

*Danske Bank
Business Customers
Payment Table*

Payment Table

Business current accounts and
Business savings accounts

EFFECTIVE FROM 1 JANUARY 2024

The timetable set out in the Payment Table may be suspended in certain circumstances which are beyond our control where there are abnormal or unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all our efforts to the contrary.

We also reserve the right to suspend or delay a payment either into or out of your account where we, acting reasonably, decide to carry out further checks. In these circumstances we will still seek to comply with our statutory obligations for execution of the payment under the Payment Services Regulations 2017 (as amended).

The Payment Table assumes the following:

- payments are in sterling, unless it says otherwise.
- the entry date is a Monday.
- there are no non-Business Days in the relevant period.

Definitions

- **'Bacs Service User'** means an entity sponsored to use Bacs to submit payment information. A Bacs Service User is bound by the Bacstel-IP Services Customer Terms and Conditions.
- **'Bacs Service User Number'** (also known as Bacs Service User ID) means the unique number allocated to a Bacs Service User.
- **'Business Day'** means a day when the Bank is usually open for business as required for the purposes of executing payment transactions. Different days apply depending upon the payment system that is used to make the payment as follows:

Payments into your account by CHAPS (including standing orders) – a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding English bank holidays).

Payment into your account by Faster Payments Service or by Internal transfer (except for standing orders) – a Business Day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Standing order payments into your account by Faster Payments Service - a Business Day is a Monday, Tuesday, Wednesday, Thursday, Friday (excluding English bank Holidays).

Payments out of your account by CHAPS (including standing orders)- a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland).

Payments out of your account by Internal Transfer or by Faster Payments Service (excluding standing orders) or by Internal transfer – a Business Day is a Monday, Tuesday, Wednesday, Thursday, Friday, Saturday and Sunday.

Standing order payments out of your account by Faster Payments Service - a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding Bank and other holidays in Northern Ireland).

Files submitted with your Bacs Service User Number if you are an Indirect Submitter using a Commercial Computer Bureau or In House Bureau or;

Files submitted with your Bacs Service User Number if you are a Direct Submitter - a Business Day is a Monday, Tuesday, Wednesday, Thursday and Friday (excluding English Bank Holidays).

- **'Current standard spending limits'** means the current standard spending limits that apply when you give us an instruction to take funds from your account using a particular method (such as a card). We may have agreed individual spending limits with you which are different. The spending limit always depends on the available balance in your account. Where the limit is detailed as 'Does not apply' this means that the limit is the available balance on your account.
- **'Cut-off time'** means a time, usually towards the end of the Business Day, after which any payment order received (whether to credit or debit your account) will always be deemed to have been received on the following Business Day. The Cut-off time for any payment order received at a branch counter will always be before the branch closing time on that Business Day. On Christmas Eve (or the last Business Day before 25th December) the Cut-off time for standing order, cheque, direct debit and future dated payments out of your account is 11.30am.
- **'EEA'** means the European Economic Area, comprising the Member States of the European Union, plus Iceland, Liechtenstein and Norway;
- **'Entry date'** means either the date a cheque or other item paid into your account appears on it, or the date you ask us to make a payment from your account. (In both instances, it is the date we consider ourselves to have received your payment instruction).
- **'Foreign payment'** means either:
 - (i) sending money within the UK (in a currency other than sterling);
 - (ii) sending money outside the UK (in any currency);
 - (iii) receiving money within the UK (in a currency other than sterling); or
 - (iv) receiving money from outside the UK (in any currency).
- **'Guaranteed date'** means the date after which it will no longer be possible for a cheque or other item paid into your account to be returned unpaid, unless you give your consent as the Payee for this, or you are knowingly involved in fraud.
- **'Internal transfer'** means a payment made between 2 accounts where both the Payer's bank account and the Payee's bank account is held with Northern Bank Limited trading as Danske Bank.
- **'Maximum execution time'** means in the case of a payment out of your account, the latest date by which we will have credited the payee's bank (or its agent) with the payment. On some occasions when using District the period set out in the table may have to be extended. See the notes to the Payment Table.

