



**Crediting and debiting
building society accounts**
Service user's guide



About this guide

This guide helps Bacs® service users address Direct Credit and Direct Debit payments to building society accounts with nonstandard account details.

To help service users, this guide also includes former building societies with nonstandard accounts.

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Note: Changes to this year's entries are marked in blue text.

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1 Introduction

Many building societies and former building societies have accounts that use nonstandard account details. The information in this guide will help Bacs service users use those details to address Direct Credit and Direct Debit payments to those accounts.

This guide has been written with information provided by the relevant institutions. The institutions listed may accept Direct Credit and/or Direct Debit transactions for accounts not listed. For more information on any of the institutions, contact them directly.

Institutions not included in this guide may still accept Direct Credit and/or Direct Debit payments. Contact the institution for more information. The ISCD (industry sorting code directory) and the EISCD (extended industry sorting code directory) contain a complete list of sorting codes and the types of Bacs payments each sorting code accepts.

Using this guide

The table below shows the destination details needed to address Direct Credit and Direct Debit payment instructions to an account via the Bacs service, and the field in the payment instruction that the information is used.

| Details | Length | Field |
|----------------------------|--|----------|
| Destination sorting code | 6 numerals | Field 1 |
| Destination account number | 8 numerals | Field 2 |
| Destination account name | 18 characters (if it is longer than 18 characters it may be abbreviated by the originator) | Field 11 |

Some building society and former building society accounts do not have exclusive use of a sorting code and/or do not have 8-digit account numbers. Therefore, field 10, the user's reference, is often used to provide additional information to help receiving institutions apply Direct Credit payments. In Direct Debit records, field 10 must be used for the Direct Debit reference.

This guide describes what needs to be included in fields 1, 2 and, for Direct Credits, field 10 of the payment instruction sent for Bacs processing. Unless otherwise stated, field 11 should always contain the destination account name.

For each institution listed, tables give details of how to address Direct Credit and/or Direct Debit payments. The table below describes the information provided in this guide. This information should be used when creating your submission to Bacs.

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|---|---|---|---|
| | Field 1 | Field 2 | Field 10 | |
| The types of accounts the information is applicable to. | The destination sorting code. <i>Note: When the sorting code is used in a payment instruction, the hyphens must be omitted. For example, if the table says field 1 is 00-00-00 it must be entered into the payment instruction as 000000</i> | The destination account number. This must always be 8 digits and numeric. This may be the customer's own account number or a general account number for the building society. Where a listing shows an 8-digit number, this should be used in the payment instruction. | This column is only displayed for Direct Credit information. For Direct Debits, this must contain the Direct Debit reference number. Normally, field 10 is used when field 2 contains a general account number for the building society. This field is then used to identify the account holder. It will often be used for the customer's roll/account number. | This column is only displayed for Direct Credit information. This is the day in the three-day processing cycle that the funds will normally be applied to the customer's account. |

Institutions are listed alphabetically in this guide starting on the next page. For a list of sorting codes included in this guide see section 3, page 50.

2 Institutions

Alliance & Leicester

For further information on the details in this section use the following contacts:

- For Cashplus and Collection accounts: 0116 200 3844
- For Alliance & Leicester and Alliance accounts: 0870 900 1177

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--|--|--|-------------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Cashplus | 72-58-26 | Customer's 8-digit Cashplus reference number. <i>Note: This appears at the bottom of the customer's Cashplus card. The account number that starts 201 and also appears on the card, must not be used.</i> | Not required. | Day 3 |
| Collection account | 72-58-10 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's 11-digit account number. | Day 3 |
| Alliance & Leicester and Alliance accounts | 72-50-00 to 72-50-06 72-60-00 to 72-60-06 89-10-00 to 89-10-06 89-20-00 to 89-20-06 (See field 2 for more information) | The first digit of the customer's 9-digit account number must be used as the last digit of the sorting code in field 1. The remaining 8 digits should be entered in field 2. Eg For account number 123456789: • Field 1: 726001 • Field 2: 23456789 | Not required. | Day 3 |

