

Citi WorldLink[®] Payment Services



This Reference Booklet provides information for payments via the following communication methods: • CitiDirect • File Transmission • SWIFT

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Note: For WorldLink Terms & Conditions, please refer to the WorldLink Management Guide

Treasury & Trade Solutions

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WorldLink[®] Payment Services

For over 30 years, WorldLink has set the standard for reliable and convenient cross-border payments. Whether you want checks in 30 currencies, cross border ACH in 22 currencies, SEPA credit transfers to 33 countries, funds transfers in 133 currencies and cash in 190 countries and territories, you can use WorldLink[®] to meet your needs and gain access to 140 currencies globally through a single window. These are our current offerings, with new currencies being added frequently.

Funds Transfers

Funds Transfers are currently available in 133 currencies covering more than 180 countries. Our Same-Day and Next-Day Funds Transfers (*) – available in 28 currencies - provide a faster payment delivery and foreign exchange settlement alternative to the standard two-day service.

ALL Albanian Lek ⁹	COP Colombian Peso ⁹	KGS Kyrgyzstan Som ⁹	RUB Russian Ruble
DZD Algerian Dinar	KMF Comoros Frans ^{9, 14}	LAK Laos Kip ⁹	RWF Rwandan Franc ¹⁴
AMD Armenian Dram ⁹	CDF Congolese Franc ⁹	LSL Lesotho Malati ⁹	WST Samoan Tala
AOA Angola Kwanza ⁹	CRC Costa Rican Colon	LBP Lebanese Pound	STD Sao Tomean Dobra ⁹
AUD Australian Dollar	HRK Croatian Kuna	LTL Lithuanian Litas	SAR Saudi Riyal
AWG Aruban Florin ⁹	CZK Czech Koruna	MKD Macedonia Denar ⁹	RSD Serbian Dinar ⁹
AZN Azerbaijan Manat	DKK Danish Krone	MOP Macau Pataca	SCR Seychelles Rupee ⁹
BSD Bahamian Dollar	DJF Djibouti Franc ^{9, 14}	MGA Madagascar Ariary ⁹	SLL Sierra Leonean Leone ⁹
BHD Bahraini Dinar ¹⁵	DOP Dominican Peso	MWK Malawi Kwacha	SGD Singapore Dollar
BDT Bangladesh Taka	XCD Eastern Caribbean Dollar ^{7, 8}	MVR Maldives Rufiyaa ⁹	SBD Solomon Islands Dollar
BBB Barbados Dollar	EGP Egyptian Pound	MRO Mauritanian Oguiya ⁹	ZAR South African Rand
BYR Belarus Ruble ^{9, 14}	EUR EMU Euro ¹	MUR Mauritius Rupee	SRD Suriname Dollar ⁹
BZD Belize Dollar	ERN Eritrea Nakfa ⁹	MXN Mexican Peso ⁸	SEK Swedish Krona
BMD Bermudian Dollar	ETB Ethiopia Birr ⁸	MDL Moldavian Lieu ⁹	SZL Swaziland Lilangeni ⁹
BTN Bhutan Ngultrum ⁹	FJD Fiji Dollar	MNT Mongolian Tugrik ⁹	CHF Swiss Franc
BOB Bolivian Boliviano ⁹	GMD Gambian Dalasi ⁹	MAD Moroccan Dirham ⁸	LKR Sri Lankan Rupee
BAM Bosnia & Herzegovina Convertible Mark ⁹	GEL Georgian Lari ⁹	MZN Mozambique Metical	TWD Taiwan New Dollar ^{9, 14}
BWP Botswana Pula	GHS Ghanaian Cedi ⁸	MYR Malaysian Ringgit	TZS Tanzanian Shilling
BRL Brazilian Real ⁹	GTQ Guatemalan Quetzal	NAD Namibian Dollar ⁹	THB Thai Baht
BND Brunei Dollar	GNF Guinea Republic Franc ^{9, 14}	ANG Netherlands Antillean Guilder ⁸	TOP Tongan Pa'anga
BGN Bulgarian Lev ⁸	GYD Guyana Dollar ¹⁴	NPR Nepal Rupee ⁹	TTD Trinidad and Tobago Dollar
BIF Burundi Franc ^{9, 14}	HTG Haitian Gourde	NZD New Zealand Dollar	TND Tunisian Dinar ^{8, 15}
CAD Canadian Dollar	HNL Honduran Lempira ⁹	NIO Nicaraguan Cordoba ⁹	TRY Turkish Lira
CVE Cape Verde Escaudo ⁹	HKD Hong Kong Dollar	NGN Nigerian Naira	TMT Turkmenistani Manat ⁹
KHR Cambodia Riel ⁹	HUF Hungarian Forint ¹⁴	NOK Norwegian Krone	AED U.A.E. Dirham
KYD Cayman Island Dollar	INR Indian Rupee ⁸	OMR Omani Rial ¹⁵	UGX Ugandan Shilling ^{8, 14}
XOF West African States CFA Franc BCEAO ^{4, 8, 14}	IDR Indonesian Rupiah ^{8, 14}	PKR Pakistani Rupee ⁸	GBP U.K. Pound Sterling
XAF Central African States CFA Franc BEAC ^{5, 8, 14}	ILS Israeli Shekel	PGK Papua New Guinea Kina	UYU Uruguayan Peso
XPF Central Pacific Franc ^{6, 9, 14}	JMD Jamaican Dollar ⁸	PYG Paraguayan Guarani ^{9, 14}	USD U.S. Dollar ¹³
CLP Chilean Peso ^{9, 14}	JPY Japanese Yen ¹⁴	PEN Peruvian New Sol ⁸	UZS Uzbekistan Sum ⁹
CNY /	JOD Jordanian Dinar ¹⁵	PHP Philippine Peso ⁸	VUV Vanuatu Vatu ¹⁴
RMB Chinese Renminbi ⁹	KZT Kazakhstani Tenge	PLN Polish Zloty	VND Vietnam Dong ¹⁴
	KES Kenyan Shilling	QAR Qatari Rial	ZMW Zambia Kwacha
	KRW Korean Won ^{9, 14}	RON Romanian Leu	
	KWD Kuwaiti Dinar ¹⁵		

- WorldLink Payment Services offers Same-Day and Next-Day funds transfers on a commercially reasonable basis. The ability to provide credit to the beneficiary bank on value date is subject to a variety of factors, including but not limited to, receipt of instructions by applicable cut-off time, proper funding, sufficient credit, ability of beneficiary bank to receive electronic funds transfers, and intervening holidays and non-business days in country of currency. Funds transfer instructions requiring repair may be delayed.

Currencies in grey denote "tertiary" currencies and have special considerations. See footnote 9.

Remote Checks

Available in 30 currencies, WorldLink prints and mails remote checks to your beneficiaries based on your instructions to Citi.

AUD Australian Dollar	FJD Fiji Dollar	KWD Kuwaiti Dinar	PHP Philippine Peso	TND Tunisian Dinar
BHD Bahraini Dinar	HKD Hong Kong Dollar	MXN Mexican Peso	SAR Saudi Riyal	THB Thai Baht
BND Brunei Dollar	INR Indian Rupee	MAD Moroccan Dirham	SGD Singapore Dollar	GBP U.K. Pound Sterling
CAD Canadian Dollar	IDR Indonesian Rupiah	NZD New Zealand Dollar	ZAR South African Rand	TRY Turkish Lira
DKK Danish Krone	JPY Japanese Yen	NOK Norwegian Krone	SEK Swedish Krona	USD U.S. Dollar
EUR EMU Euro ²	KES Kenyan Shilling	OMR Omani Rial	CHF Swiss Franc	AED U.A.E. Dirham



On-Site Checks

You can initiate and print on-site checks in 16 different currencies.

AUD Australian Dollar	HKD Hong Kong Dollar	NOK Norwegian Krone	CHF Swiss Franc
CAD Canadian Dollar	JPY Japanese Yen	SGD Singapore Dollar	TND Tunisian Dinar
DKK Danish Krone	MAD Moroccan Dirham	ZAR South African Rand	GBP U.K. Pound Sterling
EUR EMU Euro ³	NZD New Zealand Dollar	SEK Swedish Krona	USD U.S. Dollar

Cross Border ACH

You can issue cross-border ACH payments in 22 currencies, quickly and easily.

AUD Australian Dollar	HKD Hong Kong Dollar	MXN Mexican Peso ¹⁸	SGD Singapore Dollar	GBP U.K. Pound Sterling
BRL Brazil ^{18, 19}	HUF Hungarian Forint	MAD Morocco ¹⁸	ZAR South Africa ^{18, 20}	USD U.S. Dollar
CAD Canadian Dollar	INR Indian Rupee ¹⁸	NZD New Zealand Dollar	SEK Swedish Krona	
DKK Danish Krone	ILS Israel ¹⁸	NOK Norwegian Krone	TTD Trinidad & Tobago ¹⁸	
DOP Dominican Republic ¹⁸	JMD Jamaica ¹⁸	PLN Polish Zloty ¹⁸	TND Tunisia ¹⁸	

SEPA

You can issue **Euro** credit transfers to the 33 SEPA countries.

Austria	Estonia	Ireland	Monaco	Slovakia
Belgium	Finland	Italy	Netherlands	Slovenia
Bulgaria	France	Latvia	Norway	Spain
Croatia	Germany	Liechtenstein	Norway	Sweden
Cyprus	Greece	Lithuania	Poland	Switzerland
Czech Republic	Hungary	Luxembourg	Portugal	United Kingdom
Denmark	Iceland	Malta	Romania	

Countries in grey denote non-Euro denominated countries

Remit Currencies

AUD Australian Dollar	HKD Hong Kong Dollar	MXN Mexican Peso	SAR Saudi Riyal	TND Tunisian Dinar
BHD Bahraini Dinar	HUF Hungarian Forint	NZD New Zealand Dollar	SGD Singapore Dollar	TRY Turkish Lira
CAD Canadian Dollar	ILS Israeli Shekel	NOK Norwegian Krone	ZAR Sth African Rand ¹⁶	AED U.A.E. Dirham
CZK Czech Koruna	JPY Japanese Yen	OMR Omani Rial	SEK Swedish Krona	GBP U.K. Pound Sterling
DKK Danish Krone	JOD Jordanian Dinar	PEN Peruvian New Sol ¹⁷	CHF Swiss Franc	USD U.S. Dollar
EUR EMU Euro ¹	KWD Kuwaiti Dinar	PLN Polish Zloty	THB Thai Baht ¹²	

Cash^{10,11}

Available in 190 countries and 220,000 locations worldwide. Please refer to the WorldLink Cash Country Service Listing for additional information

- | | |
|---|---|
| <p>1 The European Monetary Union comprises: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Portugal, Slovenia, Slovakia and Spain. Funds transfers can be made into Montenegro in Euro as it is their adopted currency.</p> <p>2 EMU Countries as listed in note 1 excluding Slovenia, Slovakia, Luxembourg and the Netherlands and Latvia.</p> <p>3 EMU Countries as listed in note 1 excluding Slovenia, Slovakia, Luxembourg, Netherlands, Cyprus, Malta and Latvia.</p> <p>4 XOF franc BCEAO is legal tender in Benin, Burkina Faso, Cote d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, and Togo.</p> <p>5 XAF franc BEAC is legal tender in Cameroon, Chad, Central African Republic, Congo, Equatorial Guinea and Gabon.</p> <p>6 Central Pacific franc is legal tender in New Caledonia, French Polynesia, and Wallis and Futuna Islands.</p> <p>7 Eastern Caribbean Dollar is legal tender in Anguilla, Barbuda, Dominica, Grenada, Montserrat, St. Kitts & Nevis, St. Lucia, and St. Vincent & Grenadines.</p> <p>8 Funds Transfers in these currencies cannot be sent outside their own country.</p> <p>9 These currencies are considered "tertiary." A physical beneficiary address is required on all tertiary payment instructions (P.O. boxes not accepted). Tertiary currencies may have minimum amount limitations of \$25 and may be subject to specific regulations. In addition they may require special processing, which could delay delivery to the beneficiary as long as 7 — 10 days. Fund Transfers in these currencies cannot be sent outside their own country. Contact your WorldLink Currency Specialist for details. Payments volume in these currencies may be subject to review.</p> | <p>10 Available File and CitiDirect Clients</p> <p>11 Currently, Remit option is available only in USD and EUR. Cash is not offered to Bank clients.</p> <p>12 Resident Corporations are restricted from remitting in THB.</p> <p>13 USD can also be remitted to the following countries: British Virgin Islands, Cambodia, East Timor, Ecuador, El Salvador, Turks and Caicos Islands, The Marshall Islands, Guam, Federated States of Micronesia, Northern Marina Islands, Palau, Panama, and Zimbabwe</p> <p>14 These currencies have ZERO decimal places</p> <p>15 These currencies have THREE decimal places</p> <p>16 Funding in ZAR can only be used by non-resident entities (resident ZAR accounts cannot be used for funding)</p> <p>17 Only local clients based in Peru can fund in PEN</p> <p>18 These ACH countries are only available to file based clients who are set up on the Global Payments Platform (GPP)</p> <p>19 In country approval is required on a client basis prior to being set up to initiate ACH payments in Brazil</p> <p>20 Local regulations in South Africa state ACH payments must be dividend & pension payments only</p> |
|---|---|

These are the current currency offerings for WorldLink® Payment Services. Occasionally, a currency may not be immediately available because it is less traded, thinly traded or because the country of currency may be politically or economically unstable. Remitting in certain currencies may have some limitations and special requirements such as central bank reporting. If a currency is not immediately available or has limitations, a WorldLink Currency Specialist will discuss options with you. Many funds transfer payments have restrictions imposed by the country. Some of the basic restrictions are listed as footnotes. The restrictions impact the formatting of the payments, how the payments are structured, or what information must accompany it. Please refer within this booklet for further information on payment formatting guideline.



WorldLink Funding

Funding Methods

Your organization is responsible for remitting to Citibank funds covering all transactions (Fund Transfer, ACH, Mass Pay, Remote Check, On-Site Checks & Cash) issued according to the remit schedule that has been agreed to in your contract. This remittance must cover:

1. The total amount (quoted in your funding/remittance currency) of each foreign currency contract purchased for that value date
2. All payment types initiated in your funding/remittance currency (same currency transactions) for that value date.

Citibank offers two (2) funding methods: automatic debit and manual remittance.

Automatic Debit (Auto funding)

Citibank debits your designated funding account or accounts for the funding amount due on the remit due date identified for your organization. You are responsible for ensuring that sufficient funds are available in the funding account(s) so the debit can be completed.

Manual Remittance

If Citibank is not automatically debiting your funding account, your organization is responsible for remitting to Citibank via a funds transfer. It is your responsibility to ensure that Citibank receives funds valued according to the remit option agreed to with Citibank. If your organization fails to pay for your foreign exchange purchases and non-foreign exchange payments by the remit due date, Citibank may assess a special fee on the late funding. In addition, late funding may delay the processing of your requested remote checks and funds transfers and may result in checks being returned when they are presented because of insufficient funds

Requirements:

- The following information must be included in the Payment Details or Bank Details (Sender to Receiver Information) on the funds transfer to ensure proper credit of your remittance:
 - 5-digit WorldLink Client Number
 - Your Organizations Name
 - Issuance date (optional)Any currency specific requirements can be found in the Funding Currency table
- Your remit due date is the date when remittance for foreign currency purchases and same currency purchases are due. Citibank must receive the transfer of funds by the remit due date. If the remit due date falls on a day that is a non business day in the country of the funding account, Citibank requires the remittance on the next business day.
- Citibank must receive the electronic funds transfer from your bank by the cut-off time listed in the Funding Currency table in this booklet. This will ensure that Citibank receives funds value dated that day.

Value Dating and Funding Offset Days

The operation of WorldLink funding is subject to the provisions laid out in the European Union Payment Services Directive (PSD). The PSD applies to payments that are offered by providers within the 30 EEA countries but also to payments where one of the providers is located outside that space.

The value dating provisions of the PSD stipulate that:

The ordering bank must not set the debit value date earlier than the point in time at which the amount of the payment transaction is debited to its client's account.

WorldLink attests to the fact that the operation of WorldLink Funding complies in all instances with the requirements of the PSD.