- **'Qualifying Area'** means the territory of the United Kingdom and the EEA states;
- **'Qualifying State'** means each of the EEA states and the United Kingdom;
- **'Third Party Provider' ('TPP')** means an independent provider of services which can offer Account Information Services or Payment Initiation Services to you, or which issues instruments for making Card Based Payments out of your account;
- **'Value date'** means the date by which we take account of any item paid into your account, or any item paid out of your account, when we work out any relevant interest.
- **'Withdrawal date'** means the date by which you will be able to withdraw the proceeds of a cheque or any other item paid into your account.

PAYMENT TABLE – PART 1

Payments into your account

Payment type	Method/channel of payment order	Entry date	Cut-off time	Value date	Withdrawal date
Cash deposits (in the same currency as the account is held)	Over the counter at one of Our branches (see note 1), at an express deposit box in one of Our branches (see note 2), or at another UK bank (see note 3).	Monday	Branch closing time Monday	Monday	Monday
Cash deposits (in pounds sterling, unless it says otherwise) – via Night Safe and Day Safe	Lodgement deposited via Night Safe at one of Our branches – to be opened by Bank		9.00am Monday		
	Lodgement deposited via Night Safe at one of Our branches – to be opened by customer	Branch closing time Monday			
	Lodgement deposited via Day Safe facility at one of Our branches	Monday (see note 2)	4.30pm Monday		
	Lodgement deposited via a 3rd party (such as G4S) to a branch address (see note 4)	Monday			
Cash Deposit made at Danske Bank Cash Centre in Northern Ireland	Lodgement made directly to the Danske Bank Cash Centre in Northern Ireland - where you are a Corporate Opt-out Customer	Monday	4.00pm previous Friday (see note 6)		Monday
Post Office® cash deposits (sterling only – restrictions and limits apply. See the terms and conditions for further details)	Over the counter at a Post Office® branch using a Danske Bank Mastercard Business Debit Card	Tuesday (see note 13)	Closing time for the Post Office® branch being used - Monday		Monday
Electronic payments	Bacs payment	Monday	N/A	Monday	Monday (see note 7)
	CHAPS payment (see note 8)		5.40pm Monday		
	Faster Payments Service (see notes 8 and 9)		Midnight Monday		
	Faster Payments Service – standing order (see note 10)		6.00pm Monday		
	Foreign Payments (all currencies) (see note 11)	Monday	4.00pm Monday	Monday or as shown on the payment letter (see note 12)	Same as the value date (see note 7)
	Any Danske Bank branch in Northern Ireland		Branch closing time Monday	Monday	Monday
	District				
	Original Credit (see note 14)		Midnight Monday	The date that we receive the payment (note; this can be up to 2 days prior to the Entry date)	Same as value date

Notes on cash deposits and electronic payments into your account

- This applies if the deposit is counted by a cashier in your presence. Cash deposits made on a Saturday will be processed that day.
- Cash deposits made in an express deposit box or Day Safe on a Saturday in a Danske Bank branch in Northern Ireland will be processed that day.
- Other UK banks may accept sterling cash deposits but the Entry date will always be the date we receive the funds.
- You will need to agree the delivery time with the security carrier that delivers your deposits to the branch.
- We reserve the right to rely on the details on the lodgement slip to make the credit entry to your account. If there is a difference between the verified amount and the details on the lodgement slip, we will amend the credit entry.
- The deposit must be received at the Danske Bank Cash Centre in Northern Ireland before the Cut-off time. You will need to agree the delivery time with the security carrier that delivers your deposits to the Danske Bank Cash Centre in Northern Ireland.
- We cannot normally return funds which have been paid into your account. However, in special circumstances, we may have a duty to return the payment. We will always tell you of the reasons for this when it happens.
- We will credit incoming CHAPS payments and Faster Payments on a Business Day (see definitions at the start of the Payment Table for more details).
- If you withdraw funds against a Faster Payment before the Value date, you may receive less credit interest or have to pay debit interest.
- Standing orders can only be received via Faster Payments up until 6.00pm Monday to Friday (excluding English Bank holidays).
- The Cut-off time applies to payments where we are advised by the payer's bank that it should be treated as having the same day value.
- The Value date will never be later than the date we receive the funds, provided they are received before the Cut-off time. The Value date will be shown on the advice note or other notification we send to you about the payment.
If you withdraw funds against an incoming foreign payment before the Value Date you may receive less credit interest or have to pay debit interest.
- If you pay cash into your account (subject to the terms and conditions for your account) at a Post Office® branch we will make the funds available to you immediately. The Value Date will also be the same day that you made the lodgement. Although your available balance will be adjusted immediately the Entry Date which appears on your statement will be the next Business Day.
- For some Original Credits the Value Date will be the date that the payment is actually credited to our bank account.