Alliance & Leicester (continued)

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|--|--|---|
| | Field 1 | Field 2 |
| Cashplus | 72-58-26 | Customer's 8-digit Cashplus reference number. <i>Note: This appears at the bottom of the customer's Cashplus card. The account number that starts 201 and also appears on the card, must not be used.</i> |
| Alliance & Leicester and Alliance Accounts | 72-50-00 to 72-50-06 72-56-11 to 72-56-16 72-60-00 to 72-60-06 72-66-11 to 72-66-16 89-16-11 to 89-16-16 89-26-11 to 89-26-16 (See field 2 for more information) | The first digit of the customer's account number must be used as the last digit of the sorting code in field 1. The remaining 8 digits should be entered in field 2. Eg For account number 123456789 • Field 1: 725611 • Field 2: 23456789 |

Barnsley Building Society

For further information on the details in this section use the following contacts:

- Customer Services
0800 923 0045

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|--|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 62-17-19 | The first 8 digits of the customer's building society account number | Customer's 10-digit building society account number. Field 11 may be used as an alternative to field 10 if necessary | Day 3 |

Bath Building Society

For further information on the details in this section contact:

- [Customer Support Department](#)
01225 423 271

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|--|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 62-30-45 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's 8 digit roll number. | Day 3 |

Birmingham Midshires

For further information on the details in this section contact:

- Banking Operations department
01902 302 827

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|----------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 20-97-78 | 00968773 | Customer's account number. | Day 3 |

Bradford & Bingley

For further information on the details in this section contact:

- Customer Contact Centre
0845 600 8885 (option 3)

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|--|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Accounts with sorting code 13-40-00 | 13-40-00 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's 12-character account number. It will be in the format: <ul style="list-style-type: none"> • 3 numerals • 1 letter and space or 2 letters • 6 numerals • 1 letter. Eg 123A 123456A or 123AB123456A | Day 3 |
| Accounts with sorting code 13-40-12 to 13-40-17 | 13-40-12 to 13-40-17 | Customer's 8-digit account number. | Customer's building society account number. This is a 14 character number made up of the: <ul style="list-style-type: none"> • 6 digit sorting code; and • 8 digit account number. Eg 13401212345678 | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | | | | | | | | | | | | | |
|-------------------|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| | Field 1 | Field 2 | | | | | | | | | | | | |
| Timesaver account | 13-41-21 | Convert the customer's Timesaver account number into an 8 digit number. To do this: <ul style="list-style-type: none"> • Omit the first 3 numerals and the following 2 letters • Use the next 6 numerals • Convert the final letter to a 2-digit number as follows and add it to the end of the 6 numerals: <table style="width: 100%; border: none;"> <tr> <td>A = 10</td> <td>B = 09</td> <td>C = 08</td> <td>D = 07</td> <td>E = 06</td> <td>F = 05</td> </tr> <tr> <td>G = 04</td> <td>H = 03</td> <td>J = 02</td> <td>K = 01</td> <td>N = 00</td> <td></td> </tr> </table> Eg For 123AB123456A use 12345610 | A = 10 | B = 09 | C = 08 | D = 07 | E = 06 | F = 05 | G = 04 | H = 03 | J = 02 | K = 01 | N = 00 | |
| A = 10 | B = 09 | C = 08 | D = 07 | E = 06 | F = 05 | | | | | | | | | |
| G = 04 | H = 03 | J = 02 | K = 01 | N = 00 | | | | | | | | | | |

Bristol & West Mortgages

For further information on the details in this section contact:

- 0117 943 2006

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|----------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 57-11-84 | 53731530 | Customer's account number. | Day 4 |

Britannia Building Society

For further information on the details in this section contact:

- Financial Operations department
01538 391 063

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|--|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 57-13-27 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's 8 or 9 digit account number. | Day 3 |

Cambridge Building Society

For further information on the details in this section contact:

- Cambridge Building Society's Bacs helpline
[01223 727 753](tel:01223727753)

