# Supporting Documents | UNIT 1.42.

**BANKING WORKING DAYS**

Fig **1.1.**

## WHAT IS BANKING WORKING DAYS

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

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

| | | |
|---|---|---|
| Tuesday = | 2nd | Day |
| Thursday = | 3rd | Day |
| Monday = | 4th | Day |
| Tuesday = | 5th | 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

Fig **1.1.2**

## 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.oo 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 **1.1.3**

**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 **1.1.4**

**QUERY TYPE**

We don't 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 **1.1.5**

**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.oo GBP** and trying to get confirmation
Referring someone who wants to send a Lump Sum **£2,400.oo GBP** or more
Trying to Upgrade your Account
Starting a Mortgage Saving Facility
Sending a Lump Sum to a DAMS Account over **£4,200.oo 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 1.1.6

## 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.

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