Payment Type	Payment Initiation Date by Client	Funding Options Available*	Value Date Achievable***
Same Day Funds Transfer	D	D	D
Next Day Funds Transfer	D	D, D+1	D+1
Spot Funds Transfer	D	D, D+1, D+2**	D+2**
ACH	D	D, D+1, D+2	D+3****

* Funding Options available to clients are dependent on whether clients are eligible for credit lines or not.

** Spot Funds Transfer settlement times reflect execution of the payment commencing upon conclusion of the currency conversion involved

*** Value Date Achievable value is an indicative date representing the normal expected value date to be achieved for the particular Payment Type indicated. WorldLink's ability to achieve that date is dependent on a number of factors such as correct formatting of payments, funding having been received on the due date etc. Information on correct structuring and usage of WorldLink payment options is contained throughout The Reference Booklet.

**** ACH Value Dates Achievable are set by the processing cycle time of the in-country ACH system. Consequently the value date that is achieved may vary. The date indicated reflects the provision in the PSD that during the transitional period until 1 January 2012 allows a maximum execution period for payments within the EEA in an EEA currency of up to 3 business days. The ability of banks to adhere to this requirement is dependent on the ability of the in-country ACH clearing system to process the payment in a timeframe that allows settlement within 3 business days.

Funding Currencies

The table shown below lists all currencies available for funding Citibank Europe plc for your transactions (Wires, Checks and Cross Border ACH payment options*) and provides the applicable bank and remittance account number information. The table:

- Is arranged alphabetically by funding currency,
- Lists the currency code, the funding location that receives the funds and its routing code, the applicable Citibank account number at the funding location,
- When funding WorldLink, Citibank Europe plc is the beneficiary. If required, the Beneficiary Address is: 1 North Wall Quay, Dublin 1, Ireland.

Funding Currency	CCY Code/ EURO Country	Funding Location	Remittance Account Name and Number	Comments
Australian Dollar	AUD	Australia & New Zealand Banking Group SWIFT/BIC Identifier Code: ANZBAU3M	Citibank Europe plc 282202AUD00001	
Bahraini Dinar**	BHD	Citibank Bahrain SWIFT/BIC Identifier Code: CITIBHBX	Citibank Europe plc IBAN: BH90CITI60004010697005	
Canadian Dollar	CAD	Citibank N.A, Canadian Branch SWIFT/BIC Identifier Code: CITICATTBCH	Citibank Europe plc 2183509007	
Czech Krona	CZK	Citibank Europe plc (Prague) SWIFT/BIC Identifier Code: CITICZPX	Citibank Europe plc IBAN: CZ552600000004000230103	
Danish Krone	DKK	Danske Bank SWIFT/BIC Identifier Code: CITIDKKX	Citibank Europe plc IBAN: DK7951000811160016	
Euro	EUR London	Citibank, N.A. (London) SWIFT/BIC Identifier Code: CITIGB2L	Citibank Europe plc IBAN: GB47CITI18500805512654	
Euro	Austria	Citibank International, plc Austria Branch (Vienna) SWIFT/BIC Identifier Code: CITIATWX	Citibank Europe plc IBAN: AT561814000781046027	
Euro	Belgium	Citibank International, plc Brussels Branch SWIFT/BIC Identifier Code: CITIBEBX	Citibank Europe plc IBAN: BE47570802085580	
Euro	Cyprus	Bank of Cyprus SWIFT/BIC Identifier Code: BCYPCY2N	Citibank Europe plc IBAN: CY73002001430000005000088800	
Euro	Finland	Pohjola Bank SWIFT/BIC Identifier Code: OKOYFIHH	Citibank Europe plc IBAN: FI1459303320000274	
Euro	France	Citibank International, plc (Paris) SWIFT/BIC Identifier Code: CITIFRPP Code Banque: 11689 Code guichet: 00700 Clé RIB: 20	Citibank Europe plc IBAN: FR7611689007000014167404820	
Euro	Germany	Citibank Frankfurt SWIFT/BIC Identifier Code: CITIDEFF BLZ: 50210900	Citibank Europe plc IBAN: DE59502109004120060029	
Euro	Greece	Citibank, N.A. (Athens) SWIFT/BIC Identifier Code: CITIGRAA	Citibank Europe plc IBAN: GR9108400010000000984632517	

Funding Currency	CCY Code/ EURO Country	Funding Location	Remittance Account Name and Number	Comments
Euro	Ireland	Citibank Europe plc (Ireland) SWIFT/BIC Identifier Code: CITIE2X	Citibank Europe plc IBAN: IE88CITI99005104944038	
Euro	Italy	Citibank, N.A. Italy SWIFT/BIC Identifier Code: CITIITMX	Citibank Europe plc IBAN: IT42K0356601600004107116023	
Euro	Malta	Bank of Valletta, plc SWIFT/BIC Identifier Code: VALLMTMT	Citibank Europe plc IBAN: MT69VALL22013000000010422447 011	
Euro	Netherlands	Citibank, International plc (Netherlands Branch) SWIFT/BIC Identifier Code: CITINL2X	Citibank Europe plc IBAN: NL37CITI0266099971	
Euro	Portugal	Citibank International, plc Sucursal em Portugal SWIFT/BIC Identifier Code: CITIPTPX	Citibank Europe plc IBAN: PT50016900010080100101731	
Euro	Slovenia	Citibank, N.A. (London) SWIFT/BIC Identifier Code: CITIGB2L	Citibank Europe plc IBAN: GB47CITI18500805512654	
Euro	Slovakia	Citibank, N.A. (London) SWIFT/BIC Identifier Code: CITIGB2L	Citibank Europe plc IBAN: GB47CITI18500805512654	
Euro	Spain	Citibank International plc, Spain SWIFT/BIC Identifier Code: CITIESMX	Citibank Europe plc IBAN: ES1214740000140008179018	
Hong Kong Dollar	HKD	Citibank, N.A. (Hong Kong) SWIFT/BIC Identifier Code: CITIHKHX	Citibank Europe plc 08889759	
Hungarian Forint**	HUF	Citibank Budapest SWIFT/BIC Identifier Code: CITIHUHX	Citibank Europe plc IBAN: HU94108000078000000251007004	
Israeli Shekel	ILS	Citibank Tel Aviv SWIFT/BIC Identifier Code: CITILIT	Citibank Europe plc IBAN: IL35 0220010000300020003	
Japanese Yen	JPY	Citibank Japan SWIFT/BIC Identifier Code: CITIJPT	Citibank Europe plc 0221704401	
Jordanian Dinar**	JOD	Citibank Amman SWIFT/BIC Identifier Code: CITIJOAX	Citibank Europe plc JO97CIT1001000000001400292058	
Kuwaiti Dinar	KWD	Commercial Bank of Kuwait SWIFT/BIC Identifier Code: COMBKWKW	Citibank Europe plc KW42COMB0000010037364103414014	
Mexican Peso	MXN	Citibank Banamex SWIFT/BIC Identifier Code: BNMXMXMM	Citibank Europe plc 002180002189440193	
New Zealand Dollar	NZD	ANZ Banking Group (New Zealand) Ltd. SWIFT/BIC Identifier Code: ANZBNZ22	Citibank Europe plc 282202NZD00001	
Norwegian Krone	NOK	Danske Bank Trondheim, Norway SWIFT/BIC Identifier Code: DABANO22	Citibank Europe plc 86010220701	
Omani Real**	OMR	Bank Muscat SWIFT/BIC Identifier Code: BMUSSARI	Citibank Europe plc 0001000017070014OMR	
Peruvian New Sol	PEN	Citibank del Peru S.A. SWIFT/BIC Identifier Code: CITIFEPL	WL Operations 1201601009	To comply with local tax requirements, quote Citibank Europe Plc's Tax ID in the Payment Details of your instruction As "TAX ID 4871126S"

Funding Currency	CCY Code/ EURO Country	Funding Location	Remittance Account Name and Number	Comments
Polish Zloty**	PLN	Bank Handlowy SWIFT/BIC Identifier Code: CITIPLPX	Citibank Europe plc IBAN: PL6610301508000000078232000	In compliance with Article 26.1 of Polish Law – “Title of Payment” must be included in field: 70: See Article 26.1 for full details.
Saudi Riyal	SAR	Banque Saudi Fransi Riyadh Saudi Arabia SWIFT/BIC Identifier Code: BSFRSARI	Citibank Europe plc IBAN: SA565500000000514900541	
Singapore Dollar	SGD	Citibank, N.A. (Singapore) SWIFT/BIC Identifier Code: CITISGSG	Citibank Europe plc 0700478009	
South African Rand**	ZAR	Citibank, N.A. (Johannesburg) SWIFT/BIC Identifier Code: CITIZAJX Note: Remittances from South African resident accounts must comply with exchange control regulations.	Citibank Europe plc 400007004	A resident ZAR account cannot be used to fund the WorldLink ZAR account held with Citi South Africa
Swedish Krona	SEK	Citibank International, plc Sweden Branch (Stockholm) SWIFT/BIC Identifier Code: CITISESX	Citibank Europe plc IBAN: SE1190400000090405000016	
Swiss Franc	CHF	Citibank, N.A. London SWIFT/BIC Identifier Code: CITIGB2L BC Code: 89095	Citibank Europe plc IBAN: CH8089095000000800112	
Thai Baht	THB	Citibank, N.A. (Bangkok) SWIFT/BIC Identifier Code: CITITHBX Note: Resident Corporations are restricted from remitting in THB. Transaction Code indicating reason for remittance must be included in details: 2.1 Spot if in settlement of a foreign exchange transaction 2.9 Other if no foreign exchange has been purchased against Thai baht (must also include a reason for payment)	Citibank Europe plc 0-292399-014	Resident Corporations are restricted from remitting in THB
Tunisian Dinar	TND	Citibank, N.A. (Tunis) SWIFT/BIC Identifier Code: CITITNTX	Citibank Europe plc 400014 078	
Turkish Lira	TRY	Citibank Istanbul SWIFT/BIC Identifier Code: CITITRIX	Citibank Europe plc IBAN: TR71000920000000040069003	
U.A.E. Dirham**	AED	Citibank NA Dubai SWIFT/BIC Identifier Code: CITIAEA10AD	Citibank Europe plc IBAN: AE610211000000700778002	For manual remittance, a transaction code should be used in Line 1 of Field 72 in your funding. The code should be 205, and formatted as follows: <i>/ACC/205/</i>
U.K. Pound Sterling	GBP	Citibank, N.A. (London) U.K. Sort Code: CHAPS settlement via 18-50-08 SWIFT/BIC Identifier Code: CITIGB2L	Citibank Europe plc 607363	
U.S. Dollar	USD	Citibank, N.A. (New York) FW021000089 New York City, N.Y. SWIFT/BIC Identifier Code: CITIUS33	Citibank Europe plc 40523666	

* Cut-off times are subject to change without notification.

** Funding in these currencies is restricted. Please contact your Citibank representative before remitting in one of these currencies.

WorldLink Fee Billing

Invoices

- Payment is due upon receipt of invoice
- Payment must be made in the invoice currency
- Any unpaid amount, as of the next invoice date, is carried forward as the previous balance and is included in the total amount due.

Remittance Instructions

USD Remittance

Check Instructions:

Citibank Global Corporate Banking
P.O. Box 4037
Buffalo, NY 14240-4037
ATTN: Worldlink Billing
Client Number -----

Wire Instruction:

ABA: 021000089, Citibank NA
Account #30244831, WorldLink Billing Dept.
Details: Should include client number and invoice number.

Non- USD Remittance

Check Instructions:

Worldlink Multicurrency Trans Svcs
P.O. Box 62449
London E14 1HH United Kingdom
ATTN: Citibank European Lockbox

Wire Instruction:

Citibank London
Account Number 160300109
Details: Payment of Worldlink Fees for Client#
Swift Code: CITIGB2L
Sort Group: 185008

EURO Wire Payments Only

Citibank Europe Plc - WL Billing
Account Number: 12145545
IBAN Number: GB83CIT118500812145545
Branch 600
Swift Code CITIGB2L
Sort Group 185008

BACS Payment Remit

Citibank London
Account Number 12275465
Details: Payment of Worldlink Fees for Client # _____
Swift Code: CITIGB2L
Sort Group: 185008

WorldLink Funds Transfers

WorldLink Funds Transfer Formatting

When sending a cross border funds transfer it is important that the payment is formatted correctly to ensure timely delivery to your beneficiary. WorldLink provides information to assist you in formatting your foreign currency funds transfer payments. Three formats are provided and which should be used is based on the currency you are sending and the information you have available to you. The use of these formats will ensure efficient processing for your foreign currency wire. The three (3) different types of formatting guidelines are:

Preferred Funds Transfer Routing Guidelines

The use of the Preferred Funds Transfer Routing Formats allows for most efficient processing of your electronic payment. Use of these formats should eliminate any need for manual intervention. Therefore, when possible, it is recommended that the Preferred format be used.

Acceptable Funds Transfer Routing Guidelines

The Acceptable Funds Transfer Formats should be used if you do not have the information required for the Preferred Funds Transfer Routing formats. Use of these formats are acceptable however, they may require some manual intervention by Citibank to enrich the routing instructions with the proper Beneficiary Bank information. This manual intervention could delay processing and/or impact accurate delivery of funds.

Special Funds Transfer Requirements

In addition to the Preferred or Accepted formats, some countries have additional Special Funds Transfer Requirements that must be met when sending funds transfers in their local currencies. This list provides the special requirements that must be used when sending funds transfers in the currencies included on this list. Not following these special requirements could cause cancellation of your funds transfer payment.

The Funds Transfer Guidelines are located in the addendum of this Reference Booklet. The formatting of your funds transfer varies depending on how you deliver your payment instructions to WorldLink. The links below will take you to the correct guidelines for your delivery channel.

[CitiDirect or Software Customers](#) [SWIFT or File Customers](#)

Mandatory BIC & IBAN

BIC & IBAN usage is a mandatory requirement for intra European Economic Area (EEA) payments and for cross border payments to several other countries. Increasingly, more and more countries are adopting IBAN as a mandatory requirement for cross border payments. Samples of the IBAN format for all countries that have adapted the IBAN structure can be found in the addendum of this reference booklet. [IBAN Examples](#)

Cross Border Wires Requiring Intermediary Bank Information

If you are sending a payment to a Beneficiary Bank that is not located in the country of the payment currency, Intermediary Bank information should be provided. The Intermediary Bank is a bank that is located in the country of the payment currency used by the Beneficiary Bank to receive funds in that payment currency. If the Intermediary Bank is not provided, this will require manual intervention by Citibank to enrich the payment instructions with proper Intermediary Bank information. This manual intervention could delay processing and/or impact accurate delivery of funds to the beneficiary. Therefore, when possible it is recommended that the Intermediary Bank information be provided.

If you are creating a pre-format that you think should have intermediary bank information, please contact your Citibank Representative for assistance in obtaining this information for all payments created from this pre-format.

Financial Action Task Force (FATF) Special Recommendation VII

The Financial Action Task Force, established by the Paris G7 summit of 1989, issued Special Recommendation VII on electronic payments (SR VII) to ensure that basic information on the originator is immediately available to the relevant authorities if needed. Special Recommendation VII was enacted into the law of the Member States of the European Union (E.U.) by means of EU regulation

The EU regulation differentiates between wire transfers made by a Bank for corporate clients and wire transfers made by a Bank for FI clients.

- **Corporate clients** — originator information pertains to what Citi holds as client information
- **FI clients** — Citi will primarily be responsible for transmitting originator information as provided by you. It is the responsibility of the FI client to provide full information for the originator of the payment.

To facilitate compliance with the above regulation, Citi introduced the following system upgrades:

Client Classification	Client-Provided Details	Enrichment Done by Citi	Instructions Sent to Beneficiary Bank
Corporate	Originator name and address	Citi inserts Client ID and Client name from internal records. Client provided information is also retained.	Contains client ID (equivalent to account number), client name and client address as required by regulation.
Financial Institution	Originator account number, originator name and address	Citi transmits information provided by client without modification (refer to note below).	Client-provided information is transmitted in full as required by regulation.