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 20-17-22 | 40338346 | Customer's 10-digit account number. Alternatively, the customer's 10-digit account number can be put in field 11. | Day 3 |

Chelsea Building Society

For further information on the details in this section contact:

- 0845 744 6622

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------------------|--|------------------------------------|--------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investor and mortgage accounts | 08-60-72 | Customer's 8 digit account number. | Customer's account name. | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|-------------------------------------|--|------------------------------------|
| | Field 1 | Field 2 |
| Capital, Classic and Chelsea Shares | 08-60-72 | Customer's 8 digit account number. |

Chelsea Building Society – Internet accounts

For further information on the details in this section contact:

- Financial Control
0845 1 200 100

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|------------------------------------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 60-95-95 | Customer's 8 digit account number. | Customer's 10-digit building society account number. Field 11 may be used as an alternative to field 10 if necessary | Day 3 |

Cheltenham & Gloucester

For further information on the details in this section contact:

- Financial Control
01452 372 372, extension 5568

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|-------------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Mortgage accounts | 30-00-00 | 00353019 | Customer's 16 digit account number (including sub loan). | Day 3 |

Chesham Building Society

For further information on the details in this section contact:

- 01494 776 256

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|-------------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-17-12 | 90232009 | Customer's 11-digit account number. | Day 3 |

Cheshire Building Society

For further information on the details in this section contact:

- 01625 613 612

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 20-53-77 | 50244961 | Customer's account number – 9 or 11 digits, please do not input any symbols into the number | Day 3 |
| Mortgage account | 20-53-77 | 80245038 | Customer number (9 digits) plus sub ref, i.e. 900001 = sub 1 loan or for standard application across subs use 700001 e.g. 123456789700001 | Day 3 |
| Mortgage Redemption or large capital repayments/ endowment maturities | 20-53-77 | 30245062 | Customer number (9 Digits) | n/a |

Chorley & District Building Society

For further information on the details in this section contact:

- 01257 419 113

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 16-16-22 | 11758805 | Customer's 10 digit roll number (the last digit may be an X). | Day 3 |
| Mortgage account | 16-16-22 | 11758805 | Customer's 10 digit roll number (the last digit may be an X followed by a single number to indicate the loan part). | Day 3 |

Coventry Building Society

For further information on the details in this section contact:

- [Payment and Card Services](#)
0845 766 5522

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|------------------|--|--|----------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Mortgage Credits | 40-18-17 | 61172840 | Customer's account number. | Day 3 |
| Investment | 40-63-01 | Last 8 digits of customer's account number. Eg For 012345678 use 12345678 | | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|---|--|--|
| | Field 1 | Field 2 |
| Callsave Money Manager and Branchsave Manager | 40-63-01 | Last 8 digits of customer's 9-digit account number. Eg For 012345678 use 12345678 |
| Investment | 40-63-01 | Last 8 digits of customer's account number. Eg For 012345678 user 12345678 |

Cumberland Building Society

For further information on the details in this section use the following contacts:

- 0845 601 8396

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--|--|---|---------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment and Mortgage Credits accounts | 16-52-21 | Customer's 8-digit account number. (Mortgage Credits account numbers start with a 7.) <i>Note: If the customer quotes an 11-digit account number, contact Cumberland for the new 8-digit account number.</i> | Not required. | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|--|--|---|
| | Field 1 | Field 2 |
| Current account, Cashcard Flexible Access and Flexible Access Accounts, Money Management | 16-52-21 | Customer's 8-digit account number. If the customer quotes an 11-digit account number, contact Cumberland for the new 8-digit number that must be used. |

Darlington Building Society

For further information on the details in this section contact:

- Accounts department
01325 366 366

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|------------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 40-19-03 | 40277061 | Customer's 8-digit account number. | Day 3 |

Derbyshire Building Society

For further information on the details in this section contact:

- 08456 004 005

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|--|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 57-00-55 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's account number (8 or 9 digits). | Day 3 |

