

CHEQUE CLEARANCE PERIODS

Clearance Periods with Effect from 30 November 2007

Current Account Plus and Current Offset cheques under £5,000

A cheque paid in on Monday will earn interest from Wednesday and be available for withdrawal from start of business on Wednesday
Clearance with Certainty (CwC) occurs from Close of Business on Tuesday week.

Paid In	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T
Mon	In		Int / Out						CwC							
Tues		In		Int / Out						CwC						
Wed			In		Int / Out						CwC					
Thurs				In		Int / Out						CwC				
Fri					In			Int / Out							CwC	
Sat						In			Int / Out							CwC

All other Current Account cheques, including Current Account Plus and Current Offset cheques £5,000 and over

A cheque paid in on Monday will earn interest from Wednesday and be available for withdrawal from start of business on Friday
Clearance with Certainty (CwC) occurs from Close of Business on Tuesday week.

Paid In	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T
Mon	In		Int		Out				CwC							
Tues		In		Int				Out		CwC						
Wed			In		Int				Out		CwC					
Thurs				In		Int				Out		CwC				
Fri					In			Int			Out				CwC	
Sat						In			Int			Out				CwC

CHEQUE CLEARANCE PERIODS

All other Savings, ISA, Money Management, Cashcard and Cashcard Flex Account cheques

A cheque paid in on Monday will earn interest from Wednesday and be available for withdrawal from start of business on the following Monday
Clearance with Certainty (CwC) occurs from Close of Business on Tuesday week.

Paid In	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T
Mon	In		Int					Out	CwC							
Tues		In		Int					Out	CwC						
Wed			In		Int					Out	CwC					
Thurs				In		Int					Out	CwC				
Fri					In			Int				Out			CwC	
Sat						In			Int				Out			CwC

The tables show the clearance periods for cheques paid into the various types of accounts on different days. It must be recognised that a cheque could be returned unpaid after it is available for withdrawal. The funds can be recovered from the account until close of business on the day indicated as 'clearance with certainty'. After clearance with certainty, the funds cannot be recovered without the customer's permission unless they are a knowing party to fraud.

Bank holidays will extend the clearance period. Remember to add an extra day(s) if there are one or more English bank holidays between the day on which the cheque is paid in and the day indicated for withdrawal / clearance with certainty.