



INSTRUCTION CIRCULAR
NUMBER.....110

SUBJECT PROCEDURE FOR DESPATCH OF BLANK TRAVELLERS CHEQUES BY POST	PAGE 284
	DATE May 10, 1983
	QUERIES TO: Travellers Cheques Division

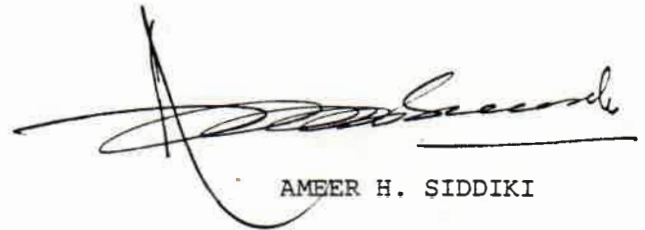
We enclose detailed procedure for sale of blank BCC Travellers Cheques by post to the customers of our bank and members of recognised clubs/institutions with which prior arrangements have been made.

Before implementing these procedures, branches should ascertain the amount of insurance limit from their local Post Office up to which BCC Travellers Cheques can be sent by post.

If clarification is needed, please do not hesitate to write to BCC Travellers Cheques Division.



A. HAFEEZ



AMEER H. SIDDIKI

PROCEDURE FOR DESPATCH OF
BLANK BCC TRAVELLERS CHEQUES
BY POST

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PROCEDURE FOR DESPATCH OF BLANK TRAVELLERS CHEQUES BY POST

RECEIPT OF REQUEST AND ISSUE OF TRAVELLERS CHEQUES :

1. The facility for purchase of BCC Travellers Cheques by mail is available to customers of our bank and to the members of recognised clubs and institutions with which the bank has made prior arrangements.
2. Every person desirous of availing the facility should make a request in writing giving details of his account number/membership number, name of branch where his account is maintained/the name of the club/institution of which he is a member, currency, denomination and value of Travellers Cheques required.
3. On receipt of the application :
 - i) if the applicant maintains an account with your branch, verify that his/her signature agrees with the specimen signature recorded at the time of opening the account.
 - ii) if the applicant does not maintain an account with your branch, confirm that his/her signature on the application agrees with the signature on the cheque sent with the application.
4. Check the amount of Travellers Cheques required. The amount should be within the limit of insurance cover provided by the local Post Office for security items. In any case, it should not be more than U.S.\$ 2,500.
5. If the amount of Travellers Cheques is under U.S.\$ 2,500 but more than the Post Office insurance limit, the Cheques should be posted to the customer in smaller lots within the insurable amount.
6. If the purchaser maintains an account with your branch and has authorised you to debit the cost of Travellers Cheques to his account, prepare necessary debit vouchers and obtain the signatures of two authorised signatories of the branch.

7. Post the debit voucher to customer's account. While posting the voucher, ensure that a clear balance is available in the account. Overdrafts should not be allowed unless overdraft limit is agreed with the customer or any other alternative arrangement has been made. Post credit voucher to "Sundry Creditors - Misc", pending remittance of sales proceeds to BCC TC Division as explained in Para 20.
8. Handover the debit voucher to the cashier and collect the necessary Travellers Cheques from him/her alongwith the relative Purchase Agreement Form duly completed.
9. If the applicant has sent a cheque in payment of the cost of Travellers Cheques, calculate the amount recoverable from him and confirm that the amount of the cheque is adequate. Send the cheque for collection/clearing. The Travellers Cheques should be mailed to the applicant only when the cheque has cleared and funds are credited to our account.
10. Prepare a three part letter addressed to the customer as per the draft given in Appendix B. The first two copies are to be sent to the customer with the Travellers Cheques as explained in Para 11.
11. Place the Travellers Cheques, "Issuers Copy" and "Purchasers Copy" of Purchase Agreement Form and the first two copies of the letter in an envelope suitable for posting security documents. Do not enclose the debit advice. Enclose a self-addressed envelope of your branch.
12. Write the address of the customer on the envelope, as mentioned in the application. If this address is different from the address recorded with the bank, write a letter to the account holder to obtain his authority to change address.
13. Seal the envelope securely.
14. Post the envelope under 'registered insured' classification.
15. Obtain the acknowledgement slip from the Post Office and write the receipt number and the Post Office location on the original application of the customer.
16. Post debit advice to the account holder at the address recorded with the bank.

