **12.5 Our full privacy notice**

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our Full Privacy Notice, which you can find on our Privacy page of our website or you can ask us for a copy

## **13. GENERAL INFORMATION**

13.1 This agreement constitutes the entire agreement between you and us regarding the use of E-Cash Money Remittance Service.

13.2 English law applies to this agreement and to our dealings with you. English courts have jurisdiction over any disputes resulting from or in connection with these Terms& Conditions.