Note for FI clients:

- Citi will pass on originator information as provided by clients to the beneficiary bank. It is important to include the originator account number, name and full, meaning full address
- If the client does not provide any originator details, Citi introduces client ID, client name and address from internal records
- Citi will introduce client information as referred to above only where the originator information field (Ordering Party Details) is left completely blank. This option is available to file clients only
- CitiDirect defaults Ordering Party Details from Library Details if the Ordering Party field is left blank. Clients can use this functionality to manage the ordering party details as per requirements under FATF.

Glossary of Funds Transfer Related Terms

BIC (Bank Identifier Code)	An 8- or 11-digit bank routing ID for members of the SWIFT network. The 8 digit IDs represent main branches of a bank, while the 11 digit IDs represent specific branches of a bank.
Bank Details	Specific fields within a payment instruction that conveys information between banks in a structured format. Use of this field may be required to meet special payment needs.
Bank Routing Method	The specific method used to route funds to the ultimate beneficiary of a payment. Examples of routing methods are SWIFT, CHAPS, CHIPS, FED WIRE, and TARGET, etc.
Bank Routing ID	A routing method specific identifier that indicates what Bank the funds should go to or through.
BBAN (Basic Bank Account Number)	This is a unique identifier of an individual account, at a specific financial institution, in a particular country
BBK	See Beneficiary Bank
Beneficiary (BNF)	The ultimate receiver of funds from a payment.
Beneficiary Bank (BBK)	The bank where the beneficiary's account is held.
BNF	See Beneficiary.
Chaps Sort Code	A 6-digit identifier issued to banks and other institutions in the United Kingdom or Ireland used to identify specific branches within a Bank. Standards are maintained by APACS (The Association for Payment Clearing Services).
CHIPS (Clearing House Interbank Payments System)	<p>A private sector electronic funds transfer system run by New York Clearing House Association (NYCHA).</p> <p>CHIPS Participant – Financial institutions or Participants are issued Participant identifiers and maintain a branch in New York City.</p> <p>CHIPS Universal – Non-participants are issued Universal identifiers in order to make payments on the CHIPS system.</p>
Fed Wire	The electronic funds transfer system operated by the Federal Reserve. It is used for USD payments and guarantees immediate finality.
IBAN (International Bank Account Number)	This is the expanded version of the BBAN and it is used internationally to uniquely identify a customer's bank account. IBANs are used to assist in error free cross-border payments and to improve the potential for straight through processing.
STP (Straight-Through-Processing)	Automated payment, no human intervention throughout the payment chain.
TARGET	An EU-wide clearing system for Euro payments. It stands for "Trans-European Automated Real-Time Gross Settlement Express Transfer".

Funds Transfer Charges

PSD Countries & Currencies

For EEA countries and currencies, the ordering bank, the beneficiary bank and any intermediaries must ensure that the full amount of any payment transaction is transferred and that no charges are deducted from the amount transferred.

Prior to the introduction of the PSD, various charge codes and resulting practices are being applied in payment transactions across Europe - the three key charge codes being: SHA, OUR and BEN. The PSD mandates the 'sharing' principle whereby the payer and the payee pay their own provider's costs. In response to this and in line with the EU Commission position, the industry has developed best practice guidance, which states that BEN and OUR options should no longer be used for in-scope transactions.

- **Charge BEN:** Is not allowed in the PSD
- **Charge OUR:** If the charges indicator is populated with OUR, all transaction charges associated with processing the payment are to be borne by the ordering party (WorldLink Client). Some clearing systems do not recognize Charge code "Our"
- **Charge SHA:** If the charges indicator is populated with SHA, transaction charges on the sender's side are to be borne by the ordering customer and transaction charges on the receiver's side are to be borne by the beneficiary.

Within the PSD countries and currencies the usage of "SHA" has been accepted as best practice for Funds Transfers. As the PSD mandates that no charges are deducted from the amount transferred, the usage of Charge code "Our", while available within certain countries, is not in line with best practice under the PSD.

WorldLink has taken the decision that all Funds Transfers processed in PSD currencies will be processed with a Charge code of "Sha" in order to prevent the possibility of WorldLink's client's incurring charges when Charge Code "Our" has been indicated by the client and in order to ensure that no charges are deducted from the amount transferred.

PSD Countries:

Austria	Denmark	Greece	Latvia	Netherlands	Slovakia
Belgium	Estonia	Hungary	Liechtenstein	Norway	Slovenia
Bulgaria	Finland	Iceland	Lithuania	Poland	Spain
Czech Republic	France	Ireland	Luxembourg	Portugal	Sweden
Cyprus	Germany	Italy	Malta	Romania	United Kingdom

Non PSD Countries & Currencies

It is standard practice for banks to charge a fee for processing funds transfer payments. The charges indicator as provided by you indicates to all parties involved in a transfer who will pay the bank charges associated with making the payment. However in certain countries market practice may not be to adhere to the charges indicator provided.

- **Charge BEN:** If the charges indicator is populated with BEN, all transaction charges associated with processing the payment are to be borne by the beneficiary (party placed in field 59) of the payment order.
- **Charge OUR:** If the charges indicator is populated with OUR, all transaction charges associated with processing the payment are to be borne by the ordering party (WorldLink Client). Some clearing systems do not recognize Charge Our:
For USD payments clearing via Federal Reserve or CHIPS "Charge Our" is not recognized. All KZT payments are treated as "Charge Our", Charge Ben OR SHA are not recognized.
- **Charge SHA:** If the charges indicator populated with SHA, transaction charges on the sender's side are to be borne by the ordering customer and transaction charges on the receiver's side are to be borne by the beneficiary.
- If the Sender does not populate the charges indicator, the default is BEN.

Each bank involved in the delivery of a funds transfer to your beneficiary may charge a fee, including the banks where WorldLink holds its accounts. Addendum 5 provides indications on the charges that may be charged by the locations where Citibank holds accounts. This is not a representation of what other banks charge. Charges vary by bank, country and currency; and WorldLink has no control over fees charged by banks.

All charges for payments populated with "OUR" as the charge indicator, are passed back to the WorldLink client on the monthly invoice. Each bank involved in the payment sends their charges separately and will be posted individually on the invoice. Just because a payment is sent "Charge OUR", doesn't mean that the beneficiary's bank won't charge the beneficiary for crediting his account. Banks handle payments based on their own banking & country rules and policies. WorldLink cannot control what other banks do.

If a beneficiary of payment has complaints on the charges removed from his payment, you should verify how the charges indicator field and that WorldLink processed that payment correctly. Your beneficiary should then contact their bank for clarification on the charges they paid.

Funds Transfer – Cut-off Times

Same-Day and Next-Day Cut-Off Times

Currency Code	Funds Transfer Type	GMT	EST (GMT-5)	UTC (GMT+8)	AEST (GMT+10)	Cut-Off Time Notes
AED	Next Day	22:00	17:00	23:00	23:00	
AUD	Next Day	19:00	14:00	23:00	23:00	
AUD	Same Day	02:30	N/A	10:30	12:30	
CAD	Next Day	Entire Day	Entire Day	Entire Day	Entire Day	
CAD	Same Day	19:00	14:00	23:00	23:00	
CHF	Next Day	22:00	17:00	23:00	23:00	
CHF	Same Day	11:00	06:00	19:00	21:00	
CZK	Next Day	22:00	17:00	23:00	23:00	
CZK	Same Day	07:00	02:00	15:00	17:00	
DKK	Next Day	22:00	17:00	23:00	23:00	
DKK	Same Day	07:30	02:30	15:30	17:30	
EUR	Next Day	22:00	17:00	23:00	23:00	
EUR	Same Day	15:00	10:00	23:00	23:00	
GBP	Next Day	22:00	17:00	23:00	23:00	
GBP	Same Day	15:00	10:00	23:00	23:00	
HKD	Next Day	18:00	13:00	23:00	23:00	
HKD	Same Day	04:30	00:30	12:30	14:30	SD delivery for EST zone clients is on a best effort basis only
HUF	Next Day	22:00	17:00	23:00	23:00	
HUF	Same Day	10:00	05:00	18:00	20:00	
ILS	Next Day	20:00	15:00	23:00	23:00	
JMD	Next Day	18:00	13:00	23:00	23:00	
JPY	Next Day	22:00	17:00	23:00	23:00	
JPY	Same Day	00:30	N/A	08:30	10:30	SD delivery for GMT zone clients is on a best effort basis only
LTL	Next Day	09:00	04:00	17:00	19:00	
MAD	Next Day	17:00	12:00	23:00	23:00	ND delivery on a best effort basis only
MXN	Next Day	21:00	18:00	23:00	23:00	
MXN	Same Day	17:00	12:00	23:00	23:00	
NOK	Next Day	22:00	17:00	23:00	23:00	
NOK	Same Day	08:30	03:30	16:30	18:30	
NZD	Next Day	22:00	17:00	23:00	23:00	
NZD	Same Day	00:30	N/A	08:30	10:30	SD delivery for GMT zone clients is on a best effort basis only
PLN	Next Day	16:00	11:00	23:00	23:00	
PLN	Same Day	08:30	03:30	16:30	18:30	
RON	Next Day	16:00	11:00	23:00	23:00	
RON	Same Day	08:00	03:00	16:00	18:00	
RUB	Next Day	09:00	04:00	17:00	19:00	ND delivery on a best effort basis only
SAR	Next Day	22:00	17:00	23:00	23:00	
SEK	Next Day	22:00	17:00	23:00	23:00	
SEK	Same Day	09:00	04:00	17:00	19:00	
SGD	Next Day	18:00	13:00	23:00	23:00	
SGD	Same Day	07:00	02:00	15:00	17:00	
THB	Next Day	22:00	17:00	23:00	23:00	
TRY	Next Day	22:00	17:00	23:00	23:00	
TRY	Same Day	08:00	03:00	16:00	18:00	
USD	Next Day	22:00	17:00	23:00	23:00	
USD	Same Day	21:00	16:00	23:00	23:00	
ZAR	Next Day	18:00	13:00	23:00	23:00	
ZAR	Same Day	08:00	03:00	16:00	18:00	

Notes:

- Currencies and cut-offs apply for file clients on GPP (legacy clients will need to migrate to GPP to avail of the SD/ND offering as above)
- CitiDirect and SWIFT clients can achieve the above delivery timeframes but need to book their FX manually by calling the WorldLink Fx Team
- Client needs to consider the funding part of the transaction as well to ensure both cut-offs are met
- Cut-offs indicate the time both instructions and FX needs to be completed
- Cut-off times are set in GMT with EST= GMT-5, UTC = GMT+8 and AEST = GMT+10 so any daylight savings adjustment would need to be taken into account and other time zone cut-offs adjusted accordingly based on the GMT cut-off

Funds Transfer Clearing

The information contained herein is provided as a courtesy, and although WorldLink has made reasonable efforts to ensure accuracy it makes no representation or warranty with respect to such information. The proceeding content is subject to change, and is made on a best effort basis in terms of obtaining new information and processes.

The ability to provide credit to the beneficiary bank on value date is subject to a variety of factors, including but not limited to, receipt of instructions by applicable cut-off time, proper funding, sufficient credit, ability of beneficiary bank to receive electronic funds transfers, and intervening holidays and non-business days in country of currency. Funds transfer instructions requiring a repair may be delayed. Also, clearing times may shift depending on market conditions.

A successful Funds Transfer will result in the beneficiary bank's receipt of available funds; when funds are actually made available to the beneficiary is in not in the control of WorldLink Multicurrency Transaction Services.

Please ensure that you use the applicable formatting guidelines in conjunction with the table below.

Currency	Country	Funds Transfer Country & Clearing Information
AED	U.A.E.	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • IBAN is mandatory - Refer to IBAN Example Table. • In order to comply with AED payment regulation, all WorldLink AED payments are systematically coded with 'CBP' to reflect that they are cross border payments. As these payments are cross border, salary payments cannot benefit from lifting fee exemption (as it applies to salary payments) <hr/> <p>Expected Bene Receipt Date: Value Date</p>
ALL	Albania	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • IBAN required - Refer to IBAN Example Table for IBAN format • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
AMD	Armenia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Beneficiary bank full name and address • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
ANG	Netherlands Antilles	<p>Method of Payment (Electronic Clearing or Checks): Large value payments go through SWIFT and electronic clearings. All transactions are processed electronically.</p> <hr/> <p>Additional Considerations: Reason for payment is mandatory requirement e.g. investment, loan payment, a transfer for supplement of the account etc.</p> <hr/> <p>Expected Bene Receipt Date: Payments will be made on value date</p>

Currency	Country	Funds Transfer Country & Clearing Information
AOA	Angola	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • IBAN is required - Refer to IBAN Example Table for IBAN format • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
AUD	Australia	<p>Method of Payment (Electronic Clearing or Checks): Most banks utilize Real Time Gross Settlements (RTGS), but if the beneficiary bank is not a member of RTGS, payments are sent via the Post in the form of a Bank Check. If payment made via RTGS, value date will be met.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • 6 Digit BSB Code is used for routing method • Ordering Party address cannot be a P.O. Box Number – must be a physical address <hr/> <p>Expected Bene Receipt Date: RTGS Members – Value Date; Non RTGS Members – Depends on check delivery</p>
AWG	Aruba	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Beneficiary bank full name and address • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
AZN	Azerbaijan	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • IBAN recommended - Refer to IBAN Example Table for IBAN format • Beneficiary Tax ID required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: Value Date</p>
BAM	Bosnia-Herzegovina	<p>Method of Payment (Electronic Clearing or Checks): Large value payments go through SWIFT and electronic clearings. All transactions are processed electronically.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • IBAN recommended - Refer to IBAN Example Table for IBAN format • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: Payments will be made on value date.</p>
BBD	Barbados	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <hr/> <p>Additional Considerations: No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
BDT	Bangladesh	<p>Method of Payment (Electronic Clearing or Checks): A check is issued upon receipt of the instruction, and delivered to the beneficiary bank through courier</p> <hr/> <p>Additional Considerations: Once a BDT payment has left WorldLink, Bangladeshi regulations require for a local document known as 'Form C', to be completed by the beneficiary before the funds can be released locally to them. This process requires the beneficiary to complete and submit Form C to the beneficiary bank who in turn sends it to Citi. It is important to detail the beneficiary branch's postal address within your message. This will ensure that the correct contact is made and minimal time delay is experienced. Note: BDT Payments cannot be credited to foreign currency accounts belonging to beneficiaries in Bangladesh.</p> <hr/> <p>Expected Bene Receipt Date: As the release of funds is dependent on the beneficiary, the beneficiary bank's submission of Form C and the local postal system, WorldLink cannot commit to a credit date for BDT payments but can commit to requesting the Form C from the beneficiary bank within 24 hours of receiving the payment. Once the Form C is received by Citi, the payment will be released for delivery to the beneficiary bank's branch within 24 hours. The credit date will then be dictated by local postal times which range from 24-36 hours for metro areas and up to 3 days for other areas.</p>
BGN	Bulgaria	<p>Method of Payment (Electronic Clearing or Checks): There are two clearing systems. 1.) All transactions above BGN 100,000 are processed through RTGS. 2.) All transactions below BGN 100,000 are processed through RTGS or BISERA (low value clearing systems). 3) Inter-bank sessions per day).</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Outgoing payments - legal requirement for the provision of (i) an anti-money laundering (source(s) of funds) declaration for all payments exceeding BGN 30,000 or its equivalent in respective currency; (ii) a statistical declaration for all payments exceeding BGN 100,000 or its equivalent in respective currency • All payments for granting loans to foreign entities must be declared. • IBAN is Mandatory for Intra EU/EEA payments & recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format. • Budgetary payments must include the code word 'PAY' and a six digit pay code (as provided by your beneficiary) – this should directly follow the beneficiary IBAN • In addition to the above pay code, if your payment is a budgetary payment, field 72 (bank to bank details) in your payment instruction will also be mandatory – Refer to <i>Bulgarian Lev budgetary payment requirements</i> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
BHD	Bahrain	<p>Method of Payment (Electronic Clearing or Checks): The funds transfer payments are processed through the SWIFT network</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • IBAN is required. Refer to IBAN Example Table for IBAN format. <hr/> <p>Expected Bene Receipt Date: Value Date</p>
BIF	Burundi	<p>Method of Payment (Electronic Clearing or Checks): Local clearing house</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name, address and telephone number required • Exact bank branch location required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: Next day from receipt of instruction by local bank.</p>

