

1.0 Introduction

- 1.1 The terms and conditions set out herein apply to individuals who wish to obtain and register with the e-Cash Remittances Service from the Bank of Ceylon (UK) Limited (the bank/we).
- 1.2 The e-Cash Remittances Service currently facilitates individuals, who wish to remit funds (LKR, GBP, USD) to individual Beneficiaries who maintain accounts in the banks in Sri Lanka.
- 1.3 Bank of Ceylon (UK) Limited is incorporated in England and Wales (company number 06736473) and authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
- 1.4 These terms and conditions may be amended from time to time and we will update the revised terms and conditions on our website.

2.0 Eligibility

- 2.1 The service is only available for individuals who satisfy both the following criteria
 - 2.1.1 An individual over 18 years of age
 - 2.1.2 An individual who is a Resident in the UK
- 2.2 Current Account and Savings Account holders of BOCUK do not need to register for the e-Cash Remittances Service.
- 2.3 Companies, Partnerships, Clubs, Associations, Societies, and Charities are not eligible to register for e-Cash Remittances Service.

3.0 Registration

3.1 Physically visiting the bank

You may visit our office at 1, Devonshire Square, London, EC2M 4WD from Monday to Friday between 9.00 am to 3.00 pm (excluding UK banking and public holidays) in person and submit a **duly completed** and **signed** e-Cash Remittance Service Registration Form together with **originals** of supportive documents described in Para 3.5.

3.2 By email

Alternatively, you may download the e-Cash Remittance Service Registration Form from our website <https://bankofceylon.co.uk/> and email it to ecash@bankofceylon.co.uk after **duly completing** and

signing together with self-certified copies of supportive documents described in Para 3.5. Please note we need your original signature (**wet signature**) for the e-Cash Remittance Service Registration Form as well as when self-certifying the supportive documents and the Bank does not accept digital or scanned signatures.

3.3 By post

You may also send the duly completed and signed e-Cash Remittance Service Registration Form together with the self-certified copies of supportive documents described in Para 3.5 to the e-Cash Department, Bank of Ceylon (UK) Limited, 1, Devonshire Square, London, EC2M 4WD. Do **not** send originals of the supporting documents through the post.

3.4 How to self-certify

When self-certifying your supporting documents, the following wording should be included in each document and should have your wet signature together with the date and your name.

“I hereby certify that the document provided is a true copy of the original”

3.5 Supportive Documents

When you submit your e-Cash Remittance Service Registration Form, at least one of the following supporting documents should be submitted under each verification category.

	Verification Category	Supporting Document
A	To verify your identity	<ol style="list-style-type: none"> 1. Valid Passport 2. Valid UK Photocard Driving Licence*
B	To verify the right to remain in the UK (with a minimum unexpired visa of 3 months) **	<ol style="list-style-type: none"> 1. Valid UK Biometric Residence Permit 2. Valid UK VISA vignette of the passport 3. Valid document issued by Home Office confirming that you have the right to remain
C	To verify your address	<ol style="list-style-type: none"> 1. Valid UK Photocard Driving Licence* 2. Gas, Electricity, or Fixed Phone bill (mobile telephone bills are not acceptable) issued within the last 3 months. 3. Council tax bill or exemption certificate issued within the last 12 months 4. Bank or Building Society statement issued within the last 3 months 5. Tenancy agreement from local council or housing association issued within the last 12 months
D	To verify your source of income ***	<ul style="list-style-type: none"> ▪ <u>If you are employed</u> Payslip issued within the last 3 months or Bank or Building Society statement issued within the last 3 months ▪ <u>If you are self-employed</u> Supportive evidence to show income and Personal Bank or Building Society statement issued within the last 3 months (or the full period covered) which shows the income

- * The same document cannot be used to verify both your identity and your address
- ** If you have a valid British Passport, you do not need to verify your right to remain in the UK
- *** We may ask for additional information to establish your source of income to comply with UK anti-money laundering and financial crime regulations.

3.6 Adding more than one Beneficiary

If you intend to remit funds to more than one Beneficiary who is not the named Beneficiary on the e-Cash Remittance Service Registration Form, please fill out the **e-Cash Additional Beneficiaries Form** when registering, as we will only permit remittances to Beneficiaries who are declared at the registration or registered as an Additional Beneficiary. You can add a Beneficiary by submitting the e-Cash Additional Beneficiaries Form at any time.

3.7 Types of Beneficiaries

We will only register individual Beneficiaries in Sri Lanka and will **not** register any Company, Club, Association, Society, or Charity as a Beneficiary.

3.8 Purpose of remittance

The e-cash Remittance Service is only available for personal purposes and should not be used to remit funds for business transactions.

3.9 Credit Check and Sanction Screening

In order to process your application, we may use different Sanction Screening tools as well as Credit Reference Agencies to verify your personal information and address, how you use your existing products, and information relating to your financial history. However, such checks will **not** affect your credit history. We may also request additional information to comply with our regulatory obligations as well and may contact you to validate the information or documents you have provided to us.