17. Diarise for receipt of acknowledgement from the customer giving due allowance for the time of transit.
18. File the original request, postal acknowledgement and remaining copy of the letter written (Appendix B) as per Para 10 in the 'Account File'.

RECEIPT OF ACKNOWLEDGEMENT OR FOLLOW UP :

19. Receive acknowledgement on the copy of letter referred to in Para 10 above and the 'Issuer Copy' of Purchase Agreement Form from the customer.
20. Remit sales proceeds to BCC Travellers Cheques Division alongwith 'Issuer Copy' (white) of Purchase Agreement by reversing the amount credited to "Sundry Creditors - Misc" as referred in Para 7.
21. Verify his signature with his specimen recorded on the application. If there is any difference in the signature, contact the customer immediately under advice to the BCC Travellers Cheques Division.
22. File the acknowledgements in the relative Account File.
23. In case the acknowledgement is not received until the date diarised, send a reminder as per the specimen given in Appendix C.
24. Write the date when reminder is issued on the copy of the letter filed in the Account File. Diarise for receipt of acknowledgement.
25. When acknowledgement is received, verify customer's signature with reference to specimen recorded with the Bank. File acknowledgement in the relative Account File.

REPORT OF LOSS OF TRAVELLERS CHEQUES :

26. On receipt of reminder from the customer for Travellers Cheques or advice of non-receipt of Travellers Cheques, give details of despatch of Travellers Cheques to him as per the letter given in Appendix D. Enclose one Refund Claim Form alongwith the letter.

27. Request the customer to check receipt of Travellers Cheques at his local Post Office. In case he has still not received the Travellers Cheques, ask him to reconfirm non-receipt of Travellers Cheques. Request him to return the Refund Claim Form.
28. Write to local Post Office about the loss of Travellers Cheques posted by you giving postal acknowledgement details and claim refund under insurance cover.
29. Inform particulars of Travellers Cheques reported lost to Travellers Cheques Division.

REFUND OF AMOUNT :

30. Receive Refund Claim Form (TC8) from the customer.
31. Verify his signature with his specimen recorded with the Bank.
32. Follow the procedure for refund as laid down in 'Branch Refund Procedure Manual' and send the Refund Claim Form to the BCC Travellers Cheques Division, who will authorise the refund/replacement of Travellers Cheques.
33. On receipt of the authorisation from BCC Travellers Cheques Division send fresh Travellers Cheques to the customer as explained in Para 11.
34. File a copy of Refund Claim Form in the relative Account File after writing the date on which the fresh Travellers Cheques were sent to the customer.
35. Follow up enquiries made with local Post Office as per step 28 above and obtain insurance claim.
36. Remit the insurance claim to BCC Travellers Cheques Division, London giving details of the claim.
37. Receive acknowledgement from the customer and file in the relative Account File.

38. Inform the customer that he should send the original Travellers Cheques, if received, back to the sending office after writing in ink the word "VOID" on the face of these cheques.

TO BE TYPED ON BRANCH LETTERHEAD

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Dear Sir,

We thank you for your letter dated _____ requesting issue of BCC Travellers Cheques and send them by post to you.

We have this day sent the BCC Travellers Cheques as per the details given in the 'Purchase Agreement' enclosed. On receipt of the cheques, kindly return the duplicate of this letter and the white copy of the Purchase Agreement, duly signed, in the enclosed envelope and retain the one marked the purchaser's copy with you. For your safety and protection, please note the following points carefully :-

1. As soon as the Travellers Cheques are received by you, please affix your signature in permanent ink in the signature panel provided on the upper right hand corner of the cheque. This signature must be identical to the signature affixed by you in the purchase agreement form and the original letter of application made by you. Please note that we shall pay each cheque in accordance with its terms when the signatures and counter-signatures thereon are signed by the same individual, whether or not by the purchaser
2. Please ensure to keep the copy of the purchase agreement form separate from the Travellers Cheques. This will be required as proof of identification for claiming immediate refunds in case the cheques happen to be lost or stolen.