Currency	Country	Funds Transfer Country & Clearing Information
BMD	Bermuda	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required (P.O. Boxes are not acceptable) • Reason for payment required <hr/> <p>Expected Bene Receipt Date: Value Date</p>
BND	Brunei Darussalam	<p>Method of Payment (Electronic Clearing or Checks): If the Beneficiary Bank is a Citibank Branch = Electronic Clearing If the Beneficiary Bank is a non-Citibank = A Managers Check is issued and delivered via the appointed clearing house</p> <hr/> <p>Additional Considerations: No specific detail</p> <hr/> <p>Expected Bene Receipt Date: If payment is within Citibank Brunei: Value Date. Beneficiary Account held outside of Citibank network: Varies based on clearing house process</p>
BOB	Bolivia	<p>Method of Payment (Electronic Clearing or Checks): If the bene bank is not Citibank Bolivia, a Managers Check is delivered to the bene bank.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank location required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: When information is received by the local bank.</p>
BRL	Brazil	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • IBAN is recommended • Beneficiary full name, address and telephone number required • Beneficiary tax ID required • Agency code required • Exact bank branch location required • Reason for payment required <p>Note: The final beneficiary will be requested to contact their local branch and uplift the funds. Failing this, funds can be held by the beneficiary bank.</p> <hr/> <p>Expected Bene Receipt Date: Variable – local regulations require beneficiary to sign documents to authorize the release of funds to themselves</p>
BSD	Bahamas	<p>Method of Payment (Electronic Clearing or Checks): Electronic- through the RTGS system</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Account Number, Account Name, and Beneficiary Bank Name required • Payments > 10,000 – source of funds declaration required. <hr/> <p>Expected Bene Receipt Date: Value Date</p>
BTN	Bhutan	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>

Currency	Country	Funds Transfer Country & Clearing Information
BWP	Botswana	<p>Method of Payment (Electronic Clearing or Checks): Payments are processed through electronic funds transfer unless the transfer is to a bene bank which FNB has no SWIFT test keys with. For these banks payment will be made via check. High value payments will go through RTGS, low value will go through EFT (Electronic Funds Transfer).</p> <p>Additional Considerations: No specific detail.</p> <p>Expected Bene Receipt Date: Value Date</p>
BYR	Belarus	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address, and account number required • Beneficiary account number (13 digits in length) • Beneficiary full name and address required (P.O. boxes not accepted) • Beneficiary Taxpayer Identification (UNN, INN or UNP) • Bank name and MFO bank code (3 digits, or 9 if code begins with 153001) • Details of payment <p>Note: Belarusian 'resident' beneficiaries may be required to provide additional documentation as requested by the correspondent bank or beneficiary bank in order to comply with the country's Exchange Control regulations and applicable local banking regulations.</p> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
BZD	Belize	<p>Method of Payment (Electronic Clearing or Checks): Check and payment instruction sent to bene bank</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date</p>
CAD	Canada	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • 9 Digit CC code is used for routing method. • Beneficiary account/ reference number required • Beneficiary name and complete address required <p>Expected Bene Receipt Date: Value Date</p>
CDF	DR of Congo	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required. • Beneficiary full name & address required. Beneficiary phone number to be provided if available. • Complete/detailed reason for payment required. • Beneficiary Bank address/exact Branch location (BIC) required. <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction.)</p>
CHF	Switzerland	<p>Method of Payment (Electronic Clearing or Checks): Clearing is electronically managed through Swiss National Bank Telekurs SIC settlement system</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • IBAN is Mandatory for Intra EU/EEA payments & recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format. <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
CLP	Chile	<p>Method of Payment (Electronic Clearing or Checks): Incoming funds transfers are manually processed and sent onward through the CCA (local ACH)</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name, address and phone number required RUT "Registro Unico Tributario" required – This is a tax ID Account type required Reason for payment required <p>See Funds Transfer Special Routing Guidelines</p> <p>Expected Bene Receipt Date: Value Date</p>
COP	Colombia	<p>Method of Payment (Electronic Clearing or Checks): Normally the funds are credited to a customer account – then the customer can ask for a check.</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name, address and phone number required Beneficiary tax ID required Exact bank location required Reason for payment required <p>The final beneficiary will be requested to contact their local branch and uplift the funds. USD accounts in Colombia are very limited to airlines, travel agencies, multi-nationals, and are heavily regulated. Therefore, payments made in USD to Colombia are very rare and do not go through straight-through processing.</p> <p>Expected Bene Receipt Date: Variable – local regulations require beneficiary to authorize the release of funds to themselves.</p>
CRC	Costa Rica	<p>Method of Payment (Electronic Clearing or Checks): Instructions are executed through the issuance of a Managers Check, which is then delivered to the bene bank(s). There have been recent improvements in country to support processing payments through SINPE system (local ACH clearing system). SINPE's rules require as mandatory the Beneficiary ID, as part of the electronic transactions which flow through this system. The receiving bank has to validate that such Beneficiary ID is the same that the one registered by the beneficiary in their records (at the time of the account opening). This method is electronic and fully STP. A check will not need to be issued if the payment instruction contains appropriate details. (See formatting guidelines)</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Beneficiary ID is required. <p>Expected Bene Receipt Date: Value Date.</p>
CVE	Cape Verde	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
CZK	Czech Republic	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing RTGS.</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> IBAN is Mandatory for Intra EU/EEA payments & Recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format. <p>Expected Bene Receipt Date: Value Date</p>
DJF	Djibouti	<p>Method of Payment (Electronic Clearing or Checks): All payments are made through Checks.</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction.)</p>

Currency	Country	Funds Transfer Country & Clearing Information
DKK	Denmark	<p>Method of Payment (Electronic Clearing or Checks): Funds transfer instructions are electronically processed through two clearing systems in Denmark; a low value system and a high value system.</p> <p>Additional Considerations: IBAN is Mandatory for Intra EU/EEA payments & Recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format.</p> <p>Expected Bene Receipt Date: It is market practice that a one day float is taken by local banks.</p>
DOP	Dominican Republic	<p>Method of Payment (Electronic Clearing or Checks): All payments are made through Checks</p> <p>Additional Considerations: Need reason, telephone number and Beneficiary passport number (RNC - Registro Nacional de Contribuyentes – if the beneficiary is a legal entity). The Account Type is also required (Current or Savings)</p> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
DZD	Algeria	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing. Payments >DZD 1MM are cleared through RTGS,</p> <p>Additional Considerations: Central Bank Transaction Code must be provided. Refer to Special Funds Transfer Requirements. Payments require full 20 digit bene account number. For DZD purchases of capital transactions, it is a requirement within the settlement instructions that these be identified as a capital transaction. Capital transactions within Algeria follow a specific process, and highly recommend discussion with recipient Algerian onshore bank for their further procedural steps or alternatively, Citibank NA Algeria, can assist for further support of DZD capital transactions.</p> <p>Expected Bene Receipt Date: RTGS = Value Date; Other = Value Date +1</p>
EGP	Egypt	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: Payment reason is required</p> <p>Expected Bene Receipt Date: Value Date.</p>
ERN	Eritrea	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
ETB	Ethiopia	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: Full address of the bene is required.</p> <p>Expected Bene Receipt Date: Value Date +2</p>
EUR	Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxemburg, Malta, Montenegro, Portugal, Slovenia, Slovakia, Spain and The Netherlands.	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through Citibank London.</p> <p>Additional Considerations: For Intra EEA Payments, IBAN is required - Refer to IBAN Example Table for IBAN format. Other Routing Rules/ Requirements are dependant on whether BBK is a Target Participant - refer to Funding Formatting Guidelines.</p> <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
FJD	Fiji	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <p>Additional Considerations: No specific detail.</p> <p>Expected Bene Receipt Date: Value Date</p>
GBP	United Kingdom	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS (Chaps).</p> <p>Additional Considerations: When paying to a beneficiary bank utilising the SWIFT Code, IBAN is a mandatory requirement but the sort code is not required. When paying to a beneficiary bank utilising the UK Sort Code, the local beneficiary account number should be included. Refer to IBAN Example Table for IBAN format.</p> <p>Expected Bene Receipt Date: Value Date</p>
GEL	Georgia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • IBAN is required - Refer to IBAN Example Table for IBAN format • Exact bank branch location required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
GHS	Ghana	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date +2</p>
GMD	Gambia	<p>Method of Payment (Electronic Clearing or Checks): All payments are made through Checks</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <p>Expected Bene Receipt Date: 5 – 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
GNF	Guinea	<p>Method of Payment (Electronic Clearing or Checks): All payments are made through Checks</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Expected Bene Receipt Date: 5 – 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
GTQ	Guatemala	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: IBAN is being implemented in Guatemala on July 1, 2014. At this point, we highly recommend that you begin using IBAN. The mandatory date for use of an IBAN when issuing cross-border payments to Guatemala has not yet been confirmed. Refer to IBAN Example Table for IBAN format</p> <p>Expected Bene Receipt Date: Value Date +1</p>

Currency	Country	Funds Transfer Country & Clearing Information
GYD	Guyana	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing (NCH)</p> <hr/> <p>Additional Considerations: No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date +1</p>
HKD	Hong Kong	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations: Full name, address and account number for the ordering party is required.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
HNL	Honduras	<p>Method of Payment (Electronic Clearing or Checks): All payments are made through Checks.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Beneficiary account type required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 1 - 3 days from the day the instructions are received by local bank</p>
HRK	Croatia	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <hr/> <p>Additional Considerations: IBAN is recommended - Refer to IBAN Example Table for IBAN format. Important note: The use of an IBAN when issuing cross-border payments to Croatia will become a mandatory requirement with effect from June 1, 2014.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
HTG	Haiti	<p>Method of Payment (Electronic Clearing or Checks): Electronic clearing</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: Value Date +1</p>
HUF	Hungary	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing (Through RTGS / GIRO)</p> <hr/> <p>Additional Considerations: IBAN is Mandatory for Intra EU/EEA payments & Recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format. Where IBAN is not provided, the beneficiary account number is either 16 or 24 digits.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
IDR	Indonesia	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations: All Payments must include a detailed reason. Payments that are IDR500,000,000+ also require an email proving the reason of payments be sent to your WorldLink FX Trader:</p> <p>Buffalo: GCMS.Treasury.Buffalo@citi.com Dublin: worldlink.fx.emea@citi.com Singapore: wfx.apac@citi.com</p> <p>A fax can also be sent proving the reason of payments - fax number +65-6595-8129</p> <p>There are special requirements for payments to nonresident accounts. See Formatting Guidelines. Where the Beneficiary bank is a non RTGS Bank/non Clearing bank, Intermediary Bank Details are required</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
ILS	Israel	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations: All transactions must have bene bank number, branch number, acct number, bene name, and ordering customer name. Payments with a value of ILS 1MM or over will be rerouted by the branch via RTGS once formatted correctly. If an MT103 is sent to credit a specific customer (not bank-to-bank transfer), and payment is going through RTGS, an IBAN number is required - Refer to IBAN Example Table for IBAN format.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
INR	India	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Beneficiary bank name and full address (including PIN code*) is mandatory. *Postal Index Number – equivalent to a zip code. • A Payment Purpose Code is mandatory – please refer to the addendum for the required India payment codes. • Reason for payment is recommended • An IFSC code is mandatory for all transactions. If the IFSC code is not given, the payment could get delayed or could get processed incorrectly due to the absence of complete payment details. IFSC code consists of 11 digits. First 4 represent bank code, fifth character is 0 and the remaining 6 characters identify the branch e.g. HDFC0000XXX . IFSC code details of the branch can be found on the Central Bank directory (www.rbi.org.in/Scripts/Bs_viewRTGS.aspx). As per the RBI guidelines, all banks and their respective branches are required to have an IFSC code. In the remote instance where a particular bank branch does not have an IFSC code, the IFSC code of the main branch of the beneficiary bank in question, should be provided. <p>Refer to Funds Transfer Formatting for field samples</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
JOD	Jordan	<p>Method of Payment (Electronic Clearing or Checks): Electronic clearing system</p> <hr/> <p>Additional Considerations: IBAN is required - refer to IBAN Example Table for IBAN format. All local banks must verify the source of Fund Transfers exceeding JOD 10,000. Bene must provide valid information related to source of funds (copy of contract, invoices, others).</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
JMD	Jamaica	<p>Method of Payment (Electronic Clearing or Checks): Payments are done by check</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Beneficiary account type required in Line 1 of the bank to bank details: either /ACC/TYPE SA or /ACC/TYPE CA to be used (<i>referencing either Savings or Checking Account</i>) • Bank and Branch Code are required in the payment detail <hr/> <p>Expected Bene Receipt Date: Value Date +2</p>
JPY	Japan	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <hr/> <p>Additional Considerations: For payments >30,000,000JPY, the beneficiary bank contacts the beneficiary to confirm the purpose of the payment; the payment will not be processed until a response from the beneficiary is received.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
KES	Kenya	<p>Method of Payment (Electronic Clearing or Checks): Payments equal to or greater than 1Million KES, are cleared via RTGS. There is no "same day" Clearing house processing. All transactions are processed next day.</p> <hr/> <p>Additional Considerations: KBA routing code and beneficiary bank name and address is required to avoid delay or rejection of instructions. Payment Reason is also required.</p> <hr/> <p>Expected Bene Receipt Date: Executed on value date - expect the beneficiary bank to apply value next day.</p>

Currency	Country	Funds Transfer Country & Clearing Information
KHR	Cambodia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
KMF	Comoros	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
KRW	Korea	<p>Method of Payment (Electronic Clearing or Checks): All payments are done through electronic system. For payments <= USD 20,000 equivalent amount, the payment purpose must be provided by the bene before funds can be delivered. For payments > USD 20,000 equivalent amount, evidential documents proving the reason of payments needs to be provided by the bene before funds can be delivered.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary bank SWIFT code OR Full Bank Name and Address required • Beneficiary full name and address (must be in Korea) required • Beneficiary contactable telephone number required • Reason for payment required • If the amount transferred is more than USD 1,000 equivalent, Korean FX regulations require a beneficiary ID number (passport/alien registration number) in field 70 of the payment (Payment Details). The beneficiary may need to be contacted if transferred amount is more than USD 1,000 equivalent. <p>Note: Beneficiary and their bank must be in Korea (account must be KRW denominated). Beneficiary's account number and the matched account holder's name (Bene's account must be opened in Korea)</p> <hr/> <p>Expected Bene Receipt Date: Within 2 days of transaction initiation; subject to local bank applying value date of instruction. (Local Market may not necessarily apply Value Date of Instruction based on a commercially reasonable basis)</p>
KWD	Kuwait	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <hr/> <p>Additional Considerations: From 1st Jan 2011 IBAN is mandatory - Refer to IBAN Example Table for IBAN format.</p> <hr/> <p>Expected Bene Receipt Date: Value Date.</p>
KYD	Cayman Islands	<p>Method of Payment (Electronic Clearing or Checks): A draft is prepared and delivered to the local institution for processing to the bene's account.</p> <hr/> <p>Additional Considerations: No specific details</p> <hr/> <p>Expected Bene Receipt Date: Value Date +2</p>