Cheques paid into your account

The table below shows the processing times that will apply when you lodge a sterling cheque which is drawn on a bank in the UK and paid into your current or savings account to clear (sometimes called the clearing cycle). It assumes that the cheque is paid in at a counter of a Danske Bank branch in Northern Ireland. You can also make a cheque payment into your account at most Post Office® branches in Northern Ireland. It is important that you read the Notes to this section carefully.

Note: Cheques drawn on a Northern Ireland bank cannot be presented for payment on a Northern Ireland bank holiday.

All times are quoted using 24 Hour clock. The Image Clearing Process commenced on 30 October 2017 and has now been fully implemented.

Date of lodgement (see notes 5 and 6)	Cut-off time	Entry date	Value date	Withdrawal date (see notes 2, 3 and 4)	Guaranteed date	Date original cheque is destroyed
Monday	Branch closing time	Monday	Tuesday (00.01 hours)	Tuesday (by 23.59 hours)	Tuesday (23.59 hours)	Thursday
Saturday (see note 1)	Branch closing time	Saturday	Tuesday (00.01 hours)	Tuesday (by 23.59 hours)	Tuesday (23.59 hours)	Thursday

Notes on cheque payments into your account

1. If you deposit a cheque, at one of our branches, to a bank account held with us on a Saturday, the Entry date will be Saturday, and all other dates in the clearing process will be as detailed in the table above.
2. The exact time when the amount of the cheque can be withdrawn will not be separately advised to you. However you will notice that your available balance will have been changed by the amount of the cheque. You can view your available balance within District or at any of our cash machines by requesting a mini statement.
3. If you withdraw funds against a cheque before the Value date, you may receive less credit interest or have to pay debit interest. If you withdraw against a cheque before the Guaranteed date and it is returned unpaid, you will still be liable (legally responsible) for the amount of the cheque and any credit interest paid, and we may charge these amounts to your account. If your account is or goes overdrawn, you may also have to pay debit interest and other charges. See our 'Interest rates' and 'Fees and service charges explained' leaflets for more details.
4. We have the right to prevent you from withdrawing funds against a cheque before the Withdrawal date.
5. If you deposit cheque(s) at a Post Office® branch before the cut off time which applies at that Post Office® branch, we will receive the cheque(s) for processing on the next Business Day and that will be the Entry date for the purposes of the table set out above. Cut off times at Post Office® branches will vary and you should check with the Post Office® branch for details.
6. If you deposit cheques at a Post Office® branch after the cut off time applicable to that Post Office® branch, we will receive the cheques for processing two Business Days after the day you made the deposit. The Entry date, for the purposes of the above tables, will be two Business Days after you made the deposit at the Post Office®.

PAYMENT TABLE – PART 2

Payments out of your account

If you wish to be certain that a payment will be made from your account you should ensure that there is enough money in your account at the Cut-off time specified in the table below at the time that the payment is due to be taken from your account.

