HANSARD

User Guide



Change of Nominated Bank Details

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Change of Nominated Bank Details

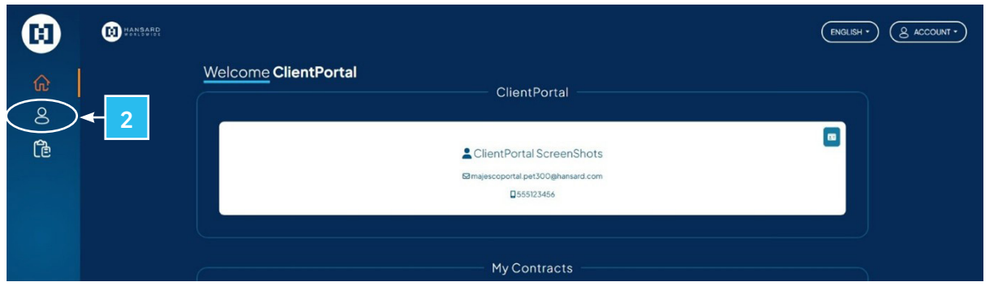
To ensure the seamless processing of any payments out of your contract, it is important to keep your nominated bank details accurate and up to date on your Hansard Online Account.

The following guide provides all the information you need to add new or amend existing bank details.

NAVIGATE TO THE BANK DETAILS SECTION ON YOUR HANSARD ONLINE ACCOUNT

1 Log into your Hansard Online Account

2 Select the 'Profile' icon on the left-hand panel

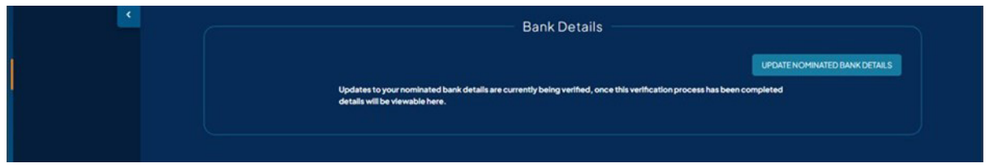


3 Select 'Bank Details'

4 To update, select 'Update Nominated Bank Details' in the top right-hand corner



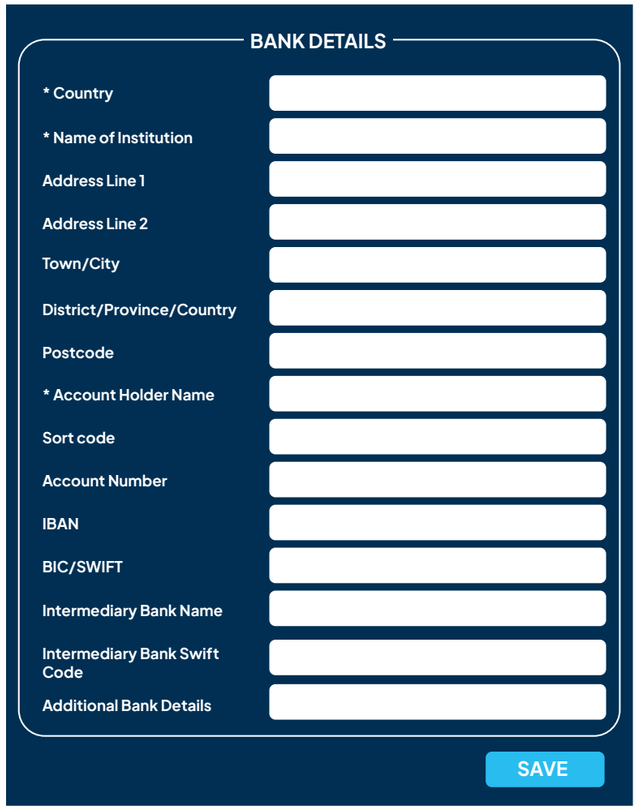
Important Note: If you have already submitted a change, you will see the below message. Please do not add further bank details while awaiting verification.



ADD OR AMEND BANK DETAILS

The following window will appear enabling you to add or replace nominated bank details. Once complete, click save.

Mandatory fields that must be completed are in **bold**.



- **Select the country where the clients bank is located**
- **Name of the Bank i.e. Banco Ban San Jose, HSBC etc**
- **Bank Address (line 1 must be completed)**
- **Bank Address (line 2 must be completed)**
- Bank Address
- Bank Address
- Bank Address
- **Client name / Account holder**
- UK/IOM/Channel Island accounts that are receiving GBP
- Clients Bank account number (if Mexican bank) input clabe here
- IBAN for European, Middle East, Caribbean and Central/South American banks
- BIC/Swift Code **(Required for International Payments)**
- Routing Bank details (Bank Name) i.e. Bank of America
- Routing Bank Swift/Bic code i.e. **BOFAUS3N**
- Any additional details, ABA number, tax reference etc

***IBAN** - depending on the country, the IBAN will show the country code, bank codes, account numbers and any branch codes e.g., UK IBAN = GBXX 4 letter bank code, 6–digit sort code and 8–digit account number. Bank accounts in some countries do not have an IBAN. (IBAN member states only), if an IBAN is not available please provide an account number.

