

Credit Payment Recovery



Looking to recover a payment sent in error?

If your payment meets the criteria described below, please complete this form and email it back to us at: BoltonServicingNatWestCPRRequests@natwest.com

This process can only be used for certain kinds of payments. We'll process your request, but we can't guarantee your funds will be retrieved.

Should I submit a Credit Payment Recovery (CPR) request?

Credit payment recovery requests can only be made for faster payments and payments made via BACS.

They can only be submitted for payments sent in error, and not due to a dispute between yourselves and the beneficiary.

Before submitting a CPR, we recommend you try recovering the funds by contacting the beneficiary, it's usually quicker. The CPR process takes 20 days.

If you decide to make a request, please provide all the details below:

Account number and sort code that the payment was sent from Account Number: Sort Code:

Account number and sort code that the payment was sent to Account Number: Sort Code:

Account number and sort code that the payment should've been sent to Account Number: Sort Code:

Individual amount sent: Date of payment:

Full name of the intended beneficiary:
(we can't accept initials)

Have you made attempts to recover the funds, and if not, why?

If the payments were part of a bulk payment, what's the total amount?

How did the error occur?

Please select **just one** of the following options (A-N):

Incorrect account number, sort code or payment reference:

- A. Miskyped digit(s) in the Account Number B. Miskyped digit(s) in the Sort Code C. Completely Incorrect Account number and/or sort code used
- D. Wrong account details provided by payee E. Old account details used F. Incorrect or no payment reference details given

Wrong payee selected:

- G. Wrong payee selected from list H. Used default payee in selection list

Duplicate or incorrect amount paid to correct payee:

- I. Same amount sent more than once J. Incorrect amount – overpayment Return full amount £
- (Please state if the overpayment or the full amount is to be returned) Return overpayment £

Forgot to cancel a payment already sent:

- K. Standing Order(s) not cancelled L. Future dated single payment not cancelled

Other:

M. Payment sent too early/set up for wrong frequency (e.g. monthly not annually)

N. Other (please provide description)

Once complete, please send this form to BoltonServicingNatWestCPRRequests@natwest.com and confirm you'd like us to go ahead with the request.

Time scales

We'll try to provide you with an update within 20 working days. It might take longer, as we're dependent on the beneficiary's bank responding to us.

For faster payments, we have to allow 24 working hours after the payment has debited your account before we can request a CPR on your behalf.

For payments made via BACS, it's a full 4 working days before we can process the request.

This is to allow time for the funds to bounce back to your account.

Recovered Funds

Any successfully recovered funds will be returned to your account, not forwarded on to the intended beneficiary.

If we need any more information about your request, we'll be in touch.

Thanks,

The Credit Recovery team

Important Security Information

NatWest will **NEVER** ask for your full PIN or Password when identifying you on the phone or online.

Fraudsters may claim to be the bank to try and access security information. If you receive a call or email from NatWest that you are suspicious about, cease the call immediately, or forward the email to phishing@natwest.com. Visit our [Security Centre](#) for more information and advice.