3.10 Refuse to register for e-Cash Remittances Service

We may at our sole discretion refuse to proceed with your registration and will contact you in such instances.

3.11 Successful registration

If your registration is successful, we will inform you by email (or by post if you wish to receive communication by post) of your **Remitter ID** (in the form of REMXXXX) which is unique to you, and the **Beneficiary ID** (in the form of ERXXXX) which is unique to the Beneficiary you have given details. For each additional Beneficiary you register with us, you will get a unique Beneficiary ID as well.

4.0 How to send funds to us in order to remit to a registered Beneficiary

4.1 Once you have been successfully registered, there are 3 ways in which you can send funds to us for your intended remittance. Please refer to Para 10.1 for further information on how to communicate with us.

4.1.1 Cash Deposit at the Branch

Cash will only be accepted for amounts up to and including GBP 700/= (exclusive of any fees applicable) per month and can be deposited at our offices by you (the registered individual) only.

4.1.2 Cheque by Post or Deposit at the Branch

You can issue a cheque in favour of Bank of Ceylon (UK) Limited. However, there will be an extra charge for clearing the cheque as described in Para 7.4.

4.1.3 Bank to Bank Transfer

You can transfer funds only from your account to the Bank of Ceylon (UK) Limited collection account at HSBC Bank Plc

Account Name	Bank of Ceylon (UK) Limited
Sort Code	40-50-56
Account Number	01327542
Payment Reference	Your Remitter ID and Beneficiary ID

4.2 If you want to remit funds more than GBP 3,000/=: you are required to submit an additional **e-Cash Remittance Service Declaration Form** which is duly completed and signed with the original signature (wet signature) to us. We require additional supportive documents from you to verify the source of funds. Examples of supportive documents include bank statements where the funds in question have been generated via savings or sales particulars where the funds have been generated by the sale of an asset. Please contact the Bank's e-Cash Department by phone at 0203 195 5192 or email ecash@bankofceylon.co.uk for further guidance or if you have any questions.

4.3 Funds **must** originate from one of your UK Bank accounts and we will not process funds originating from third-party accounts or other countries. The bank will not accept funds originating from e-Money institutions or Money Service Bureaus.

4.4 You should not send funds before the registration is completed and you have received the Remitter ID and Beneficiary ID.

5.0 Execution of Remittance

- 5.1 You must send an email to ecash@bankofceylon.co.uk quoting your Remitter ID and the following details soon after sending funds to our HSBC account.
 - 5.1.1 Amount of funds sent to HSBC Bank Plc
 - 5.1.2 Remitter ID/Beneficiary ID
 - 5.1.3 Beneficiary Account Name, Account Number, Currency of the Account, Bank, and the Branch Name
 - 5.1.4 Purpose of the remittance
 - 5.1.5 Source of funds
- 5.2 You can also provide the required information to us by visiting our offices or sending a letter by post. If you send the funds by a cheque, you can provide the required information at the same time you send the cheque by post to us. Please note that it can take up to 8 working days to clear a cheque.
- 5.3 As part of our internal procedures, for each remittance, we will carry out a number of checks on you and the Beneficiary and we may also request you to submit documents that support your remittance request.
- 5.4 If you want to remit funds more than GBP 3,000/=, you are required to submit an additional e-Cash Remittance Service Declaration Form which is duly completed and signed with the original signature (wet signature) to us. We require additional supportive documents from you to verify the source of funds. Example of supporting documents includes bank statements where the funds in question have been generated via savings or sales particulars where the funds have been generated by the sale of an asset. Please contact the Bank's e-Cash Department by phone at 0203 195 5192 or email ecash@bankofceylon.co.uk for further guidance or if you have any questions.
- 5.5 We may at our discretion, request additional supporting documents to verify the source of funds for any amount you want to remit.
- 5.6 We may at our sole discretion, refuse any remittance or limit the amount of the remittance if we believe that;
 - 5.6.1 By carrying out the remittance, we might be breaking a law, regulation, code, or other duty and responsibility that applies to us
 - 5.6.2 By carrying out the remittance it may expose us to action from a government or regulator
 - 5.6.3 It may be linked with fraudulent or illegal activity

- 5.6.4 We are unable to establish the source of funds
 - 5.6.5 We have reason to believe that the details provided by you are incomplete, incorrect, unauthorized, or forged
 - 5.6.6 We fail to obtain funds (i.e. the amount to be remitted plus the applicable fees) for the remittance from a UK Bank account that you are party to. We will not accept third-party payments on your behalf.
 - 5.6.7 The remittance is for business purposes
 - 5.6.8 You are in breach of these terms and conditions
- 5.7 You confirm that you shall not hold the bank 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.
- 5.8 Your request will be processed once we are satisfied with the outcome of our due diligence checks and receipt of cleared funds by our cut-off times that are described in Para 5.9.
- 5.9 Cut-off Times for processing

Remittance Type	Cut-off Time (UK)	Value Date
To any account with Bank of Ceylon, Sri Lanka	Before 3.00 pm	On the same day
	After 3.00 pm	On the following banking day
To any account with other banks in Sri Lanka	Before 3.00 pm	Up to 3 banking days

- 5.10 If funds have been transferred to the bank 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.