Dudley Building Society

For further information on the details in this section contact:

- 01384 231 414

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|----------------------------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Mortgage and investment accounts | 08-90-48 | 70715024 | Customer's account number. Investments accounts will have a 9-digit number; mortgage accounts will have 6 or 9 digit numbers. | Day 3 |

Dunfermline Building Society

For further information on the details in this section contact:

- Customer support
01383 627 717

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--|--|---|-------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Accounts with numbers starting 11 to 19 | 83-92-06 | Customer's shortened account number: <ul style="list-style-type: none"> • Omit the first digit of the 9-digit account number (this will be a 1). Eg 123456789 will be 23456789 | Not required. | Day 3 |
| Investment accounts with numbers starting 20 and above. Also mortgage accounts | 83-92-07 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's roll number. | Day 3 |

Earl Shilton Building Society

For further information on the details in this section contact:

- 01455 844 422

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 60-11-06 | 13761536 | Customer's 10 digit roll number (the last digit may be an X). | Day 3 |
| Mortgage account | 60-11-06 | 13761536 | Customer's 10 digit roll number (the last digit may be an X). | Day 3 |

Ecology Building Society

For further information on the details in this section contact:

- Savings manager
01535 650 770

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|----------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 05-03-88 | 40417716 | Customer's 10-digit roll number. | Day 3 |

Furness Building Society

For further information on the details in this section contact:

- Accounts department
01229 845 278
01229 845 279

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|----------|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account and Mortgage account | 16-12-27 | 10091267 | Customer's 9-digit roll number. | Day 3 |

Harpenden Building Society

For further information on the details in this section contact:

- Accounts department
01582 765 411

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-23-11 | 01246356 | Customer's 10-digit roll number (the last digit may be an X). | Day 3 |
| Mortgage account | 40-23-11 | 41246259 | Customer's 10-digit roll number (the last digit may be an X). | Day 3 |

Hinckley & Rugby Building Society

For further information on the details in this section contact:

- Accounts department
01455 894 005

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|----------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-24-19 | 81228218 | Customer's 11-digit roll number. | Day 3 |

Ipswich Building Society

For further information on the details in this section contact:

- Finance
01473 278 614

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 23-44-48 | 00004000 | Investor's 9-digit roll number. | Day 3 |

Kent Reliance Building Society

For further information on the details in this section contact:

- Finance department
01634 848 944

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|---|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 62-24-97 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's account number and add the first three letters of the customer's surname. The format (including the letters from the surname) will be: <ul style="list-style-type: none"> • 2 letters, 7 numerals, 3 letters AB1234567SMI • 3 letters, 7 numerals, 3 letters ABC1234567S MI | Day 3 |

Leeds Building Society

For further information on the details in this section contact:

- 0113 225 7587

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|------------------------------------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment accounts (excluding cheque accounts) | 40-27-15 | 12440040 | Customer's 10-digit account number. | Day 3 |
| Mortgage account | 40-27-15 | 12440040 | Customer's 10-digit mortgage account number. | Day 3 |
| Premier Cheque Investment account | 08-61-19 | Customer's 8-digit account number. | Not required. | Day 3 |

Leek United Building Society

For further information on the details in this section contact:

- Savings department
01538 384 151

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 40-28-01 | 11012258 | Customer's 11-digit account number. Do not include any formatting. | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|--|--|--|
| | Field 1 | Field 2 |
| All Instant Access and Notice Accounts | 40-48-23 | Customer's are allocated a separate 8-digit account number for Direct Debits. This should be used. |

Loughborough Building Society

For further information on the details in this section contact:

- Finance department
01509 631 962

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|----------------------------------|--|----------|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment and mortgage accounts | 30-00-80 | 01781004 | Customer's 9-digit roll number. | Day 3 |

Manchester Building Society

For further information on the details in this section contact:

- Finance department
0161 833 8888

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|----------------------------------|--|----------|----------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment and mortgage accounts | 08-90-00 | 70127065 | Customer's 10-digit roll number. | Day 3 |