Currency	Country	Funds Transfer Country & Clearing Information
KZT	Kazakhstan	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <hr/> <p>Additional Considerations: Beneficiary Bank SWIFT code is mandatory IBAN is mandatory - Refer to IBAN Example Table for IBAN format. Funds Transfers must include a Single Payment Classification Code and an Individual / Business Identification code (IIN / BIN). If the payment relates to tax, a budget code is also required. Payments from non-resident entities (such as the WorldLink account) to residents within the country are subject to Kazakhstan Currency Control on the side of the Beneficiary Bank; the beneficiary may be required to present supporting documentation for the payment (such as an invoice, contract and written explanation as to why the payment is being made to the beneficiary.) For complete formatting requirements for this currency, please refer to the 'Formatting Guidelines'. Refer to the addendum for the required KZT codes</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
LAK	Lao People's Democratic Republic	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
LBP	Lebanon	<p>Method of Payment (Electronic Clearing or Checks): Electronically through the Central Bank. For every transfer two SWIFT messages are sent 1.) MT202 to Central bank. 2.) MT103 to bene bank.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • IBAN is required - Refer to IBAN Example Table for IBAN format • All LBP payments must include two decimal places of zero value (LBP 1,234.00) • F71A: BEN can only be used in the charges field if the payment is greater than LBP 15,000. Otherwise code OUR, must be used <hr/> <p>Expected Bene Receipt Date: Value Date</p>
LKR	Sri Lanka	<p>Method of Payment (Electronic Clearing or Checks): If the wire is for a non-Citibank customer, the following rules apply: Amounts > 1,000,000LKR (approx. USD10,000) funds are electronically cleared through RTGS. Below this amount, funds clear electronically through SLIPS. Beneficiary bank and branch code must be provided along with the Swift code to ensure FT is processed electronically otherwise a draft will be issued.</p> <hr/> <p>Additional Considerations: Beneficiary bank and branch code must be provided along with the Swift code to ensure FT is processed electronically otherwise a draft will be issued.</p> <hr/> <p>Expected Bene Receipt Date: RTGS = Value Date; SLIPS = Value Date +2; Bank Draft = Variable, depending on check delivery.</p>
LSL	Lesotho	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
LTL	Lithuania	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <hr/> <p>Additional Considerations: IBAN is Mandatory for Intra EU/EEA payments & Recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
MAD	Morocco	<p>Method of Payment (Electronic Clearing or Checks): Local payments are sent to the beneficiary banks through a paper based instrument.</p> <p>Additional Considerations: NB: Tax payments to the Central Bank can not be processed through WorldLink Nature of transaction to be provided by the client on payment instruction, so Morocco branch can complete an A3 form, which is a foreign exchange report.</p> <p>Expected Bene Receipt Date: Value Date</p>
MDL	Moldova	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
MGA	Madagascar	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • IBAN is required - Refer to IBAN Example Table for IBAN format • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
MKD	Macedonia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • IBAN recommended - Refer to IBAN Example Table for IBAN format • Beneficiary full name and address required • Exact bank branch location required. • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
MNT	Mongolia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Note: Bene Account must be MNT denominated.</p> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
MOP	Macao	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations: Reason for payment; Full name and address for beneficiary and Full name, address and account number for the ordering party is required. In the Charge Code Indicator Field, Charge Code OUR, SHA and BEN can be utilised for all payments above MOP 110. For payments below MOP 110, only Charge Code OUR should be used.</p> <p>Expected Bene Receipt Date: 2-5 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>

Currency	Country	Funds Transfer Country & Clearing Information
MRO	Mauritania	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required Exact bank branch location required Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
MUR	Mauritius	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <p>Additional Considerations: SWIFT standard. 30 alphanumeric IBAN or 9 digit numeric for credit account (no special characters), Bene name, Name and address of ordering customer, purpose of payment is mandatory for AML regulations. IBAN is recommended - Refer to IBAN Example Table for IBAN format.</p> <p>Expected Bene Receipt Date: Value date</p>
MVR	Maldives	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required Exact bank branch location required Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
MWK	Malawi	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date</p>
MXN	Mexico	<p>Method of Payment (Electronic Clearing or Checks): Two clearing houses 1.) CECOBAN- for programmed payments. 2.) SPEI for same day payments (above 50,000 MXN).</p> <p>Additional Considerations: All beneficiary accounts have to be in CLABE format (18 digits)</p> <p>Expected Bene Receipt Date: CECOBAN = Value Date+1; SPEI = Value Date</p>
MYR	Malaysia	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> WorldLink clients (other than financial institution acting on behalf of its non-resident client) can purchase MYR to make payments for the settlement of international trade in goods and services with a resident of Malaysia and for the purchase of a ringgit asset. WorldLink clients who are financial institutions acting on behalf of their non-resident client, may only make payments for the settlement of international trade in goods and services with a resident of Malaysia. <i>For the purposes of the FEA Rules, financial institutions include banks and insurance companies. Kindly refer to this link for the full set of FEA Rules.</i> Please be advised that currently: <ul style="list-style-type: none"> Payroll, social benefit, dividend, and tax payments are generally not allowed. If your payment may be related to these purposes, kindly check with us on whether the payments may be made before doing so. Insurance claims, suppliers/vendors' payments, commissions, relocation expenses, tuition payments are allowed subject that the payment is for a service provided to a non-resident by a resident of Malaysia (being either a corporate or an individual) Foreign Direct Investment is allowed if it is for the purchase of a ringgit asset only (shares, equity stake). Ordering party full name, address and account number required Beneficiary full name and address required. (P.O. boxes not accepted) Exact bank branch location required A detailed reason for payment needs to be included in the Payment Details Field / Field 70 to indicate that the payment is for the permitted purpose only. To ensure your payments are not impacted, we recommend you include "settlement of [please indicate a description of the international trade in services/goods with a resident of Malaysia and/or ringgit asset that you are making a payment for]"

Currency	Country	Funds Transfer Country & Clearing Information
		<ul style="list-style-type: none"> Supporting documentation is required from the ultimate originator. Documentation can be provided in various forms, as long as it holds the following key information: 1) Purpose/nature of the payment, 2) Amount, 3) Date and 4) ultimate originator details (name, address, ID, etc). Prior to booking the FX deal, this documentation should be scanned and emailed to your regional WorldLink FX desk as follows: <ul style="list-style-type: none"> – EMEA: worldlink.fx.emea@citi.com (Copy gcms.treasury.buffalo@citi.com) – North America: gcms.treasury.buffalo@citi.com – Asia: wlfx.apac@citi.com (Copy gcms.treasury.buffalo@citi.com) – Indicate within subject "MYR docs for client ID XXXXX, YYYY". If a few transactions are sent on the same day outline transaction summary details within the e-mail. This documentation will be forwarded to our counterparty in Malaysia for further processing. CitiDirect clients will need to call their WorldLink regional FX desk to book a MYR deal (not required for File or SWIFT clients) <p>Note: MYR cannot be sent to banks outside of Malaysia. Investments and Loans are not supported via current MYR offering</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p> <hr/>
MZN	Mozambique	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary NIB (21 characters) or IBAN required. Refer to IBAN Example Table for IBAN format Beneficiary full name and address required Exact bank branch location required Reason for payment required <hr/> <p>Expected Bene Receipt Date: Value Date</p> <hr/>
NAD	Namibia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required Exact bank branch location required Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p> <hr/>
NGN	Nigeria	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> It is mandatory that clients provide the beneficiary's 10 digit NUBAN (Nigerian Uniform Bank Account Number). The approved NUBAN format is ABCDEFGHIJ. <p>ABCDEFGHI is the NUBAN Account serial number and J is the NUBAN Check Digit, required for account number validation.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p> <hr/>
NIO	Nicaragua	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p> <hr/>
NOK	Norway	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <hr/> <p>Additional Considerations: IBAN is Mandatory for Intra EU/EEA payments & Recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format.</p> <hr/> <p>Expected Bene Receipt Date: Value Date +1</p> <hr/>

Currency	Country	Funds Transfer Country & Clearing Information
NPR	Nepal	<p>Method of Payment (Electronic Clearing or Checks): Payments are made by check.</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Note: Payments to Nepalese nationals in Nepal can be done in NPR only. Payments to Nepal Rastra bank (central bank) must be done by donor agencies or international FIs in Foreign currency only.</p> <hr/> <p>Expected Bene Receipt Date: Depends on the location – if the beneficiary maintains an account with the correspondent bank, then credit on T+1. However, if not, then credit can take up to 20 days depending on location of the beneficiary bank and beneficiary.</p>
NZD	New Zealand	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations: No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
OMR	Oman	<p>Method of Payment (Electronic Clearing or Checks): Standard SWIFT Mt103 format. All payments to bene banks are made through the Central Bank SARIE system.</p> <hr/> <p>Additional Considerations: No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
PEN	Peru	<p>Method of Payment (Electronic Clearing or Checks): >USD 5,000.00 or PEN 15,000.00: processed through RTGS < USD 5,000.00 or PEN 15,000.00: processed through local electronic clearing ACH.</p> <hr/> <p>Additional Considerations: Beneficiary Bank BIC Code is required with the beneficiary name and account number. It is a requirement that FT's > PEN 310,000 require a Tax ID to be quoted in the Payment Details of each instruction. Currently it is not a mandatory requirement to include the TAX ID on FT's for amounts < PEN 310,000 but this may change in the future so it is recommended that TAX ID information is included on all instructions, irrespective of the PEN value. Where the beneficiary is:</p> <ul style="list-style-type: none"> • an individual with a Peruvian DNI/TAX ID (Documento Nacional De Indentidad – 8 digits), payment details should be formatted as e.g. DNI 12345678 • a company with a Peruvian RUC/TAX ID (Registro Unico de Contribuyente – 11 digits), payment details should be formatted e.g. RUC 12345678901 • a beneficiary without a DNI/RUC, i.e. a non Peruvian tax resident or company, payment details should include the beneficiary's Tax ID from the country where they are registered for tax. e.g. TAX ID 123456789012345 <p>In addition, if the beneficiary does not hold their local account with Citibank Peru, it is mandatory to use the CCI number (20 digits – not the same as their internal account number) which is the bene account number.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
PGK	Papua New Guinea	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations:No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
PHP	Philippines	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <hr/> <p>Additional Considerations:No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date. Some banks are known to impose a 1-2 day hold on credit to the beneficiary.</p>

Currency	Country	Funds Transfer Country & Clearing Information
PKR	Pakistan	<p>Method of Payment (Electronic Clearing or Checks): Funds delivery to beneficiary bank is done through Manager Checks and Demand Drafts.</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • IBAN required - refer to IBAN Example Table for IBAN format. • Full and complete Beneficiary Bank Name and Address must be provided. <p>Expected Bene Receipt Date: Once the payment instruction from WL is received by Citi Pakistan, the Branch sends a payment intimation (via courier) to Beneficiary Bank for seeking purpose of remittance (regulatory requirement). The payment is released once the Beneficiary/ Beneficiary Bank provides the purpose of remittance (on regulatory forms e.g. Form R). The PKR payments in Pakistan are effected through Manager's Check/Demand Drafts. The instruments (Manager's Checks/Demand Draft) are sent to Beneficiary Bank and same are lodged by Beneficiary Bank in local clearing for onward payment to Beneficiary.</p>
PLN	Poland	<p>Method of Payment (Electronic Clearing or Checks): Payments < PLN1,000,000.00 are processed through the local electronic clearing Payments > PLN1,000,000.00 cleared through the Central Bank of Poland's (SORBNET) system</p> <p>Additional Considerations: IBAN is required – refer to formatting guidelines and to IBAN Example Table</p> <p>Expected Bene Receipt Date: Value Date</p>
PYG	Paraguay	<p>Method of Payment (Electronic Clearing or Checks): Checks</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Note: Bene Account must be PYG denominated. Passport number is optional, but the bene may be contacted for proper identification.</p> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
QAR	Qatar	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing. MT202 are cover payments that are sent to Qatar Central Bank and are cleared electronically by their automated system.</p> <p>Additional Considerations: IBAN is required - refer to IBAN Example Table for IBAN format. Reason for payment / clear description of the goods / services covered by the payment should be included in the payment details (Field 70).</p> <p>Expected Bene Receipt Date: Value Date</p>
CNY / RMB	China	<p>There are 2 payment processes: 1 Account Based (Client sign up is required) and 2 Non-Account based (default tertiaryprocess applies – No client sign up required)</p> <p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <p>Additional Considerations: The following information is required:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number • Beneficiary full name, address and telephone number • Reason for payment needs to be inserted in the 'Payment Details' field or Field 70 for SWIFT/File clients • Beneficiary ID • Beneficiary's full account • Beneficiary bank's full name and address • Bene bank's CNAPS* code in Field 72 is preferred.(optional but recommended) **China National Advanced Payment System (CNAPS) code is made of 12 numbers and is a unique bank branch identifier in China <p>NOTE: Clients who have signed up for account based process must include the code /ACC/RMBCITISH on the first line in field 72 (Bank to Bank Details) of the payment instruction. Clients will also be responsible to adhere to Public Bank of China (PBOC) regulation of only making payments only to Corporate & Businesses for trade and service payments. Citi will not be responsible if payments are rejected or withheld by beneficiary bank or local authorities due to non-adherence to the regulation by clients. For default tertiary process - fees, if any, are included in the conversion which needs to be agreed upon between the beneficiary and their bank.</p> <p>Expected Bene Receipt Date: Variable – Account based is 2 days (but may be longer in exceptional cases). Otherwise USD will be paid and converted by the beneficiary bank: 7-10 days.</p>

Currency	Country	Funds Transfer Country & Clearing Information
RON	Romania	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing: Payments > RON 50,000: through RTGS Payments < RON 50,000: through ACH</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Beneficiary bank SWIFT required • IBAN required - Refer to IBAN Example Table for IBAN format • Beneficiary full name and address required • Reason for payment required <p>Note: All transfers to State Treasury accounts (bene bank SWIFT code begins with "TREZ") must contain a Fiscal Code or the payment will fail.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
RSD	Serbia	<p>Method of Payment (Electronic Clearing or Checks): Funds are delivered to the beneficiary bank through the domestic clearing system</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • IBAN recommended - Refer to IBAN Example Table for IBAN format • Beneficiary full name and address required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 1 - 2 days after funds are received by the local bank</p>
RUB	Russian Federation	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations: It is required that a VO Code must accompany reason for payment. Refer to Special Funds Transfer Requirements.</p> <hr/> <p>Expected Bene Receipt Date: Value Date- With Exception: Possibility of the clearing taking longer if the payments go to the Regional Banks (3-4 days)</p>
RWF	Rwanda	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <hr/> <p>Additional Considerations: Exact bank branch location is required.</p> <hr/> <p>Expected Bene Receipt Date: Value Date +1</p>
SAR	Saudi Arabia	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <hr/> <p>Additional Considerations: IBAN must be provided - Refer to IBAN Example Table for IBAN format.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
SBD	Solomon Islands	<p>Method of Payment (Electronic Clearing or Checks): Electronic</p> <hr/> <p>Additional Considerations: No specific detail</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>
SCR	Seychelles	<p>Method of Payment (Electronic Clearing or Checks): All payments are made though checks</p> <hr/> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <hr/> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction.)</p>
SEK	Sweden	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <hr/> <p>Additional Considerations: Require RTGS code (UTL) on SEK transactions. IBAN is Mandatory for Intra EU/EEA payments & Recommended for payments initiated outside this area. Refer to IBAN Example Table for IBAN format.</p> <hr/> <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
SGD	Singapore	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date</p>
SLL	Sierra Leone	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
SRD	Suriname	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
STD	SAO TOME	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required. • Beneficiary full name & address required. Beneficiary phone number to be provided if available. • Complete/detailed reason for payment required. • Beneficiary Bank address/exact Branch location (BIC) required. <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
SZL	Swaziland	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
THB	Thailand	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <p>Additional Considerations: All payments require a Transaction Purpose code - <i>Refer to Special Funds Transfer Requirements.</i> Payments that are greater than THB 5,000,000 also require supporting documentation to be emailed to your WorldLink FX Trader:</p> <p>Buffalo: GCMS.Treasury.Buffalo@citi.com Dublin: worldlink.fx.emea@citi.com Singapore: wlfx.apac@citi.com</p> <p>Please indicate within the e-mail subject: Subject: "THB <amount of payments>- docs for client ID XXXXX".</p> <p>Expected Bene Receipt Date: Value Date</p>
TMT	Turkmenistan	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required. • Beneficiary full name & address required. Beneficiary phone number to be provided if available. • Complete/detailed reason for payment required. • Beneficiary Bank address/exact Branch location (BIC) required. <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>