Payment type	Method/channel of payment order	Entry date	Cut-off time	Value date	Maximum execution time	Current standard spending limits (if these apply) (see note 1)
Cash withdrawal in pounds in the UK (unless it says otherwise) (see note 16)	Over the counter at one of Our branches (see note 2)	Monday	Branch closing time Monday	Monday	Monday	For withdrawals of large cash amounts or specific note denominations, you may need to give notice to your branch (see note 3)
	Cashback at the point of sale - for example, a supermarket or petrol station (see note 4)		Midnight Monday			Scheme limits apply. Retailers' limits apply up to the level of the scheme limits
	From cash machines · At Danske Bank in the UK · At another UK Bank (see note 5) · At a foreign bank (see note 4)		Midnight Monday		Monday	Mastercard Business Debit Card £350 each day. You can ask us to adjust spending limits
			Monday, before 8pm Monday, after 8pm Midnight Monday		Tuesday Wednesday Wednesday	
Electronic payments - internal transfers (known as 'Account transfer-Internal' in District)	Any Danske Bank branch in Northern Ireland	Monday	Branch closing time Monday	Monday	Monday	Does not apply
	Business Direct/Telephone		Business Direct closing time Monday			
	Standing order		9.30pm Monday (see note 6)			
	District and where you are accessing the Account using the services of a TPP that uses the Open Banking APIs (see notes 17 and 19)		Midnight Monday			
	District - with conversion (see notes 12 and 17)		5.30pm Monday (see note 15)			
Electronic payments - Faster Payments Service (see note 7)	Any Danske Bank branch in Northern Ireland	Monday	Branch closing time Monday	Monday (payments made before 3.30pm) Tuesday (payments made after 3.30pm)	Monday	£100,000 per payment
	District and where you are accessing the Account using the services of a TPP that uses the Open Banking APIs (see notes 17 and 19)		Midnight Monday			£250,000 per payment
Electronic payments - CHAPS payments	CHAPS - at any Danske Bank branch in Northern Ireland	Monday	Monday 4.30pm	Monday	Monday	Does not apply
	CHAPS - via District and where you are accessing the Account using the services of a TPP that uses the Open Banking APIs (see notes 17 and 19)		Monday 5.00pm			
Electronic payments - standing orders (see note 8)	Standing Order - Faster Payments Service	Monday	9.30pm Monday (see note 6)	Monday (payments made before 3.30pm) Tuesday (payments made after 3.30pm)	Monday	£100,000
	Standing Order - CHAPS payment					Does not apply
Electronic payments - Direct Debit	UK Direct Debit Scheme	Monday	Midnight Sunday (see note 6)	Monday	Monday	Does not apply
	SEPA Core Direct Debit Scheme (Euro Currency Accounts only)		Midnight Sunday			
	SEPA B2B Direct Debit Scheme (Euro Currency Accounts only)		Midnight Sunday			
Electronic payments - Bacs Payment using a Bacs Service User Number	Bacstel-IP Service User - Indirect submitter using District and where you are accessing the Account using the services of a TPP that uses the Open Banking APIs - Credit Transactions (see notes 9, 17 and 19)	Wednesday	5.30 pm Monday	Wednesday	Wednesday	Bacstel-IP Service Limit (see note 10)
	Bacstel-IP Service User - Indirect submitter using District - Direct Debit Transactions (see note 9)		5.00pm Monday			
	Bacstel-IP Service User - Indirect Submitter using Commercial Computer or In-House Bureau (see note 9)		10.30 pm Monday	Wednesday	Wednesday	Bacstel-IP Service Limit (see note 10)
	Bacstel-IP Bacstel-IP Service User - Direct Submitter (see note 9)		10.30 pm Monday			
Electronic payments - Point of Sale	Point of Sale Transactions - domestic electronic payments, foreign payments (all currencies), eCommerce and Domestic or Foreign recurring transactions (all currencies) (see note 4)	Monday	Midnight Monday	Monday	Monday	Does not apply (£100 per transaction if contactless)

Electronic payments - Foreign payments out of your account (Express and Standard) and transfer to your own account within or outside Danske Bank Group [known as Group Payment][see note 11] – at any Danske Bank branch in Northern Ireland, through District and when you are accessing your account using a TPP that uses the Open Banking APIs (see note 19)