Mansfield Building Society

For further information on the details in this section contact:

- Finance department
01623 676 300

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 20-55-62 | 10613185 | Customer's 8-digit roll number. | Day 3 |

Market Harborough Building Society

For further information on the details in this section contact:

- [Savings department](#)
01858 412 250

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|----------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 20-49-08 | 70608386 | Customer's 11-digit roll number. | Day 3 |

Marsden Building Society

For further information on the details in this section contact:

- Investment Administration

01282 440 516

01282 440 517

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|--|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 60-94-95 | Last 8 digits of the customer's building society account number. If the customer provides a 10-digit account number ending in 01: <ul style="list-style-type: none"> • Omit the 2 digit prefix; and • Omit the final 01. Eg For 14-123456-10/01 use 12345610 | Customer's 10-digit building society account number. | Day 3 |
| Mortgage account | 60-94-95 | Customer's 8-digit account number. | Customer's 8-digit account number. | Day 3 |

Melton Mowbray Building Society

For further information on the details in this section contact:

- Finance department
01664 414 141

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 40-32-14 | 10572780 | Customer's roll number and the first three characters of the customer's surname. The format (including the letters from the surname) will be: <ul style="list-style-type: none"> • 3 letters • 7 numerals • 3 letters. Eg ABC1234567SMI | Day 3 |

Monmouthshire Building Society

For further information on the details in this section contact:

- Finance
01633 844 444

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-34-27 | 10600717 | Customer's 10-digit account number (the last digit may be an X). | Day 3 |
| Mortgage account | 40-34-27 | 10600717 | Customer's 10-digit account number (the last digit may be an X followed by a single number to indicate the loan part). | Day 3 |

National Counties Building Society

For further information on the details in this section contact:

- Finance department
01372 845 324

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-20-24 | 90614629 | Customer's 10-digit roll number (starting with 2). | Day 3 |
| Mortgage account | 40-20-24 | 90614629 | Customer's 10-digit roll number (starting with 5). | Day 3 |

Nationwide Building Society

For further information and general enquiries on payments data for Nationwide accounts contact:

- Wayne Ellis
08457 30 20 10.

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|--|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| FlexAccount | 07-01-16* | Customer's 8-digit account number. This is the FlexAccount number abbreviated to 8 digits: <ul style="list-style-type: none"> • Omit the 4 figure prefix; and • Omit the lead digit of the account number (this is always a 6). Eg For 0435/612345678 use 12345678 | Not required. | Day 3 |
| FlexAccount 2007 | 07-02-46 | Customer's 8-digit account number. | Not required. | Day 3 |
| Card accounts from the current range: CashBuilder Card, InvestDirect and Smart Accounts | 07-00-30 | Customer's 8-digit building society account number. | Not required. | Day 3 |
| Card accounts from the 2007 range: CashBuilder Card, InvestDirect and Smart Accounts | 07-10-40 | Customer's 8-digit building society account number. | Not required. | Day 3 |
| Mortgage accounts | 07-00-94 | 44444445 | Customer's mortgage account number. | Day 3 |
| Passbook accounts from the current range: CashBuilder passbook is the most common | 07-00-93 | 33333334 | Customer's roll number (include the forward slashes) [†] . The possible formats are: <ul style="list-style-type: none"> • 4 digits, forward slash, 8 digits: 1234/12345678 • 4 digits, forward slash, 9 digits: 1234/123456789 | |

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Older passbook based investment accounts (see the roll number formats in field 10 to identify these accounts) | 07-00-93 | 33333334 | Customer's roll number (include the hyphens) [†] . The possible formats are: <ul style="list-style-type: none"> • 9 digits: 123456-123 • 13 digits: 12-123456-12345 • 14 digits: 123-1-12345678-12 | Day 3 |

* Some customer's may quote the sorting code 07-44-56 from their cheque book or cash card. This will work but 07-01-16 covers all FlexAccounts and should be used.