Currency	Country	Funds Transfer Country & Clearing Information
TND	Tunisia	<p>Method of Payment (Electronic Clearing or Checks): <100,000.00 – Local Clearing System >100,000.00 – RTGS</p> <p>Additional Considerations: The 20 digit bene account number must be provided. IBAN is recommended - Refer to IBAN Example Table for IBAN format.</p> <p>Expected Bene Receipt Date: Clearing Date +1.</p>
TOP	Tonga	<p>Method of Payment (Electronic Clearing or Checks): Checks</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date</p>
TRY	Turkey	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <p>Additional Considerations: IBAN required - Refer to IBAN Example Table for IBAN format.</p> <p>Expected Bene Receipt Date: Value Date</p>
TTD	Trinidad & Tobago	<p>Method of Payment (Electronic Clearing or Checks): The payment is cleared manually via the Local Clearing System. An inter-bank settlement (form) is sent physically to the beneficiary's bank for credit to the beneficiary's account.</p> <p>Additional Considerations: No specific detail.</p> <p>Expected Bene Receipt Date: Value Date +3</p>
TWD	Taiwan	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Beneficiary's Taiwan telephone number suggested • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
TZS	Tanzania	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: Payments need to contain the underlying reason / rationale.</p> <p>Expected Bene Receipt Date: Value Date.</p>
USD	United States	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: Various routing formats can be used – refer to routing guidelines</p> <p>Expected Bene Receipt Date: Value Date</p>
UGX	Uganda	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: Bene name, bene account number, Bene bank name & branch name, bene bank location (street address); name and address of remitter are all required Tax payments must include a 13 digit Payment Registration Number (PRN)</p> <p>Expected Bene Receipt Date: Value Date +1</p>
UYU	Uruguay	<p>Method of Payment (Electronic Clearing or Checks): There is no clearing process for fund transfers in Uruguay. The payments are effected through Central Bank by an electronic system and then cover by SWIFT messages.</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date</p>

Currency	Country	Funds Transfer Country & Clearing Information
UZS	Uzbekistan	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> • Ordering party full name, address and account number required • Beneficiary full name and address required • Exact bank branch location required • Reason for payment required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
VND	Vietnam	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing: RTGS & Local Clearing</p> <p>Additional Considerations: Please note that for tax payments, full details of tax code, tax chapter, and item # is required in tax filing.</p> <p>Expected Bene Receipt Date: RTGS: Same Day; Other Clearing: Value Day +1</p>
VUV	Vanuatu	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing</p> <p>Additional Considerations: No specific detail</p> <p>Expected Bene Receipt Date: Value Date</p>
WST	Samoa	<p>Method of Payment (Electronic Clearing or Checks): Payment is received, manually transmitted to the bene bank either through SWIFT or local cashiers check delivered via courier. This process is standard throughout the country.</p> <p>Additional Considerations: No specific detail.</p> <p>Expected Bene Receipt Date: Value Date</p>
XAF	Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon	<p>Method of Payment (Electronic Clearing or Checks): For wire payments within the country of Cameroon, payment is done through the Central Bank issuing Bonde Vermant Instrument. For payment outside of Cameroon: electronic</p> <p>Additional Considerations: At a minimum, the mandatory requirement is for a 23 digit BBAN/RIB account number, however a full 27 digit IBAN is highly recommended to be provided for the beneficiary account details in the CEMAC zone (Economic and Monetary Community of Central Africa). Refer to IBAN Example Table <u>Where IBAN or at a minimum the BBAN are not included:</u> Transactions will be sent through RTGS (even transactions for amount less than XAF 100MM) and the beneficiary might receive the funds with delay due to internal verification process with the final beneficiary bank. Transactions sent by RTGS are charged by the Central bank at a higher cost than transactions sent through clearing. This cost may be transferred to the ordering party</p> <p>Expected Bene Receipt Date: WorldLink XAF payments may alter in terms of accessibility of funds (to the beneficiary) depending on the geographical location of the account being held. An estimated time line for the clearing between these countries is reflected below: Payments to Central African States: Value date = Cameroun (2 days) / Gabon (2 days) / Congo (4 days) / Central Africa Republic (4 days) / Equatorial Guinea (4 days) / Chad (4 days)</p>
XCD	Caribbean Islands	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing.</p> <p>Additional Considerations: No specific detail.</p> <p>Expected Bene Receipt Date: Value date.</p>
XOF	Benin, Burkina Faso, Cote d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal, Togo	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS.</p> <p>Additional Considerations: IBAN is required – see IBAN examples table</p> <p>Expected Bene Receipt Date: Senegal and Ivory Coast are same day or next day. All other countries next day. However, this may differ contingent on the local banks throughout the region. Funds transfers that are eligible for RTGS are completed same day or one day max depending on the time when the instruction is received. The other funds transfers take 2 days to 3 days and up to 10 days for countries such as Guinea-Bissau. For checks sent to clearing upcountry or out of the country the transit time is one month in average. The transit time for checks sent to clearing in Abidjan is 2 days.</p>

Currency	Country	Funds Transfer Country & Clearing Information
XPF	French Polynesia, New Caledonia, Wallis & Futuna Islands	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Ordering party full name, address and account number required Beneficiary full name and address required IBAN is required – see IBAN examples table Reason for payment (Description of the operation) required <p>Please Note: XPF Can only be sent to the following countries: New Caledonia, French Polynesia, Wallis and Futuna Islands.</p> <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>
ZAR	South Africa	<p>Method of Payment (Electronic Clearing or Checks): Electronic Clearing through RTGS (SAMOS). If the bene bank is not a participant in SAMOS the funds are routed through electronic funds transfer system via ACB (Automated Clearing Bureau).</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> For payments to go STP, beneficiary bank's SWIFT address is required in the routing message (Field 57A) A 6 Digit South African National Clearing Code and REC Code are recommended – these have been provided in the formatting guidelines. <p>Expected Bene Receipt Date: Value Date</p>
ZMW	Zambia	<p>Method of Payment (Electronic Clearing or Checks): Varies dependant on local requirements and beneficiary information available</p> <p>Additional Considerations:</p> <ul style="list-style-type: none"> Account length should be 13 digits long Sort code required: Refer to the addendum for the required codes For local payments. No SWIFT is required Purpose of payment is required <p>Expected Bene Receipt Date: 5 - 7 days from the day the instructions are received by local bank. (Local Market may not necessarily apply Value Date of Instruction)</p>

WorldLink Checks

All WorldLink Checks are deposit only instruments that are drawn from WorldLink's own local accounts. As such funding of these checks must follow your remittance schedule as agreed with Citi upon set-up.

On-Site Check Processing

On-Site Check Release Guidelines

Before an on-site check is released, you are responsible for ensuring that the information on the check is correct and complete. This will ensure timely clearing for your beneficiary.

- If you are utilizing CitiDirect to issue the check, following requirements should be verified as correct:
- The check date is the current date.
- The correct check stock was used.
- The amount, and currency is correct.
- A Euro check has the payable-at bank information, which is the most appropriate for the beneficiary so that the check clears locally and does not incur cross border collection charges.
- To help deter fraud, the check is made out to a named beneficiary (not to "bearer").

Note: Checks valued for 10,000 Canadian dollars and above (or its foreign currency equivalent) that are endorsed or are in bearer form (payable to "Bearer" or "Cash" or the payee is left blank) must be reported to Canadian Customs when being imported or exported into Canada. Failure to report such instruments may result in their seizure and possible penalties and forfeiture. For further information and to obtain the required reporting forms visit the Canadian Customs and Revenue Agency Web site at www.cra-arc.gc.ca

If you are not using CitiDirect to issue the check you must also ensure the following:

- The payable-at bank information is correct. (See the next section). If the information is not correct, your software or processing procedures need to be updated with the correct details. Contact your Citibank Representative for assistance.
- Your issuance complies with the restrictions and special requirements of the currency. For some currencies the software prints the special wording on the check. For other currencies, you must add the wording.
- For checks that require crossing, you must provide the crossing. (For restrictions and special requirements, see the next section and the check crossing guidelines).
- An authorized person has signed the check.
- The check includes your organization's name as drawer and your organization's location. This information is usually preprinted on the check. If it is not, you must add it.
- On both the check and the Customer Advice, the pre-printed check number matches the reference number. If these numbers do not match, a PUA (paid unadvised) condition will occur because Citibank will not be able to match the paid check to your issuance information.

You may also want to verify that the information on the Customer Advice is correct.

If the check does not pass your verification review, do not release it. Void it and issue another check that corrects the problems. If you need assistance, contact your Citibank Representative.

On-Site Check Issuance Information

The table below lists by currency payable-at bank information, issuing restrictions, and special information for checks.

Note on Encashment: WorldLink on-site checks (and remote checks) are not for encashment but rather must be deposited. If the beneficiary presents the check directly to the drawee (the payable at institution), the drawee may refuse to encash the item. To avoid misunderstandings between your organization and its beneficiaries, you should explain this non-encashment policy to your beneficiaries.

Note on Check Expiration: Keep in mind that various countries have “stale check laws.” These laws may permit or require a bank to refuse payment if a check is presented after some statutory time after its issuance date. The applicable laws are those of the place in which such check is to be presented for payment to its drawee as set forth on the face of the check.

Payable-at Information by Country

Notes on Issuing Euro clearing through EMU Countries

If the beneficiary is located in an EMU country, choose the payable at for that country. If the beneficiary is not located in an EMU country, ask the beneficiary which country he or she wants the check to clear through and use that. If the beneficiary does not know which country or it is inconvenient to contact the beneficiary, use the Payable-at for Germany.

Country	Currency Code	Payable At	Issuing Restrictions and Special Information
Australia	Dollar (AUD)	ANZ Ltd Melbourne, Australia BSB013024 282202AUD00001 CRSBUUSADD	The statement “This item must be presented to drawee for final payment” must appear at the top of the check. The software prints this statement on the check. AUD-specific check stock is available.
Austria	European Monetary Unit (EUR)	Citibank International, plc Austria Branch (Vienna) For CEP A/C 781046-027	Local banks may charge beneficiaries a fee for accepting checks.
Belgium	European Monetary Unit (EUR)	Citibank International, plc Brussels Branch For CEP A/C 570-8020855-80	Local banks may charge beneficiaries a fee for accepting checks. For Euro payments to beneficiaries in Luxembourg use the Belgium payable at address.
Canada	Dollar (CAD)	Citibank N.A., Canadian Branch 123 Front St. W. Tor, Ont M5J 2M3 A/C 2183509007 Transit No. 20012328	Checks valued for 10,000 Canadian dollar and above (or its foreign currency equivalent) that are endorsed or are in bearer form (payable to Bearer or Cash or the payee is left blank) must be reported to Canadian Customs when being imported or exported into Canada. Failure to report such instruments may result in their seizure and possible penalties and forfeiture. For further information and to obtain the required reporting forms visit the Canadian Customs and Revenue Agency Web site at: www.cra-arc.gc.ca CAD-specific check stock is available. There are no facilities for the encashment of items. Any requests made to Citibank N.A., Canadian Branch will be refused.
Denmark	Krone (DKK)	Citibank International, plc Denmark Branch For CEP Account 811160 016	There are no facilities for the encashment of items. Any requests made to Citibank Denmark will be refused.
Finland	European Monetary Unit (EUR)	Pohjola Bank plc (Helsinki, Finland) Pohjola Pankki Oyj For Citibank Europe plc	Organizations located in Finland cannot issue on-site checks to other organizations located in Finland.
France	European Monetary Unit (EUR)	Citibank, International plc Paris For CEP A/C 0141674048	
Germany	European Monetary Unit (EUR)	Citigroup Global Markets Deutschland AG 60323 Frankfurt Germany	Local banks may charge beneficiaries a fee for accepting checks. There are no facilities for the encashment of items. Any requests made to Citibank Frankfurt will be refused.

Country	Currency Code	Payable At	Issuing Restrictions and Special Information
Greece	European Monetary Unit (EUR)	Citibank, N.A. (Athens) For CEP A/C 0984632517	
Hong Kong	Dollar (HKD)	Citibank, N.A. (Hong Kong) For CEP A/C 08889759	HKD-specific check stock is available.
Ireland	European Monetary Unit (EUR)	Citibank Europe plc (Ireland Branch) Sort 99-00-52 For CEP A/C 4944-038	
Italy	European Monetary Unit (EUR)	Citibank, N.A. (Milan) For CEP A/C 4/107116/023	<ul style="list-style-type: none"> Local banks may charge beneficiaries a fee for accepting checks. Checks must contain the full name of the beneficiary and have the term "Not Transferable" / "Non Trasferibile" printed either on the face (anywhere but the upper left-hand corner) or on the back of the check above the endorsement line. Even when these provisions are not adhered to, the check may be processed by the Italian clearing system and the beneficiary will be entitled to payment. However, Italian authorities can apply the following administrative sanctions: <ul style="list-style-type: none"> For checks issued by an Italian resident, regardless of the currency, the issuer can be fined by Italian authorities up to 40% of the face value of the check for failure to comply with this law. For checks issued by a non-resident of Italy to a beneficiary in Italy, the beneficiary can be fined by Italian authorities up to 40% of the face value of the check for the issuer's failure to comply with this law. <p>There are no facilities for the encashment of items. Any requests made to Citibank Milan will be refused.</p>
Japan	Yen (JPY)	Citibank Japan Ltd For CEP A/C 0-221704-401	<ul style="list-style-type: none"> Issuers residing in Japan may not issue Japanese yen checks that leave the country. Local banks may charge beneficiaries a fee for accepting yen out-of-town checks. The amount on a Japanese yen check does not include a decimal portion.
Luxemburg	European Monetary Unit (EUR)	If the beneficiary is located in Luxemburg, use the Belgium Payable At and Issuing Restrictions	If the beneficiary is located in Luxemburg, use the Belgium Payable At and Issuing Restrictions.
Mexico	Peso (MXN)	Contact your Citibank representative for details	Your organization must sign the WorldLink Terms and Conditions Applicable to Payment Instruments Denominated in Mexican Peso in order to issue MXN checks on-site. In addition, you must use currency-specific MXN check stock.
Morocco	Dirham (MAD)	Citibank, Maghreb Zenith Millenium, Immeuble 1 Lotissement Attaoufiq, Casablanca Morocco Account Number: 420000502	Only organizations located outside Morocco can issue on site checks in Moroccan dirham.
New Zealand	Dollar (NZD)	ANZ Banking Group (NZ), Ltd. Wellington, N.Z. A/C 282202NZD00001	The statement "This item must be presented to drawee for final payment" must appear at the top of the check. The software prints this statement.
Norway	Krone (NOK)	Fokus Bank, A.S. (Trondheim) For Citibank Europe plc For CEP Account	Only organizations located outside Norway can issue on site checks in Norwegian Krone.
Portugal	European Monetary Unit (EUR)	Citibank International plc Sucursal em Portugal For CEP A/C 0-801001-017	<p>The Central Bank has imposed an incremental clearing fee for all non-standard items. Citibank reserves the right to recover this fee from your organization for each item. For additional information, contact your Citibank Representative.</p> <p>There are no facilities for the encashment of items. Any requests made to Citibank Portugal will be refused.</p>
Singapore	Dollar (SGD)	Citibank, N.A. (Singapore) For CEP A/C 0700478009	If you mark a Singapore dollar check "NON-TRANSFERABLE," you and/or your beneficiary may be assessed a fee.
Slovenia	European Monetary Unit (EUR)	If the beneficiary is located in Slovenia, use the Germany Payable At and Issuing Restrictions	If the beneficiary is located in Slovenia, use the Germany Payable At and Issuing Restrictions.

Country	Currency Code	Payable At	Issuing Restrictions and Special Information
Spain	European Monetary Unit (EUR)	Citibank, International plc Spain Jose Ortega y Gasset 29 Madrid For CEP A/C 14740000140008179018	The Central Bank has imposed an incremental clearing fee for all non-standard items. Citibank reserves the right to recover this fee from your organization for each item. For additional information, contact your Citibank Representative. Local banks may charge beneficiaries a fee for accepting checks. There are no facilities for the encashment of items. Any requests made to Citibank Spain will be refused.
South Africa	Rand (ZAR)	Citibank, N.A. Johannesburg Branch Code 35-00-05	From July 2012, ZAR checks will be capped at ZAR 500,000. For payments above this amount we recommend that you send a WorldLink funds transfer. There are no facilities for the encashment of items. Any requests made to Citibank Johannesburg will be refused.
Sweden	Krona (SEK)	Citibank International, plc Sweden Branch (Stockholm) For CEP Account	Only organizations located outside Sweden can issue on-site checks in Swedish Krona. In accordance with Swedish banking practices, a payable-at bank may elect not to honor a Swedish Krona check presented for payment later than six months after its date of issuance. There are no facilities for the encashment of items. Any requests made to Citibank Stockholm will be refused.
Switzerland	Franc (CHF)	Citibank, N.A. (Zurich) For CEP A/C 800112	
Tunisia	Dinar (TND)	Citibank, N.A. (Tunis) 3 Avenue Jugurtha B.P. 72 1002 - Tunis Tunisia	Only organizations located outside Tunisia can issue on-site checks in Tunisian Dinar.
United Kingdom	Pound Sterling (GBP)	Citibank, CRS Account Canada Square, Canary Wharf London E14 5LB, Sort 08-60-71	GBP-specific check stock is available.
United States	Dollar (USD)	Citibank, New Castle ABA 031100209	USD-specific check stock is available.