We are pleased to be of service to you.

Yours faithfully,

Manager

TO BE TYPED ON BRANCH LETTERHEAD

_____ 198 _____

Dear Sir,

We thank you for your letter dated _____ requesting issue of BCC Travellers Cheques and send them by post to you.

We have this day sent the BCC Travellers Cheques as per the details given in the 'Purchase Agreement' enclosed. On receipt of the cheques, kindly return the duplicate of this letter and the white copy of the Purchase Agreement, duly signed, in the enclosed envelope and retain the one marked the purchaser's copy with you. For your safety and protection, please note the following points carefully :-

1. As soon as the Travellers Cheques are received by you, please affix your signature in permanent ink in the signature panel provided on the upper right hand corner of the cheque. This signature must be identical to the signature affixed by you in the purchase agreement form and the original letter of application made by you. Please note that we shall pay each cheque in accordance with its terms when the signatures and counter-signatures thereon are signed by the same individual, whether or not by the purchaser
2. Please ensure to keep the copy of the purchase agreement form separate from the Travellers Cheques. This will be required as proof of identification for claiming immediate refunds in case the cheques happen to be lost or stolen.

We are pleased to be of service to you.

Yours faithfully,

Manager

I confirm having received the Travellers Cheques of the value of US\$ _____ as per details given on the enclosed Purchase Agreement (white copy) and have also noted the above points.

Signature of the customer_____
Date

TO BE TYPED ON BRANCH LETTERHEAD

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Dear Sir,

In response to your request dated _____, we have on _____ mailed BCC Travellers Cheques amounting to U.S.\$/£ _____ alongwith 'Issuers' and 'Purchasers' copies of Purchase Agreement, under registered insurance cover, receipt number _____ issued by _____ Post Office.

As we have not received 'Issuers' copy of the Purchase Agreement, duly signed by you so far, may we request you to kindly expedite its despatch.

In case you have not received the cheques, kindly enquire from the local Post Office the reasons for non-delivery of the envelope, quoting the above receipt number.

Yours truly,

Manager

TO BE TYPED ON BRANCH LETTERHEAD

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Dear Sir,

We refer to your letter dated _____ advising non-receipt of BCC Travellers Cheques.

We sent the following Travellers Cheques under registered insured cover and hold receipt number _____ from _____ Post Office.

Kindly make necessary enquiries at your local Post Office. If you have still not received the Travellers Cheques, kindly complete the enclosed Refund Claim Form and return the same to us after signing at the place marked 'X' to enable us to send replacement Cheques to you.

Serial Number	From	To	To	Qty	Den	Amount

Yours faithfully,

Manager



TRAVELLERS CHEQUES REFUND CLAIM FORM

REFUND REFERRAL NUMBER					

NOTE TO CLAIMANT: PLEASE COMPLETE QUESTIONS UP TO AND INCLUDING NUMBER 30 IN YOUR OWN HANDWRITING.