† If it is not possible to quote the full investment account number in field 10, use field 11 and prefix the number with XX. Eg XX12-123456-12345

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|-------------|--|--|
| | Field 1 | Field 2 |
| FlexAccount | 07-01-16 or 07-44-56 | Customer's 8-digit b/s account number. This is the FlexAccount number abbreviated to 8 digits: <ul style="list-style-type: none"> • Omit the 4 figure prefix; and • Omit the lead digit of the account number (this is always a 6). Eg For 0435/654258747 use 54258747 |

Newbury Building Society

For further information on the details in this section contact:

- Head of Customer Services
01635 555 700

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|-------------|--|---|----------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All account | 62-28-74 | Zero-filled: 00000000 <i>Note: Field 11 must not be left blank otherwise the payment instruction will be returned by Bacs. Field 11 should contain the customer's account name.</i> | Customer's 10-digit roll number. | Day 3 |

Newcastle Building Society

For further information on the details in this section contact:

- Finance section
[0191 244 2447](tel:01912442447)

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 23-59-54 | 00000008 | Customer's roll number. This is 13 characters (without spaces). This is in the format: • 3 alphanumeric • 7 numeric • 3 alphanumeric. Eg abc1234567nov Or in the format of a 9-digit number Eg 987657321 | Day 3 |

Northern Rock

For further information on the details in this section contact:

- Finance department
0191 285 7191

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|----------------------------|----------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Current account | 08-60-64 | Customer's account number. | Not required. | Day 3 |
| Investment account | 08-61-15 | 00000515 | Customer's account number. | Day 3 |
| Mortgage account | 08-61-15 | 00000101 | Customer's account number. | Day 3 |
| Legal and General Direct Debit Collection | 30-00-79 | Customer's account number. | Not required. | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|-----------------|--|----------------------------|
| | Field 1 | Field 2 |
| Current account | 08-60-64 | Customer's account number. |

Norwich and Peterborough Building Society

For further information on the details in this section contact:

- Banking Services Manager (Peterborough):
01733 372 372

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--|--|----------------------------|-------------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Gold Current Account and all investment accounts | 08-60-81 | Customer's account number. | Not required. | Day 3 |
| Mortgage account | 08-60-83 | 73807921 | Customer's mortgage account number. | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|----------------------|--|----------------------------|
| | Field 1 | Field 2 |
| Gold Current Account | 08-60-81 | Customer's account number. |

Nottingham Building Society

For further information on the details in this section contact:

- Finance department
0115 956 4413

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 60-80-09 | 96875364 | Customer's 10-digit roll number, eg 1234567890 If the customer provides a roll number less than 10 digits, prefix with leading zeros. Eg For roll number 12345678 use 0012345678 | Day 4 |

Penrith Building Society

For further information on the details in this section contact:

- 01768 863 675

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 60-16-21 | 77173163 | Customer's roll number in one of the following formats: <ul style="list-style-type: none"> • 9 digits, X Eg 123456789X • 10 digits Eg 1234567890 | Day 3 |

Portman Building Society

For further information on the details in this section use the following contacts:

- For queries on all Portman accounts
01202 564 733

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|------------------------------------|--|---|---------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All investment and cheque accounts | 23-71-70 | Customer's account number (abbreviated to the last 8 digits). | Not required. | Day 3 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|---|--|---|
| | Field 1 | Field 2 |
| Prestige Cheque and Treasurers Cheque account | 23-71-70 | Customer's account number (abbreviated to the last 8 digits). |

Principality Building Society

For further information on the details in this section contact:

- Group Finance Associate (Standing Orders)
029 2077 3388

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|-------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 20-18-15 | 90653535 | Customer's roll number. | Day 3 |

Saffron Building Society

For further information on the details in this section contact:

- Customer services investment
01799 522 211

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 20-74-05 | 00775991 | Customer's 8-digit roll number. If the customer provides a 10-digit roll number ending in 01, the final 01 should be omitted. Eg For 12345678-01 use 12345678 | Day 3 |

Santander

For further information on the details in this section contact:

