



Terms and Conditions

This transaction is accepted by the Bank subject to the following terms and conditions which are hereby agreed:

- a. The Bank is authorized to debit only the account indicated on the form by you, for payment of wire transfer or draft requests inclusive of all bank fees and charges. The Bank is not liable for any inability to effect any transaction on the designated account occasioned by any insufficiency of funds or any other irregularity.
- b. Provided the Bank receives complete instructions for an account before the relevant cut-off time on any working day the bank will process them on that day or on the date specified in your instructions. Instructions received after the cut-off time or for a non-working day will be processed on the next working day. The cut-off time is the latest time each day that the Bank can make payments or transfers from an account.
- c. The Bank will not be liable for any delays, interruptions or errors on the part of the mail or telegraph, cable or communications companies, or of their agents, or on the part of any foreign correspondents.
- d. The Bank will not be responsible for Correspondents failing to properly identify the persons named in such instructions or retaining any funds should you or your Correspondents deem such retention expedient pending confirmation of the identities of any person or persons or of any instructions by letter or otherwise.
- e. Should it be necessary to refund the equivalent of the remittance for any reason whatsoever I/We will assume all risks of fluctuations in exchange. The Bank shall not be required to make any refund until such time as it shall have received advice from its branch, correspondent, agent or sub-agent that the payment is cancelled and the Bank is in possession of the relative funds.
- f. Should conditions arise that make it impractical to complete the payment in the requested exchange, the Correspondents of the Bank are authorized to effect payment at their best rates in the currency of the country of destination.
- g. In making an International payment, the Bank is acting for you. You will have to comply with any relevant local and international laws and you agree to indemnify the Bank against all obligations and responsibilities we incur as a result of acting for you.
- h. The Bank will not be responsible for the loss or delay occasioning by measures taken by the government of any foreign country.
- i. The liability of the Bank for any loss, injury or damage resulting from any failure, delay or error shall be limited to the lower of:
 - The amount of such loss, injury or damage;
 - The amount of any interest the customer may fail to earn or any interest the customer may incur for the period of any delay.
- j. Whilst FirstCaribbean may authorize the release and transfers of funds to any named beneficiary, an intermediary bank may, at its sole discretion, conduct any due diligence it deems necessary around the Payment. FirstCaribbean is not responsible for any delays occasioned by any of its intermediaries.

This transaction is subject to correspondent and other applicable charges in the country of destination. Where I/We requests that payment be effected “free of all charges” (which should be so indicated on the requisition), I/We will pay all charges immediately if they are ascertainable and, if they are not ascertainable, will undertake to reimburse the Bank forthwith upon notification of such charges.

Requisition for Draft/Wire Payment Transfer



For DRAFTS only, complete all areas highlighted GREY

For WIRES only, Customers must at a minimum complete all fields marked with *

*Branch Address	
*Customer Account No.	

* (50A) Customer's Name: Address: Country	* (32A) Currency:	Draft <input type="checkbox"/> Wire <input type="checkbox"/>
* Amount in words:	* (32A) Amount in figures:	(32A) Value Date:
* BDS Equivalent:	* (71A) Details of Charges: <input type="checkbox"/> BEN <input type="checkbox"/> OUR <input type="checkbox"/> SHARE	
* (58/59A) Beneficiary Name:	* (58/59A) Beneficiary Address:	
* (58/59A) Beneficiary (Account Number):	* (57A or 57D) Beneficiary's Bank:	
(70A) Remittance Information (Details of Payment):	Any additional pertinent Information to facilitate payment	

Please arrange the payment described above subject to the Terms and Conditions on Page 1 of this Payment Order. The undersigned acknowledges having read the Terms and Conditions agrees to be bound by them and thereby authorises the Bank to debit the "Customer Account No." stated above to facilitate the requested payment. If more than one Customer signs this Payment Order, the Customers agree that their liability pursuant to this Payment Order shall be joint and several.

* Type of Identification Passport <input type="checkbox"/> National ID <input type="checkbox"/> Driver's License <input type="checkbox"/>	* Customer ID No: (If company, registration number required)	Customer Signature Date	* Customer Status Visitor <input type="checkbox"/> Non-Resident <input type="checkbox"/> Resident <input type="checkbox"/>
Telephone Number	If company, authorized signature(s) required with stamp		

FOR BANK USE ONLY

(20) **Transaction Reference:	(21) Related Reference:	<input type="checkbox"/> MT103 <input type="checkbox"/> MT202
**Exchange Rate:	**Cable Cost/Draft Fees:	Category (Purpose Code):
(56A) Intermediary Bank:	(53A) Sender's Correspondent:	
(54A) Receiver's Correspondent:	(72) Sender to receiver information (Bank to Bank info):	

We hereby confirm the genuineness of these instructions to transmit the funds requested and we confirm that all FirstCaribbean International Bank Anti-Money Laundering checks have been performed. Further, all outgoing Wire Transfer Procedures have been complied with (refer to procedures on the Intranet).

Prepared by:	Date	Authorized by:	Date
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