Type of payment order	Destination bank	Conversion (See note 12)	Currencies (see note 13)	Entry date	Cut-off time	Value date	Maximum execution time (See note 18)		
Standard	Within the Danske Bank Group	With and without conversion	EURO	Monday	Monday 4.30pm	Monday	Monday		
		Without conversion	BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK				Monday		
			All other currencies				Wednesday		
			With conversion				GBP and All EEA currencies (except EURO)	Tuesday	
		All other currencies					Wednesday		
	Outside the Danske Bank Group	With and without conversion	EURO				Tuesday		
		With and without conversion	GBP and all EEA currencies (except EURO) within the Qualifying Area				Tuesday		
			All other currencies				Wednesday		
Express	Within the Danske Bank Group	With and without conversion	EURO (see note 14)	Monday	Monday 4.30pm	Monday	Monday		
		Without conversion	BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK (See note 14)		Monday 4.30pm	Monday	Monday		
			USD		Monday 2.30pm	Monday	Monday		
			All other currencies		Monday 2.30pm	Tuesday	Tuesday		
			With conversion		DKK, GBP, NOK, SEK, USD	Monday 2.30pm	Monday	Monday	
		BGN, HRK, ISK, PLN, RON			Monday 11.00am	Monday	Monday		
		CHF, CZK, HUF			Monday 12pm	Monday	Monday		
		All other currencies			Monday 2.30pm	Tuesday	Tuesday		
		Outside the Danske Bank Group			With and without conversion	EURO and DKK, GBP, NOK, SEK, USD	Monday 2.30pm	Monday	Monday
					With and without conversion	BGN, HRK, ISK, PLN, RON	Monday 11.00am	Monday	Monday
	CHF, CZK, HUF		Monday 12pm			Monday	Monday		
	All other currencies		Monday 2.30pm			Tuesday	Tuesday		
	Group Payment - Transfer to own account within the Danske Bank Group (see note 11)	Within the Danske Bank Group	With and without conversion		EURO and all other currencies	Monday	Monday 5.30pm (see note 15)	Monday	Monday
		Group Payment Outside Danske Bank Group (see note 11)	Outside the Danske Bank Group		With and without conversion	EURO and DKK, GBP, NOK, SEK, USD	Monday	Monday 2.30pm	Monday
	With and without conversion				BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	Monday 10.00am		Monday	Monday
	With and without conversion				All other currencies	Monday 2.30pm		Tuesday	Tuesday

Notes on payments out of your account

1. Spending limits can be changed. We will give you notice by updating the Payment Table (available on our website) of the limits from time to time. Spending limits also depend on the available balance in your account. For District customers spending limits will also depend on whether you have approved any payment limits on users or accounts.
2. Where a counter service is available on a Saturday cash withdrawals at the counter will be processed that day.
3. The Bank reserves the right to limit the amount of cash that you can withdraw from your account at any one time. Where you require to make a large withdrawal then the Bank may decide to make payment to you using alternative means other than cash. For example the Bank may decide to make the payment to you by banker's draft.
4. The Entry date is normally the Business Day after the transaction took place but can be later. We may reduce the available funds on your account at the time the transaction takes place.
5. The Entry date is normally the Business Day after the transaction took place if the transaction was made before 8pm, but can be later. We may reduce the available funds on your account at the time the transaction takes place.
6. The Cut-off time varies depending on the type of payment and the type of account you hold. You should make arrangements to have sufficient cleared funds in your account by midnight on Sunday and to retain those funds in your account until the standing order or direct debit is taken out of your account on Monday, if you want to be sure that the payment will be made.
7. If you send a Faster Payment on a Saturday or Sunday or English Bank holiday or after the Cut-off time we will treat the payment as being sent for the purposes of calculation of interest on the following business day, where that is not a Saturday, Sunday or English Bank holiday.
8. In accordance with the terms and conditions for your account, we will select the method by which the payment is sent. If the payment is sent by CHAPS, the payee's bank may charge a fee.
9. Bacs Service Users are assumed for the purposes of this Payment Table to send their files to Bacs on Monday.
10. You must operate within the financial limit we have agreed with you for the purposes of the Bacstel-IP Service. If this is breached you may be charged.
11. A Group Payment is a payment made to an account in your name or, whenever it applies, to an account in the name of your parent company, or subsidiary company, or any company which has the same parent company as you.
12. This table assumes conversion takes place at the payer's bank. Conversion is where you ask us to send the payment in a currency which is different to the currency of your account. We will carry out the currency conversion before the payment is sent.
13. This column details the currency in which the payment is sent. Euro (EUR), Bulgarian Lev (BGN), Swiss Francs (CHF), Czech Koruna (CZK), Danish Kroner (DKK), Pounds Sterling (GBP), Croatian Kuna (HRK), Hungarian Forint (HUF), Icelandic Kroner (ISK), Norwegian Kroner (NOK), Polish Zloty (PLN), Romanian Lei (RON), Swedish Kroner (SEK), US Dollar (USD).
14. The Express service offered for this type of transaction is the same as the Standard service. Standard service fees will apply if you select the Express service.
15. If the payment requires a currency conversion and the amount is over £25,000 then the Cut-off time is 5.00pm
16. Where you make a withdrawal at a Post Office® branch (subject to the terms and conditions of your account) the Entry date which will appear on your bank statement will be the next business day after you make the withdrawal. This means, for example, that if you withdraw cash at a Post Office® on a Friday or Saturday the Entry date for the purposes of the above table, will be Monday.
17. Sometimes, for your added protection we need to carry out extra checks before making certain payments out of your account through District. Where this applies the Maximum Execution Time will be either the time set out under the relevant column of the Payment Table or the close of business on the following Business Day - whichever is the later. We will not always contact you to tell you that the payment may be delayed.
18. Sometimes, for your added protection we need to carry out extra checks before making an outgoing foreign payment through District. Where this applies the Maximum Execution Time will be either
 - (a) the time set out under the relevant column of the Payment Table; or
 - (b) in the case of Euro payments or a payment which has been converted to Euro before being made, the close of business on the following Business Day; or
 - (c) in the case of a payment which is not Euro (but is in GBP or an EEA currency) to another bank within the Qualifying Area the close of business on the fourth Business Day after the day we received the payment instruction - whichever is the later. We will not always contact you to tell you that the payment may be delayed.
19. Payments made in District or by a TPP using the Open Banking APIs are processed as Credit Transfers.

