

A Guide to using the Currency Order Service for Home Delivery

Currency Order Services Provided by a Third Party

(a) Currency Order Service for Home Delivery

The Currency Order Service is provided by a third party, currently Eurochange. We may choose to use alternative third parties to provide the Currency Order Service and if this happens, we will tell you who will be providing the service when you order your currency. In such circumstances, all references to Eurochange below will mean the alternative third party provider.

You can place your currency order through us by telephone via Coutts 24 or your Commercial Banker and we will pass it on to Eurochange for processing and delivery. Eurochange manages the fulfilment of your order via Royal Mail. Should you experience any problems with non-delivery, late delivery, cancellation, mistakes, refunds or any other issues which arise in relation to your Eurochange order, please get in touch with us and we will assist with resolving the issues directly with the provider. Eurochange can provide most currencies, including Sterling to most UK home addresses. If they are unable to deliver to you, they will notify you after you have placed your order and offer you an alternative service or refund your money. If you require your order to be delivered to a non-residential property you must ensure that the currency is signed for. Orders for personal and commercial current account holders with no private current account must be placed by telephone. Commercial current account holders with no private current account must order by post or email and provide signed instruction. We will advise you of Eurochange's current exchange rate upon request at the point of order. Orders placed by 2:30pm will be processed using the same-day exchange rate and delivered on the next business day. Any orders placed after 2:30pm will be processed on the following business day and will be subject to the exchange rate applicable on that day. Any orders placed after this time

will be processed on the following business day. Orders made to remote UK post codes such as the Scottish Highlands and Islands, Northern Ireland, and Channel Islands may be impacted by 2-day delivery timescales, which are subject to Royal Mail's terms. There is a £7,500 daily limit for this Service, as set by Royal Mail, which is subject to change; anything exceeding this will be delivered on consecutive days or to two separate addresses. If you want your currency order to be delivered on a future date you can specify a delivery date up to 7 calendar days from the date of the order (excluding Sundays); your order will be subject to the exchange rate on the delivery date rather than the order date. Currency availability is subject to prevailing market conditions and in exceptional circumstances may not be available for next Business Day delivery. The charges for this service will be made clear when ordering.

Payment for your order will be taken direct from your Sterling or Currency account; you will be debited by the close of business on the next business day by electronic payment.

(b) Currency Order Service for Home Delivery - Buy Back Service

If you have used the Eurochange currency delivery service, you can use this service to sell your unused currency notes back to Eurochange. Any currency notes being returned that are deemed defaced or damaged will not be accepted and will be returned to you. Unless we inform you otherwise, currency buy back can be arranged for orders placed through this service by returning the currency via Royal Mail Special Delivery to Eurochange Limited, PO Box 435, Stevenage SG1 9GA. You must provide an original order number when returning the currency. Currency being returned will be credited back to the original debiting account. Eurochange and the Bank cannot accept any liability for orders sent via mail; we recommend that you insure your currency in transit.

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