TROUBLESHOOTING

If you are receiving a verification error, please check the below:

- **Invalid characters** - fields must not contain any of the following:
  - XXX, Gaps and Punctuation - such as hyphens, commas, full stop and dashes.
- **Mandatory fields** must not be left blank, that includes:
  - Country
  - Name of Institution
  - Address line 1 & 2
  - Account Holder Name

The following information provides guidance on how bank details must be entered depending on specific countries and currencies. Please ensure that you read this information before submitting your details and that all information is entered in the designated fields where specified.

COUNTRY GUIDANCE

This is the country your payment is going to.

Country	Notes
USA	Any routing or ABA numbers must be entered into the 'Additional Bank Details' field.
Canada	Transit or institution number to be added into the 'Additional Bank Details' field.
Mexico	Clabe must be entered into the 'Account Number' field
Oman	IBAN and Swift Code must be entered, regardless of currency
Turkey	IBAN and Swift Code must be entered, regardless of currency
India	IFSC code must be entered into the 'Additional Bank Details' field.
Taiwan, Malaysia, Hong Kong and China	Country, Name of Institution, Address Line 1, Address Line 2, Account Holder Name, Account number and Swift Code must be entered.
Brazil	IBAN and Swift Code must be entered. Payments to exchange houses such as, Banco Rendimento, Banco Confidence/Travelex and BS2 require a proof of account letter from the corresponding bank. A copy of the letter should be sent to clientservicessupport@hansard.com following completion of the new bank details.
Japan	Bank Code (Swift/BIC), Account Number, Branch Code* must be entered. *Enter the Branch Code in the 'Sort Code' field only when paying to a **Japanese bank**. You must contact your bank to confirm whether you can receive an overseas payment from the Isle of Man and to check if intermediary bank details are required. You should also notify the bank to expect an overseas payment to prevent unnecessary delays. Branch Name must be entered in the 'Additional Bank Details' field.
Russia – Unsanctioned Banks Only	**Note**: Any Russian client's paying to a country where they are not resident are required to submit a certified copy of proof of account. The document must be in the original language with a translated copy also provided. Please e-mail Client Services Support clientservicessupport@hansard.com following completion of the new bank details to provide appropriate evidence.

CURRENCY GUIDANCE

This is the currency your payment will be made in.

You must enter all following mandatory fields (Country, Name of Institution, Address Line 1, Address Line 2, Account Holder Name) in addition to the below:

Currency	Notes
GBP	Account number and Sort Code. Sort code is 6 digits and account number 8 digits for payments in GBP to UK, Isle of Man, Jersey, Guernsey, and Gibraltar.
EUR	Swift Code and IBAN (IBAN member states only). *If an IBAN is not available please provide an account number.
USD to a UK Bank	IBAN and Swift Code
USA and USD	IBAN and Swift Code. You may provide ABA or routing number (USA version of sort code) in the 'Additional Bank Details' field.
JPY	Bank code (Swift/BIC), Branch Name, Branch Code*, Account Name, Account Number. *Enter the Branch Code in the 'Sort Code' field only when paying to a Japanese bank.
AED	IBAN and Swift Code

OTHER CONSIDERATIONS

- **Cross Jurisdictional Payments**
  Cross jurisdictional payments i.e. bank account is in a country other than that which a client is resident will require explanation/rational.
  Please e-mail Client Services Support clientservicessupport@hansard.com following completion of the new bank details to provide appropriate detail.

- **Joint Policyholders**
  Joint policy holders paying to an account in a sole name will be subject to security call.

- **Hansard Europe (HE Dac) Policyholders**
  Please ensure you enter: Country, Name of Institution, Address line 1, Address line 2, Account Holder Name, IBAN and Swift (dependent on jurisdiction) regardless of currency.

- **Non-Hansard Europe (HE Dac) Policyholders with a bank account held in the United Kingdom, Jersey, Guernsey, Isle of Man and Gibraltar AND your policy currency is GBP.**
  Please ensure you enter: Country, Name of Institution, Address line 1, Address line 2, Account Holder Name, Sort Code and Account Number.

- **Union Policyholders**
  Please ensure you enter: Country, Name of Institution, Address line 1, Address line 2, Account Holder Name, Swift and IBAN.

- **Hansard International Japan Policyholders**
  Please ensure you enter: Country, Name of Institution, Address line 1, Address line 2, Account Holder Name, Bank code (Swift/BIC), Account Number and Branch Code (enter the Branch Code in the 'Sort Code' field only when paying to a Japanese bank) and Branch Name (must be entered in the 'Additional Details' field).
  You must contact their bank to confirm whether they can receive an overseas payment from the Isle of Man and to check if intermediary bank details are required. They should also notify their bank to expect an overseas payment to prevent unnecessary delays.

- **ID and Address Verification**
  You should also ensure your identification and address verification are up to date as we will not be able to process any payments unless confirmed. For help updating this information please refer to the ID and Address Verification Guide.





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