Cheques paid out of your account

Note: Cheques drawn on a Northern Ireland bank cannot be presented for payment on a Northern Ireland bank holiday.

All times are quoted using 24 Hour clock. The Image Clearing Process commenced on 30 October 2017 and has now been fully implemented.

Date of lodgement by payee (see notes 1 and 2)	Entry date	Value date	Pay/no pay decision (see notes 3, 4 and 5)
Monday	Tuesday (between 00.30 and 07.00 hours)	Tuesday (between 00.30 and 07.00 hours)	Tuesday (between 00.30 and 15.30 hours)

Notes on cheque payments out of your account

- This can be any time after you give the cheque to the payee - this table assumes that day is Monday and before the cut off time at the place where the lodgement takes place.
- A cheque can be lodged in many ways including over a counter of the Bank, through another bank or in some instances a bank may accept lodgements made using a digital image of a cheque provided that the digital image meets the requirements set out in Cheque Clearing System rules.
- You can ask us to cancel a cheque before the 'pay' decision has been made. We will use best endeavours to comply with your instruction within a reasonable period of time but we cannot guarantee that we will be able to do so. You should contact us in the following way if you want us to cancel a cheque: telephone us at 0345 6002882. Lines are open between 8am and 6pm Monday to Friday and between 9am and 5pm on Saturdays and Sundays, except for bank holidays or other holidays in Northern Ireland when the bank is not open for business. Call charges may vary. Please contact your phone company for details. We may record or monitor calls to confirm details of our conversations, and for verification and quality purposes.
- If we decide not to pay a cheque we will reverse any accounting entries. You will also have to pay the fee set out in our 'Fees and service charges explained' leaflet.
- Where your account would go into an Unarranged Overdraft if we decided to pay a cheque by allowing a payment despite lack of funds we will not make that decision until after 14.00 hours. A decision will always be made before 15.30 hours.
- We will not notify you once a decision to pay a cheque has been made. If a decision has been made not to pay the cheque then the accounting entries will be reversed after 15.30 hours and we will send you a notice setting out the reason for our decision.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

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Northern Bank Limited is a member of the Danske Bank Group.

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