

# Supporting Documents | UNIT 1.42.

## C/W REQUEST PROCESSING

Fig 1.1.

### HOW TO CALCULATE C/W REQUEST | BANKING WORKING DAYS

#### WITHIN 24 HRS

**This refers to Banking Working Days.**

If you sent a Query on **Monday**, **24Hrs** will be the next working day; **Tuesday**.

If you sent a Query on **Tuesday** before 4pm, then **24Hrs** will start from the **next working day; Thursday**. Your query may not get processed until **Monday**, as we will need a full day to process the query.

If you sent a Query on **Tuesday** after 4pm, then **24Hrs** will start from the **next working day; Thursday**. Your query may not get processed until **Tuesday**, as we will need a full day to process the query; Monday, to get the item ready for Tuesday.

If you sent a Query on **Thursday** before 4pm, then **24Hrs** will start from the **next working day; Monday**, where Your query may not get processed until **Monday**, as we will need a full day to process the query. The item will be ready on Tuesday.

If you sent a Query on **Thursday** after, then **24Hrs** will start from the **next working day; Monday**, where Your query will not get processed until **Monday**. The 24Hrs will start from Monday when it is processed, and will not be ready until the next working day; Thursday.

If you sent a Query on **Friday** before 4pm, then **24Hrs** will start from the **next working day; Monday**, where Your query may not get processed until **Monday**, as we will need a full day to process the query. The item will be ready on Tuesday.

If you sent a Query on **Friday** after, then **24Hrs** will start from the **next working day; Monday**, where Your query will not get processed until **Monday**. The 24Hrs will start from Monday when it is processed, and will not be ready until the **next working day; Thursday**.

If you sent a Query on a **Saturday**, then **24Hrs** will start from the **next working day; Monday**, where Your query may not get processed until **Monday**, as we will need a full day to process the query. The item will be ready on Tuesday.

If you sent a Query on a **Saturday**, then **24Hrs** will start from the **next working day; Monday**, where Your query will not get processed until **Monday**. The 24Hrs will start from Monday through to Tuesday, when it is processed; and will not be ready until the **next working day; Thursday**.

Banking Working days, means the 3 Days per week that the Bank operates.  
This means Mondays, Tuesdays and Thursdays.

### 3 to 4 Banking Working Days

If you sent a Request on **Monday** at any time before 4pm, then **Monday** will be the first Banking working day.

Tuesday = 2<sup>nd</sup> Day  
Thursday = 3<sup>rd</sup> Day  
Monday = 4<sup>th</sup> Day  
Tuesday = 5<sup>th</sup> Day

Your **Query** will be answered by Monday if it was before **4pm**, and **Tuesday** if it was sent before 4pm, but after **3,51pm**. This is because the Public Accountants finish tasking by **3,51pm** and therefore would not see the query until the next working day.

We don't run a Consumer Banking System, but a Savings and Investment based Banking Model, that requires Specialists, Contract Financiers, Chartered Accountants and Public Accountants regulated by the FCA. They only work 3 Days Per week, unlike Wholesale Bankers, who operate 5 Days a week from 9am to 6pm or later

# HOW TO CALCULATE THE BANKING WORKING DAYS FOR GENERAL QUERIES

## Fig 1.1.2

### QUERIES SENT ON A TUESDAY

If your Query is sent before 4pm on Tuesday, it will be processed from Tuesday as Day 1.

If it is sent after 4pm, it will be processed the next working day. Thursday will then be the **next working day**.

### QUERIES SENT ON THURSDAYS

If your Query is sent before **4pm** on a **Thursday**, it will be processed from **Thursday** as **Day 1**.

If the query is sent after **4pm**, it will be processed the next working day. Monday will then be the **next working day**. Your query will be processed from Monday. The weekend won't count as working day, as there will be no one at our processing centre to process the query.

### QUERIES SENT ON A FRIDAY

If you send a query on Friday, it will not be processed until the next Banking working day; Monday, unless it relates to the **Banking Essential List** Criteria.

It is advisable that you send your queries before **4pm** on a **Banking Working day** to get your query answered quicker.

### QUERIES SENT ON A SATURDAY OR SUNDAY

Queries send on a Saturday or the weekend won't be answered until the next working day; Monday. This is also for receipts of Credits sent via Bank – to -Bank method. Receipts will be sent the next Banking working day unless it is over £10,500.00 GBP. If it is over this amount, we will work to get you an acknowledgement of Bank Credit via email.

### QUERIES SENT ON A SUNDAY

No queries or Phone calls will be taken on a Sunday. No Items on the Essential List will be processed on a Sunday at any time.