General On-Site Check Crossing Guidelines – by Currency

The following table provides guidelines for general crossing of checks in various currencies. Euro checks follow the check crossing guidelines of the payable-at country. The information contained in this table is subject to change from time to time without notice. If you need additional information, contact your Citibank Representative.

To prevent misreads by reader-sorter machines, the lines that constitute the crossing should not extend into the “clear band” area, that is, the bottom portion of the check that is reserved for encoding.

Crossing will automatically be applied to on-site checks printed via CitiDirect® Online Banking. For on-site checks issued via all other platforms the appropriate crossing should be manually added to the check after it has been printed.

Country	Currency	Code	General Crossing
Australia	Dollar	AUD	Two parallel lines in the center of the check, diagonal from bottom left to top right, with the phrase “Account Payee (Only)” written between the lines. Lines should be 10mm apart and at least 30mm long.
Austria	Euro Payable at in Austria	EUR	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Belgium	Euro Payable at in Belgium	EUR	Two parallel diagonal lines, 10mm apart, placed in the upper left corner of the check.
Canada	Dollar	CAD	Not Used.
Denmark	Krona	DKK	Mandatory. Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Economic and Monetary Union (EMU)	Euro	EUR	Follow the crossing guidelines for the destination country. For Luxembourg, follow the crossing guidelines for Belgium.
Finland	Euro Payable at in Finland	EUR	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
France	Euro Payable at in France	EUR	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 15mm apart and at least 30mm long.
Germany	Euro Payable at in Germany	EUR	Mandatory. The German language phrase “Nur zur Verrechnung” should appear.
Greece	Euro Payable at in Greece	EUR	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Hong Kong	Dollar	HKD	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Ireland	Euro Payable at in Ireland	EUR	Two vertical parallel lines in the center of the check. Lines should be 10mm apart and at least 30 mm long.
Italy	Euro Payable at in Italy	EUR	Mandatory. The words “Non Transferable” must appear on the face of the check in indelible ink. One diagonal line must appear in the top left corner, creating a small triangle that will be cut off by the first encasing bank. 
			Parallel lines with the phrase “Solo per versamento in conto corrente” (Italian) or “For deposit only” (English) between them may be added for extra security.
Japan	Yen	JPY	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Mexico	Peso	MXN	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Morocco	Dirham	MAD	Two parallel diagonal lines, 10mm apart, placed in the upper left corner of the check.
New Zealand	Dollar	NZD	Two vertical parallel lines, placed in the center of the check, with one of the following phrases written between the lines: “Not Transferable,” “Non-transferable,” “A/C Payee Only,” or “Account Payee.” Lines should be 10mm apart and at least 30mm long.
Norway	Krona	NOK	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Portugal	Euro Payable at in Portugal	EUR	Mandatory. Two parallel diagonal lines, placed in the left-hand portion of the check, with the phrase “Para Levar em Conta” written between them. Length and width of the lines are not specified.

Country	Currency	Code	General Crossing
Singapore	Dollar	SGD	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long. You may write the phrase "And Company" and/or "Not negotiable" between the lines.
South Africa	Rand	ZAR	Mandatory. Two parallel lines, placed in the center of the check, with the phrase "Not Transferable" written between the lines. Lines should be 10mm apart and at least 30mm long.
Spain	Euro Payable at in Spain	EUR	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Sweden	Krona	SEK	Mandatory. Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Switzerland	Franc	CHF	Two parallel lines in the center of the check, diagonal from bottom left to top right. Lines should be 10mm apart and at least 30mm long.
Tunisia	Dinar	TND	Two parallel diagonal lines, 10mm apart, placed in the upper left corner of the check.
United Kingdom	Pound	GBP	Two vertical parallel lines with one of the following phrases written between the lines: "A/C Payee," "Account Payee," "Account Payee Only," or "A/C Payee Only."
United States	Dollar	USD	Not Used.

Remote Check Crossing and Special Requirements

Remote Check Crossing

To help protect your organization and your beneficiaries from the risk of fraudulent encashment, Citibank will cross all remote checks denominated in currencies of the following countries:

Note on Check Expiration: Keep in mind that various countries have “stale check laws.” These laws may permit or require a bank to refuse payment if a check is presented after some statutory time after its issuance date. The applicable laws are those of the place in which such check is to be presented for payment to its drawee as set forth on the face of the check.

Note on Encashment: WorldLink on-site and remote checks are not for encashment but rather must be deposited. If the beneficiary presents the check directly to the drawee (the payable at institution), the drawee may refuse to encash the item. To avoid misunderstandings between your organization and its beneficiaries, you should explain this non-encashment policy to your beneficiaries.

Australian Dollar	Mexican Peso	Swedish Krona
Danish Krona	Moroccan Dirham	Swiss Franc
EMU Euro	New Zealand Dollar	Tunisian Dinar
Hong Kong Dollar	Norwegian Krona	United Arab Emirates Dirham
Kenyan Shilling	Singapore Dollar	U.K. Pound Sterling
Japanese Yen	South African Rand	

In crossing remote checks, Citibank will follow the generally accepted crossing guidelines, as Citibank deems appropriate. For example, in many countries, this consists of drawing two parallel diagonal lines in the center of the check, 10mm apart and 30mm long. In other countries, the lines may have some wording between them, may be vertical rather than diagonal, or may be placed to left rather than centered. Regardless of the placement and wording required for a particular country, crossing indicates that the check is not for encashment and can be deposited only into an account whose name is the same as that of the beneficiary name written on the check.

Special Remote Check Requirements

Note: Some countries have special requirements for check payments. The list below provides special requirements that must be followed to ensure the acceptability of the check.

Currency	CCY Code	Bank Routing Rules/Requirements	Sample
Thai Baht	THB	<p>All payments require a Transaction Purpose code - <i>Refer to Special Funds Transfer Requirements.</i></p> <p>Payments that are greater than THB 5,000,000 also require supporting documentation to be emailed to your WorldLink FX Trader:</p> <p>Buffalo: GCMS.Treasury.Buffalo@citi.com Dublin: worldlink.fx.emea@citi.com Singapore: wlfx.apac@citi.com</p> <p>Please indicate within the e-mail subject: Subject: "THB <amount of payments>- docs for client ID XXXXX".</p>	Payment Details: 318025 Royalty fees
Kenyan Shilling	KES	KES check payments are capped at KES 1Million. Payments greater than this amount should be sent via Funds Transfer rather than check	
South African Rand	ZAR	From July 2012, ZAR check payments are capped at ZAR 500,000. For payments above this amount we recommend that you send a WorldLink funds transfer.	

Stop Payments and Presentation Periods

Stop Payments

Subject to the limitation on stop payments set forth below, Citibank Europe as your agent will look to you to perform all actions or to provide instructions for all actions required under local law in order to effectuate your stop payment order even though in the local jurisdiction Citibank Europe is the holder of the drawee bank account.

The rules for accepting and processing any check are determined by the clearing or payable at country. WorldLink follows different procedures for accepting your stop payment instructions on a check, depending upon the requirements of the clearing country. For the protection of all parties in a check transaction, WorldLink will act upon your stop payment directions only in a manner that is consistent with local laws and practices.

A stop payment fee may be assessed by WorldLink for each stop payment order on a check that you issue.

In some countries you are required to take action or provide additional documentation in order to stop payment on a check. Such payment documentation must to be sent to:

WorldLink Operations Transaction Processing
Citibank Europe plc
2nd Floor
1 North Wall Quay
Dublin 1
Ireland

WorldLink will send you a stop payment reference number once it determines that your stop payment order appears to comply with all applicable local requirements.

Citibank reserves the right to refuse to accept any stop payment order or, upon notice to you, to reverse any such order and honor the subject check should Citibank determine in good faith that doing so would avoid significant loss, liability, or expense to you or to Citibank Europe or any of its affiliates. In such case, you are obligated to reimburse WorldLink for any credit you receive in connection with your stop payment order. **Please note that you may be liable to the holder in due course of a check even if you have requested a stop payment order on it and received a stop payment reference number.**

If you enter into a WorldLink Payment Services Agreement or a WorldLink Payment Services Remote and On-Site Check Services Rider, on or after April 1st, 2012, then, notwithstanding anything to the contrary herein, in the Management Guide, in the GAC or in any other agreement with Citibank, your right to request a stop payment expires seven (7) years after the "issuance" of the WL Check (or such longer period as may be required under applicable law). Upon expiration of this period, Citibank will have no obligation to entertain a request to stop payment or otherwise take any action to stop, or attempt to stop, payment. In addition, upon such expiration, you will have no right to a refund or reimbursement of the amount of the On-Site or Remote Check or any fees, taxes or other costs that you paid in connection with such On-Site or Remote Check, and you agree and acknowledge that Citibank may rightfully retain and apply such amounts in its sole discretion. For purposes of this limitation, a On-Site or Remote Check is "issued" when it is signed. You agree that the foregoing period is to be strictly construed.

Presentation Periods and Stale Date Rules

Some countries designate a “presentation period” during which there may be restrictions on your ability to place a stop payment order. In such countries, after the presentation period a local bank is not required to make payment on the check.

The table below summarizes stop payment and presentation period requirements for those countries and currencies in which WorldLink may issue checks on your behalf:

Country	Code	Stop Payment Restrictions	Presentation Period/Rules on Stale Dated Checks
Australia	AUD	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 15 months from issue date.
Austria	EUR	During the presentation period a check can only be stopped if the check has not been presented for payment. If the check has been presented & has been issued or deposited fraudulently an investigation will be required in order to retrieve the funds. This will be on a best efforts basis only.	A check is payable: <ul style="list-style-type: none"> • if issued in country, within 8 days from issue date; • if issued in Europe, within 20 days from issue date; • if issued outside Europe, within 70 days from issue date.
Bahrain	BHD	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Belgium	EUR	During the presentation period, a check can be stopped only if: <ul style="list-style-type: none"> • it has been lost; or • it has been stolen. After the presentation period, WorldLink is not aware of any restrictions.	A check is payable: <ul style="list-style-type: none"> • if issued in country, within 8 days from issue date; • if issued in Europe, within 20 days from issue date; • if issued outside Europe, within 120 days from issue date.
Brunei	BND	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Canada	CAD	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Cyprus	EUR	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Denmark		WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
European Economic and Monetary Union (EMU)	EUR	Follow the stop payment guidelines for the country through which the Euro payment will clear. This is the country selected for the payable at location. For example, for Euro payable at Citibank International plc in Paris follow the stop guidelines for France.	Follow the guidelines for the country in the "payable at" location.
Fiji	FJD	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Finland	EUR	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
France	EUR	During the presentation period plus 1 year, a check can be stopped only if: <ul style="list-style-type: none"> • it has been lost; • it has been stolen or issued in a fraudulent manner; or • the beneficiary is in liquidation (bankruptcy proceedings). For lost or stolen checks, a written declaration (you may contact your Customer Service Representative for the required form) from the beneficiary must be provided stating that the check was not received.	A check becomes stale 1 year after the following presentation periods: <ul style="list-style-type: none"> • if issued in country, within 8 days from issue date; • if issued in Europe, within 20 days from issue date; • if issued outside Europe, within 70 days from issue date.
Germany	EUR	WorldLink is not aware of any restrictions.	A check becomes stale: <ul style="list-style-type: none"> • if issued in country, within 8 days from issue date; • if issued in Europe, within 20 days from issue date; • if issued outside Europe, within 70 days from issue date.

Country	Code	Stop Payment Restrictions	Presentation Period/Rules on Stale Dated Checks
Greece	EUR	<p>A check can be stopped within 6 months after the issue date only if:</p> <ul style="list-style-type: none"> • it has been lost, stolen, or destroyed; • if there is a trade dispute related to it. <p>For all other reasons, a check can be stopped after the following periods:</p> <ul style="list-style-type: none"> • if issued in country, 8 days from issue date; • if issued in Europe, 20 days from issue date; • if issued outside Europe, 70 days from issue date. 	<p>A check becomes stale after the following presentation periods:</p> <ul style="list-style-type: none"> • if issued in country, 6 months and 8 days from issue date; • if issued in Europe, 6 months and 20 days from issue date; • if issued outside Europe, 6 months and 70 days from issue date. <p>If a check is presented to Citibank after these dates, confirmation is sought from the issuer and will only be paid if the issuer is agreed. Otherwise the payment is rejected as stale dated.</p>
Hong Kong	HKD	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
India	INR	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 3 months from issue date.
Indonesia	IDR	<p>During the presentation period, a check can be stopped only if:</p> <ul style="list-style-type: none"> • it has been reported to the police as lost or stolen; or • there is a trade dispute related to it. <p>After the presentation period, WorldLink is not aware of any restrictions.</p>	A check is payable for 70 days from issue date.
Ireland	EUR	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Italy	EUR	WorldLink is not aware of any restrictions.	<p>A check becomes stale:</p> <ul style="list-style-type: none"> • if issued in the same city where it is payable, within 8 days from issue date; • if issued in the country, within 15 days from issue date; • if issued in a different country from the country where the check is payable and the two countries are in the same continent, within 20 days from issue date; • if issued in a different country from the country where the check is payable and the two countries are in different continents, within 60 days from issue date.
Japan	JPY	WorldLink is not aware of any restrictions.	<p>A check becomes stale 6 months after the last day of the following presentation periods:</p> <ul style="list-style-type: none"> • if issued in Asia, within 60 days from issue date; • if issued outside Asia, within 70 days from issue date.
Kenya	KES	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Kuwait	KWD	Stop payment by drawer is allowed only if the check is lost.	Presentation period is 6 months from date of issue.
Mexico	MXN	<p>During the presentation period, a check can be stopped only if:</p> <ul style="list-style-type: none"> • it has been lost; • it has been stolen; or • it has been issued by an organization involved in bankruptcy proceedings. <p>For lost or stolen checks with a value of 625,000MXN or above, the beneficiary needs to complete a 'Beneficiary Letter'. This is a personal attestation confirming their non-receipt of a check and confirmation that they will not cash this check should they subsequently receive it. They will also need to confirm the reason for the stop to be placed. A soft copy should be sent to you and in turn forwarded to your CitiService representative. Your beneficiary needs to return the original to WorldLink at the following address: Citibank Europe plc, Attention: Worldlink Secondary Stop Team Worldlink Operations, 1 North Wall Quay 2nd Floor, Dublin 1, Ireland</p>	<p>A check is payable:</p> <ul style="list-style-type: none"> • if issued in the same city as the payable at location, within 15 days from issue date; • if issued in country, within 30 days from issue date; • if issued outside Mexico, within 90 days from issue date.