- Banking services help desk
0870 6000 125

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|-------------------------------------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Bank accounts, Basic, cash ISA, Direct Saver, e-Saver, Instant Plus and postal accounts | 09-01-26 or 09-01-27 | Customer's account number. | Not required. | Day 3 |
| All passbook savings and investment accounts including Save As You Earn accounts | 09-00-00 | 00050005 | Customer's account number. Consists of a letter prefix (A, D, H, K, R, W or X); followed by 8 digits; then the first three letters of the customer's surname. Eg X12345678AAA | Day 3 |
| Old mortgage account | 09-05-00 to 09-05-99 | Customer's mortgage account number. | Not required. | Day 3/4 |
| ANMF mortgage account | 09-00-85 | 20007437 | Customer's mortgage account number. | Day 4 |

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|-------------------------|--|--|
| | Field 1 | Field 2 |
| Bank and Basic accounts | 09-01-26 or 09-01-27 | Customer's bank or Basic account number. |

Scarborough Building Society

For further information on the details in this section contact:

- Finance
01723 368 155

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-40-22 | 40724971 | Customer's 8-digit roll number. | Day 3 |

Scottish Building Society

For further information on the details in this section contact:

- Investment Services Manager
0131 313 7700

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 83-06-08 | 00255419 | Customer's account number. The possible formats are: <ul style="list-style-type: none">• 4 digits, hyphen, 5 digits, hyphen, 1 digit 1234-12345-1• 4 digits, hyphen, 5 digits, hyphen, X 1234-12345-X <i>Note: The hyphens do not have to be included.</i> | Day 3 |

Skipton Building Society

For further information on the details in this section contact:

- Contact Centre
0845 850 1700

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|-------------------------|--|----------|--|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Mortgage and investment | 20-78-42 | 70798924 | Customer's 9-digit roll number. If the customer quotes an 8-digit roll number, prefix it with a leading zero. Eg For roll number 12345678, use 012345678 | Day 4 |

Stafford Railway Building Society

For further information on the details in this section contact:

- Jonathan Charlesworth
01785 223 212

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 40-43-03 | 81645846 | Customer's 13-digit roll number. This will be in the format: • 3 letters • 7 numerals • 3 letters. Eg ABC1234567XYZ | Day 4 |

Swansea Building Society

For further information on the details in this section contact:

- Neil Rosser
01792 483 700

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|----------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 30-95-46 | 01464485 | Customer's 11-digit roll number. | Day 3 |

Tipton & Coseley Building Society

For further information on the details in this section contact:

- 70 Owen Street, Tipton, West Midlands DY4 8HG
0121 557 2551

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------------|--|----------|---------------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| Investment account | 20-27-17 | 70885096 | Customer's 8-digit roll number. | Day 4 |

West Bromwich Building Society

For further information on the details in this section contact:

- 0845 330 0622

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|--------------|--|----------|----------------------------|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 40-46-13 | 91066277 | Customer's account number. | Day 3 |

Yorkshire Building Society

For further information on the details in this section contact:

- Financial Control
0845 1200 100

Direct Credits

| Account | Details to provide in the Bacs payment instruction | | | Funds normally applied |
|---|--|---|---|------------------------|
| | Field 1 | Field 2 | Field 10 | |
| All accounts | 60-92-04 | The first 8 digits of the customer's building society account number. | Customer's 10-digit building society account number. Field 11 may be used as an alternative to field 10 if necessary. | Day 3 |
| All investment accounts (except Sharesave) | 57-00-45 | | | |
| Mortgage, Secured Loan & Sharesave accounts | 62-23-37 | | | |

Note: New instructions (for standing orders, salary payments etc) should be set up using sorting code 60-92-04.

Direct Debits

| Account | Details to provide in the Bacs payment instruction | |
|---------|--|---|
| | Field 1 | Field 2 |
| Cashkey | 60-92-04 | The first 8 digits of the customer's building society account number. |

3 Sorting code index

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| 07-44-56 | Nationwide Building Society | Page 35 |
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