1 FULL NAME OF CLAIMANT (NO INITIALS)—PLEASE PRINT

TITLE MR MRS MISS MS—PLEASE INDICATE

2 PERMANENT HOME ADDRESS

3 TELEPHONE

4 TEMPORARY ADDRESS

5 TELEPHONE

6 DATE OF DEPARTURE

7 ITINERARY

8 OCCUPATION

9 EMPLOYER'S NAME ADDRESS AND TELEPHONE

10 FINANCIAL REFERENCES—NAME

BRANCH

ACCOUNT NO

NAME

BRANCH

ACCOUNT NO

11 PERSONAL REFERENCE—NAME

ADDRESS

12 PHYSICAL DESCRIPTION

HEIGHT

WEIGHT

HAIR COLOR

EYE COLOR

COMPLEXION

13 DATE OF BIRTH MONTH DAY YEAR

PLACE OF BIRTH CITY

STATE / PROVINCE

COUNTRY

14 SERIAL NUMBERS OF MISSING VISA TRAVELLERS CHEQUES

SERIAL NUMBER—FROM	TO	QTY	CUR/DEN	AMOUNT

TOTAL LOST

15 DATE OF PURCHASE MONTH DAY YEAR

16 AMOUNT OF PURCHASE

17 PURCHASED FROM—NAME

ADDRESS / BRANCH

18 DATE OF LOSS MONTH DAY YEAR

19 PLACE OF LOSS

20 DETAILS OF LOSS INCLUDING TIME FIRST DISCOVERED

21 WAS YOUR PASSPORT LOST? IF SO INDICATE NUMBER

OTHER ITEMS OF IDENTIFICATION LOST

22 OTHER ISSUER'S CHEQUES LOST AT SAME TIME

ISSUER'S NAME

AMOUNT

23 WERE POLICE NOTIFIED? YES LOCATION REPORT NO DATE
 NO IF NO EXPLAIN

24 WERE CHEQUES SIGNED IN UPPER RIGHT CORNER AT TIME OF LOSS? YES NO
IF NO EXPLAIN

25 WERE CHEQUES COUNTERSIGNED IN LOWER LEFT CORNER AT TIME OF LOSS? YES NO
IF YES EXPLAIN

26 WAS PAYEE INDICATED ON CHEQUES AT TIME OF LOSS? YES NO
IF YES EXPLAIN

27 GIVE DETAILS OF LAST CHEQUE CASHED BEFORE LOSS WAS DISCOVERED.
SERIAL NUMBER PLACE DATE

28 SERIAL NUMBERS OF CHEQUES STILL IN YOUR POSSESSION

29 HAVE YOU PREVIOUSLY REQUESTED A REFUND FOR LOST TRAVELLERS CHEQUES FROM ANY ISSUER? YES NO
IF YES GIVE DETAILS ISSUER AMOUNT DATE

30 I HEREBY REQUEST A REFUND IN THE SUM OF _____ AND AUTHORIZE THE ISSUER OF THE ABOVE-DESCRIBED CHEQUES TO CONTACT ANY OR ALL OF THE REFERENCES WHOSE NAMES AND ADDRESSES I HAVE PROVIDED I DECLARE THAT I HAVE NOT PARTED WITH THE CHEQUES IN CONNECTION WITH A WAGER OR GAME OF CHANCE AND THAT THE INFORMATION I HAVE PROVIDED IS COMPLETE, TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE SHOULD ANY STATEMENT BE FOUND UNTRUE OR INCORRECT I UNDERSTAND THAT THE ISSUER MAY REFUSE THE REFUND FURTHER I DECLARE THAT I HAVE NO KNOWLEDGE OR SUSPICION OF THE PRESENT LOCATION OF THE CHEQUES REPORTED MISSING AND (I) SHOULD THEY COME INTO MY POSSESSION I WILL DELIVER THEM TO THE ISSUER WITHOUT DELAY OR (II) SHOULD I SUBSEQUENTLY ACQUIRE KNOWLEDGE OR SUSPICION OF THEIR LOCATION I WILL ADVISE THE ISSUER IMMEDIATELY

SIGNATURE OF CLAIMANT X DATE

TO BE COMPLETED BY REFUND LOCATION

31 SIGNATURE OF CLAIMANT WITNESSED BY - SIGN NAME PRINT NAME
REFUND LOCATION NAME

ADDRESS

32 CLAIMANT'S IDENTIFICATION - PASSPORT NO AND COUNTRY
DRIVER'S LICENSE NO - STATE/COUNTRY
OR OTHER POSITIVE IDENTIFICATION

33 AMOUNT REFUNDED IN CHEQUES IN CASH BALANCE DUE