6.0 Exchange Rate

- 6.1 The exchange rate quoted by us through any means (including but not limited to telephone, email, website, etc.) is indicative 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. We hold no responsibility for any losses incurred due to a fluctuation in exchange rates.
- 6.3 Even if you have sent the funds before our cut-off time of 3.00 pm, but you do not inform us as per Para 5.1, the remittance will be affected on the following banking day at that prevailing exchange rate.

7.0 Remittance Fee and other charges

7.1 Remittance fees are displayed at our counters and also can be found on our website <https://bankofceylon.co.uk/personal-services/e-cash-remittance>. They apply each time you make a remittance and are deducted from the amount that we receive from you.

7.2 If you use e-Cash Remittance Service to send funds to a bank in Sri Lanka other than Bank of Ceylon, additional fees could be charged by the other bank of which we do not have control over. We recommend you contact your bank in Sri Lanka and update yourself on such charges before remitting funds.

7.3 The bank has the right to review the Remittance Fee from time to time.

7.4 Prevailing Remittance fees and other charges are as follows

Remittance Amount	Usual Remittance Fee
Up to £ 1,000.00	£ 3.00
£ 1,001.00 - £ 5,000.00	£ 5.00
£ 5,001.00 - £ 20,000.00	£ 10.00
More than £20,000.00	£ 20.00

* If you send the funds to us by Cheque, an additional Cheque processing charge of £ 2.00 will be charged and it might take 8 days to clear the cheque

8.0 Refunds

8.1 We do not accept any responsibility for any loss or damage caused by the cancellation of remittance by you, delays, interruptions, misinterpretations, or errors in the transmission of remittance which are abnormal and unforeseeable, and outside reasonable control.

8.2 If we fail to complete your remittance within 3 working days subject to you satisfying with the screening criteria, you will be entitled to a refund of the remittance fee unless the bank can show that there was a mistake in the Beneficiary details provided by you.

8.3 In case of refunds, you must send a request in writing stating the reason including your Remitter ID and the details of the money remittance.

9.0 Cancellation

It may not be possible to cancel a remittance once received by the bank. However, you should contact the bank at the earliest opportunity to see if it is possible to cancel the request.

10.0 How we communicate with you and your responsibility

- 10.1 We may communicate with you by e-mail (or by post if you wish to receive communication by post) unless we are required by law or regulatory requirements to communicate in another way. However, we may occasionally contact you over the phone.
- 10.2 You agree to promptly update your records with us 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 as 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, misstatements, 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.

11.0 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 approach when we receive a complaint

- 11.2.1 Your complaint will receive a full and fair investigation and will be dealt with by someone with appropriate knowledge and authority.
- 11.2.2 We will sort out your complaint quickly by strict timescales (In line with our complaints procedure).
- 11.2.3 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

You could visit our bank premises at 1, Devonshire Square, London, EC2M 4WD and speak to one of our staff.

11.3.2 By telephone

You can call the bank on the number 0207 377 1888

11.3.3 In writing

You can write us on Complaints Officer
 Bank of Ceylon (UK) Ltd,
 1 Devonshire Square,
 London, EC2M 4WD

11.3.4 By email

You can send an email to info@bankofceylon.co.uk

Please quote your name and address, your Remitters ID, email, 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 are still not satisfied

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 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
Tel 0800 023 4567
Fax 020 7964 1001
Email : complaint.info@financial-ombudsman.org.uk
Web : <https://www.financial-ombudsman.org.uk/>

12.0 Privacy Notice Overview

12.1 Who we are

The bank acts as a data controller in respect of your personal data. This means your personal data will be held at the bank.

12.2 The information the bank collects

The bank collects information about you from different sources

From you directly

From publicly available information

When we generate ourselves

From other organization

12.3 How the bank uses your personal information

12.3.1 To provide any products and services you have requested and manage your relationship with us

12.3.2 To improve our service

12.3.3 To exercise our rights regarding agreements and contracts

12.3.4 To know how you use our product and services

12.3.5 To analyse the information we know about you

12.4 Who we can share your information with

We may also share your information with others outside of the bank, for example, regulators, insurers, other financial institutions, brokers, agents as well as credit reference and fraud prevention agencies.

12.5 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 from fulfilling these obligations or performing services.

12.6 Your Rights

You have several rights relating to your information, for example, to see what we hold, to ask us to share it with another party, ask us to update incorrect or incomplete details, to object to or restrict processing of it, or to make a complaint.

12.7 Our full Privacy Statement

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 Statement, which you can find on the Privacy page of our website <https://bankofceylon.co.uk/privacy-statement> or you can ask for a copy from us.

13.0 General Information

13.1 This document 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 our dealings with you. English courts have jurisdiction over any disputes resulting from or in connection with these Terms& Conditions.

Bank of Ceylon (UK) Limited
1, Devonshire Square,
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EC2M 4WD
<https://bankofceylon.co.uk/>

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