Fig 1.1.3

### BANKING WORKING DAYS ROTA

Monday = Next Banking Working Day  
= Tuesday

Tuesday = Next Banking Working Day  
= Thursday

Thursday = Next Banking Working Day  
Monday

### FURTHER EXPLANATIONS

7 Banking Working days

**7 Banking Working days** from 14 Feb  
= 01 March 2021

*This is how to count 7 Banking Working Days.*  
Sent between 10,30am – 4pm  
= 01 March

Sent after 4pm  
= 02 March

## FURTHER BANKING TECHNICAL EXPLANATIONS

### 10 Banking Working Days

**10 Banking Working days** from 14 Feb  
= **08 March 2021**

*This is how to count 10 Banking Working Days.*

Sent between 10,30am – 4pm  
= **08 March approx.**

If sent **16 February**, and 10 Working Days processing then,

and sent after 4pm  
= **12 March**

#### Fig 1.1.4

##### **HOW LONG DOES A C/W (CASH WITHDRAWAL) REQUEST TAKE TO PROCESS ONLINE.**

It takes **3 to 4** Working days to process the transaction if it is over **£235.00 GBP** where you will be sent a Banking **Transaction Reference**.

Day 3 to 4 = **Wait for a Banking Transaction Reference**.

Day 4 = After confirmation of the Banking **Transaction Reference**, we can then send you an estimated Date.

#### Fig 1.1.5

##### **ESTIMATED DATE**

This is not the actual date the Credit will reach your Account, as some Banks take longer than others to process.

HCCU will send the Credit on Friday, but it may not get processed by the next working day. Please leave time for the Credit to reach your Account the next working day before sending numerous emails about the C/W Request.

We will not tolerate nuisances regarding chasing up Interest Credits. If you've miss calculated the dates, and persist to send numerous emails, your Account will be closed down.

**Fig 1.1.6**

**QUERY TYPE**

We do not do call backs unless it is urgent or Essential.

**Non – Essential List**

Chasing up an Interest Statement (Processed via Email)

Chasing up a Bank Account Statement (Processed via Email)

Finding out about General Products (Schedule an appointment with Customer Care)

How does the Platform work (Processed via Email)

How to do a C/W Request (Processed via Email)

Update on Application (Processed via Email)

Update on Referral Activity (Processed via Email)

Updates on Referral Lump Sum Deposits (Processed via Email)

Promo Registration (Processed via Email)

International Money Transfers. (Processed via Email)

Basic Personal Banking Procedure

Fig 1.1.7

## QUERY TYPE

### Essential List

This is a non – exhaustive list of what the Bank considers Essential and therefore will give you a call back regarding the Account by a Customer Care Rep or Specialist.

Crediting your Account over **£1,200.00 GBP** and trying to get confirmation

Referring someone who wants to send a Lump Sum **£2,400.00 GBP** or more

Trying to Upgrade your Account

Starting a Mortgage Saving Facility

Sending a Lump Sum to a DAMS Account over **£4,200.00 GBP**

If your query doesn't fall within this criteria, you will be emailed. Please expect an email first, before a Call back is performed, due to the quantity of queries that **HCCU Platform** gets per day, and therefore can only respond to essential calls only.  
Thank you for your co-operation.

Fig 1.1.8

## **IN - STORE TRANSACTIONS**

Please provide the in – Store Cashier, Agency, or Vendor with a **Banking Reference Transaction number** before trying to perform a C/W Request. Please send the C/W Request via Email or **TXT Phone** from the Instructional.

This should be done before you visit the **HCCU Branch** in Person.

Please carefully read the Supporting Documents on Starting a C/W Request Online.

- a.** Send a C/W Script to **HCCU** via Email or official **TXT Phone**.
- b.** You will receive a **Transaction Reference Number** via the method that you used to do the **C/W Request**. It will always be the same method that you sent the C/W Request at first.

In -Store Transactions are usually the done the same day.

## CASH LIMITS

**£320.00 GBP Per Day.**

**£320.00 GBP Per Day** is the CASH Limit on all Accounts.

No more than 2 Cash Withdrawals OTC (*Over the Counter*) Per Month up to **£320.00 GBP** in – Store or In Branch unless prior authorisation from the authorisation centre.

If you would like a larger amount, this should be done by sending a Script via email or via TXT Phone to your nominated Bank Account.

There is a waiting time Threshold on larger CASH amounts. You should refer to the Threshold Banking Guide. The Threshold Banking Guide would have been sent to you via Email, and you should refer to it.

### **EXCEPTIONS | C/W CASH LIMIT**

You can take CASH beyond the Banks OTC Limit, if it is a CASH Bonus that you've accrued via a Promo, or Affiliate Program. This must pre- approved with a valid Banking Reference.

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