Country	Code	Stop Payment Restrictions	Presentation Period/Rules on Stale Dated Checks
Morocco	MAD	A check can be stopped only if: <ul style="list-style-type: none"> • it has been lost, stolen, or destroyed, or it has been issued by an organization involved in bankruptcy proceedings; and • the issuer has crossed the check. 	WorldLink is not aware of any presentation period limits.
New Zealand	NZD	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Norway	NOK	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Oman	OMR	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Portugal	EUR	During the presentation period, a check can be stopped for 23 reasons, including: <ul style="list-style-type: none"> • misrepresentation of the drawer ("vicio na formacao de vontade"); • if it has been lost or stolen. 	A check becomes stale 20 years from issue date.
Philippines	PHP	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Saudi Arabia	SAR	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Singapore	SGD	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
South Africa	ZAR	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Spain	EUR	During the presentation period, a check can be stopped only if: <ul style="list-style-type: none"> • it has been reported lost or stolen to the police; Client should send a certified true copy of the police report to WorldLink. After the presentation period, WorldLink is not aware of any restrictions.	A check is payable: <ul style="list-style-type: none"> • if issued in country, within 15 days from issue date; • if issued in Europe, within 20 days from issue date; • if issued outside Europe, within 60 days from issue date.
Sweden	SEK	WorldLink is not aware of any restrictions.	WorldLink is not aware of any presentation period limits.
Switzerland	CHF	WorldLink is not aware of any restrictions.	A check is payable: <ul style="list-style-type: none"> • if issued in country, within 8 days from issue date; • if issued in Europe, within 20 days from issue date; • if issued outside Europe, within 70 days from issue date.
Thailand	THB	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
Tunisia	TND	A check can be stopped only if: <ul style="list-style-type: none"> • it has been lost, stolen, or destroyed, or it has been issued by an organization involved in bankruptcy proceedings; and • the issuer has crossed the check. 	WorldLink is not aware of any presentation period limits.
Turkey	TRY	A check can be stopped only if it has been reported as lost or stolen.	A check becomes stale after the following presentation periods: <ul style="list-style-type: none"> • if issued in the same city as the payable at location, 10 days from issue date; • if issued in Europe or a Mediterranean country, 1 month from issue date; • if issued in a different continent (except Mediterranean countries), 3 months from issue date.
United Arab Emirates	AED	During the presentation period, a check can be stopped only if: <ul style="list-style-type: none"> • it has been lost; or • it has been stolen. A written declaration from the beneficiary must be provided stating that the check was not received. A Stop Payment Request form needs to be provided by WorldLink clients in order to complete a stop payment request. Please contact your Customer Service Representative for the required form.	A check becomes stale when it is older than 6 months from issue date.
United Kingdom	GBP	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.
United States	USD	WorldLink is not aware of any restrictions.	A check becomes stale when it is older than 6 months from issue date.

Recovery Process for Fraudulent Checks

Euro Check Payments in Spain

The below timeframes must be adhered to by clients to facilitate full recovery of fraudulent Euro checks in Spain. **If fraudulent cases are reported after this period, local regulation could result in the claim being denied by local banks.**

Check Amount: Timeframes

Less than or equal to €50,000: The beneficiary bank is only liable for fraudulent funds reclaims for first 60 calendar days after the check has been paid.

Greater than €50,000: The beneficiary bank is only liable for fraudulent funds reclaims for first 45 calendar days after the check has been paid.

A request for photocopy & claim should be raised to WorldLink within the above timeframes allowing for the **additional time restrictions** which are as follows:

After receiving your request for copy of the paid check, WorldLink will in turn send a request to the beneficiary bank. The beneficiary bank is required to provide a copy of the paid check within 15 working days of receipt of such request.

We endeavour to provide you with the copy of check received by WorldLink within 24 hours.

Once Photocopy has been received by WorldLink, the beneficiary bank must be informed that the check has been fraudulently encashed within 10 working days

Given above time restrictions, it is important for you to inform us whether a fraudulent encashment has taken place immediately after receipt of the copy of the check. For additional questions or clarifications on the above timelines please contact your service representative.

Presentation Rules and Rules on Stale Date

WorldLink checks are deposit only instruments. The applicable laws of the clearing country govern acceptance of any check. The information contained herein is provided as a courtesy, and although WorldLink has made reasonable efforts to ensure accuracy it makes no representation or warranty with respect to such information.

Country	Presentation Rules and Rules on Stale Dated ¹ Checks
Austria	<p>Checks are payable only within the following:</p> <ul style="list-style-type: none"> • For place of issue in Austria 8 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 70 days from date of issue
Belgium	<p>Checks are only payable within one year plus the presentation periods below</p> <ul style="list-style-type: none"> • For place of issue in Belgium 8 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 120 days from date of issue <p>The Clifford Chance survey quoting law of 1961 has not been overwritten, and as such, checks cannot be returned during the presentation period due to insufficient funds. The checks can however be stopped at any point with a valid reason including (1) fraud, (2) Lost or Stolen Item, (3) Insufficient funds (but not during presentation period).</p>
Canada (federal law)	<p>Banks will refuse to pay a check that is older than 6 months from date of issue.</p>
France	<p>Presentation periods are as follows:</p> <ul style="list-style-type: none"> • For place of issue in France 8 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 70 days from date of issue • Stale Date is 1 year and 1 week after issue date. After stale date, bene would have to re-present outside of clearing system. After stale date, client still has to give reason to stop check (i.e. - reason like “already paid bene by another means”) and it becomes a commercial dispute between our customer and the bene. <p>After 10 years, bene cannot reclaim the funds.</p>
Germany	<p>Checks are payable only within the following:</p> <ul style="list-style-type: none"> • For place of issue in Germany 8 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 70 days from date of issue <p>Market practice is to not check against these.</p>
Greece	<p>Presentation period:</p> <ul style="list-style-type: none"> • Place of issue is Greece – 8 days from date of issue • Place of issue is Europe – 20 days from date of issue • Place of issue outside Europe – 70 days from date of issue <p>Presentation of stale dated checks is not permitted. Greek law states that when a stale check is presented bank should honor them.</p>
Hong Kong	<p>Presentation limit:</p> <ul style="list-style-type: none"> • Market practice is that Check must be presented within 6 months of date of issue
India	<p>Common business practice is to deem stale after 180 days</p>
Ireland	<p>Banks will refuse to pay a check that is older than 6 months from date of issue.</p>

Country	Presentation Rules and Rules on Stale Dated¹ Checks
Italy	Checks are payable only within the following: <ul style="list-style-type: none"> • For place of issue is the same as place of payment, 8 days from date of issue • For place of issue in Italy 15 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 60 days from date of issue
Japan	The Presentation period is generally a 60 days period from the issue date of the check if the check is issued in Asia and payable in Japan and generally a 70 days period from the issue date if the check is issued in a country outside Asia and payable in Japan. The statute of limitation on the drawer's obligation is six month starting from the last day of the presentation period.
Mexico	Presentation limit: Please contact your Citibank Service Representative
New Zealand	Presentation limit: <ul style="list-style-type: none"> • Market practice is that Check must be presented within 6 months of date of issue
Philippines	Presentation limit: Check must be presented within 6 months of date of issue.
Portugal¹	Checks are only payable: <ul style="list-style-type: none"> • For place of issue in Portugal 8 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 70 days from date of issue
Singapore	Presentation limit: <ul style="list-style-type: none"> • Market practice is that Check must be presented within 6 months of date of issue
Spain	Checks are payable only within the following: <ul style="list-style-type: none"> • For place of issue in Spain 15 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 60 days from date of issue
Switzerland	Checks are payable only within the following: <ul style="list-style-type: none"> • For place of issue in Switzerland 8 days from date of issue • For place of issue in Europe 20 days from date of issue • For place of issue outside Europe 70 days from date of issue
Thailand	Presentation limit: <ul style="list-style-type: none"> • Check must be presented within 6 months of date of issue
UAE	Banks will refuse to pay a check that is older than 6 months from date of issue.
United Kingdom	Banks will refuse to pay a check that is older than 6 months from date of issue.

Photocopy Availability

- If the item has been paid, Citibank obtains and sends the photocopy to you.
- If an item has not been paid, Citibank notifies you that the item is still outstanding.

However, due to local banking practices, such as truncation, there may be some delay in obtaining photocopies. The chart below is provided as a courtesy, and although WorldLink has made reasonable efforts to ensure accuracy, it makes no representation or warranty with respect to such information.

A photocopy fee may be assessed for each on-site check or remote check for which your organization requests a photocopy.

Country	Currency	Photocopy Timing
Australia	AUD	48 hours
Austria	EUR	48 hours
Bahrain	BHD	10 Days
Belgium	EUR	14 Days
Brunei	BND	14 Days
Canada	CAD	48 Hours for Local Branch. 2 Weeks for 3rd party
Cyprus	EUR	48 Hours
Fiji	FJD	48 Hours for Local Branch, If Off Site 14 Days
Finland	EUR	48 Hours if with Citi; 10 Days if archived
France	EUR	48 Hours for Local Branch, If 3rd Party 1 Month
Germany	EUR	≤6 Month Old = 5-10 days; >6 Months Old = 20 Days
Greece	EUR	48 Hours
Hong Kong	HKD	10-15 Days
India Rupee	INR	48 Hours if with Citi; 10 Days if archived
Indonesia	IDR	≤ 1 Year Old = 72 Hrs; > 1 Year Old = 6 Days
Ireland	EUR	48 Hours if with Citi; 10 Days if archived
Italy	EUR	48 hours
Japan	JPY	48 Hours if with Citi; 10 Days if archived
Kenya	KES	48 Hours if with Citi; 10 Days if archived
Kuwait	KWD	10 Days
Malta	MTL	≤ 1 Month Old = 2 Days; > 1 Month Old = 10 Days
Mexico	MXN	5 Days if deposited in Local Branch. 12 Days 3rd Party
Morocco	MAD	48 Hours
New Zealand	NZD	48 Hours
Norway	NOK	4 Days
Oman	OMR	5 Days
Philippine	PHP	3-5 Days
Portugal	EUR	5 Days
Saudi Arabia	SAR	7-10 Days
Singapore	SGD	3 Days
South Africa	ZAR	Checks paid in current year = 24 Hours; Older Checks 5 Days
Spain	EUR	10-15 Days

Country	Currency	Photocopy Timing
Sweden	SEK	48 Hours if with Citi; 10 Days if archived
Switzerland	CHF	48 Hours if with Citi; 10 Days if archived
Thailand	THB	≤6 Month Old = 1week; >6 Months Old = 2Weeks
Tunisia	TND	≤6 Month Old = 48hrs; >6 Months Old = 2Weeks
Turkey	TRY	2-3 Days
UAE	AED	2 Weeks
United Kingdom	GBP	10 Days
United States Dollar	USD	24 Hours

WorldLink Cross Border ACH

Cross Border ACH Country Level Requirements

International ACH payments are cleared through the local clearing process and are thus required to follow the requirements and regulations of the clearing system within that country. Failure to meet those requirements will result in the payment being rejected. The country level rules for each country are provided in a separate document from this one. Should you require a copy of the ACH Country Rules please contact your Customer Service Representative for a copy.

WL Cross Border ACH Processing Schedule

The value days shown are deemed to reflect normal market practice. However Citi cannot guarantee the day on which the beneficiary will receive value. For payments, in some markets, the beneficiary bank may retain the funds for 1 or 2 days before crediting the beneficiary's account - see notes below.

Country	Currency	Clearing Limit ¹	Clearing / Bene Bank Credited	Earliest Bene Credit	Notes
Australia	AUD	None	D1	D2	
Austria	EUR	10,000,000.00	D2	D2	Credit on D2 for RZB Group members. Up to D6 for other banks and bank groups.
Belgium	EUR	499,999.99	D2	D2	Some banks will credit with value D2, other banks will credit with value D3
Canada	CAD	99,999,999.00	D2	D2	If the beneficiary account is at Citibank Toronto, the beneficiary would get credited on D1. Most other cases, beneficiary will get credited on D2 and in rare instance, on D3.
Denmark	DKK	10,000,000.00	D3	D4	
Dominican Republic ²	DOP	99,999,999.00	D2	D2	
France	EUR	800,000.00	D3	D3	
Germany	EUR	10,000,000.00	D3	D3	If the beneficiary bank, or it's account holding branch is not a member of the Frankfurt LZB then beneficiary will be credited on D4 instead of D3
Greece	EUR	150,000.00	D2	D2	
Hong Kong	HKD	None	D3	D4	Some banks in Hong Kong might hold fund for an extra day and credit beneficiary account the day after being credited.
Hungary	HUF	999,999,999,999,999	D1	D1	
India ²	INR	99,999,999,999.99	D3	D3	
Ireland	EUR	10,000,000.00	D3	D3	If the beneficiary bank is a branch of BNP (Citibank's correspondent) then beneficiary will be credited on D2, otherwise it will be D3
Israel ²	ILS	None	D2	D3	
Italy	EUR	12,499.99	D3	D4	Beneficiary bank will be credited on D3. Majority of Italian Banks will credit beneficiary on D4, however in some exceptions, it may take as long as D8
Jamaica ²	JMD	None	D1	D2	
Mexico ²	MXN	99,999,999,999.99	D1	D1	
Morocco ²	MAD	9,999,999.00	D1	D3	Some banks will credit with value D2, other banks will credit with value D3
Netherlands	EUR	10,000,000.00	D3	D3	
New Zealand	NZD	None	D1	D4	
Norway	NOK	10,000,000.00	D3	D3	
Poland ²	PLN	10,000,000,000,000,000	D1	D1	
Portugal	EUR	99,999.99	D3	D4	
Singapore	SGD	None	D3	D3	
South Africa ²	ZAR	5,000,000.00	D2	D3	ACH payments in South Africa are limited to pension, interest & dividend payments.
Spain	EUR	50,000.00	D4	D5	
Sweden	SEK	10,000,000.00	D2	D3	
Trinidad & Tobago ²	TTD	500,000.00	D2	D2	Some banks will credit with value D2, other banks will credit with value D3
Tunisia ²	TND	100,000,000.00	D2	D3	
United Kingdom	GBP	20,000,000.00	D3	D3	
United States	USD	10,000,000.00	D1	D1	

¹ This limit represents the maximum amount that may be paid through the ACH system of a particular country. All values quoted are in the local currency of the country. The Country Clearing limit is not to be confused with the Central Bank Reporting limit as these are not one and the same.

² These ACH countries are only available to file based clients who are set up on the Global Payments Platform (GPP)

WorldLink SEPA Credit Transfers

SEPA is the payments integration initiative of the European Union for simplification and harmonization of ACH and Direct Debits in EUR, removing the cross border barriers. Euro SEPA Credit Transfers can be issued via WorldLink Payment Services to 33 countries.

18 Euro Zone members

- Austria
- Belgium
- Cyprus
- Estonia
- Finland
- France
- Germany
- Greece
- Ireland
- Italy
- Latvia
- Luxembourg
- Malta
- Netherlands
- Portugal
- Slovakia
- Slovenia
- Spain

10 EU members (non-EUR countries)*

- Bulgaria
- Croatia
- Czech Republic
- Denmark
- Hungary
- Lithuania
- Poland
- Romania
- Sweden
- United Kingdom

3 European Economic Area (EEA) members

- Iceland
- Liechtenstein
- Norway*

2 Non-EU/EEA Countries

- Monaco
- Switzerland*

10 Treaty of Rome Territories

- Åland Islands
- Azores
- Canary Islands
- Ceuta and Melilla
- French Guiana
- Gibraltar
- Guadeloupe
- Madeira
- Martinique
- Reunion

* Local currency payments are available via WorldLink's other payment methods. Please refer to the WorldLink Currency Card for further information

Note: Andorra, Kosovo, Montenegro, San Marino and Vatican City are not in SEPA zone even though they adopted EUR as domestic currency

Payment Currency

SEPA Credit Transfers can only be made in Euro.

Payment Requirements

In order to send a SEPA Credit Transfer, beneficiary BIC and IBAN are mandatory.

Cut-off Time

09:00 EST

Value Dating

D+1*

Payment Limitations

Individual transactions do not have a value limit. However the Bank of Spain has imposed a €50,000 limit on resident to non-resident transactions in Spain.

Deduction

Payments must be made in full, with no deductions allowed from the principal amount unless agreed between the beneficiary and the beneficiary bank.

* Value date for payments initiated via BACS may take up to D+4 – typical achievable value date is d+2

WorldLink Cash

Cash Country Level Requirements

WorldLink Cash payments are currently offered through Western Union* and is thus required to follow the requirements and regulations of within the destination country of your beneficiary. Failure to meet those requirements will result in the payment being rejected. The WorldLink Cash country level rules are provided in a separate document. Should you require a copy of the WorldLink Cash Country service listing, please contact your Customer Service Representative for a copy.

WorldLink Cash payments are low-value urgent payments, with a USD 7,300 equivalent limit per payment. Please note that local country laws may further limit payment amounts. Before initiating a Cash payment, you should refer to the WorldLink Cash Country Service listing.

* WESTERN UNION is a registered service mark of Western Union Holdings, Inc and is used with permission.

Miscellaneous WorldLink Payment Information

Beneficiary Deduct Currency Information

The table below lists the currencies available for WorldLink's Beneficiary Deduct offering. Beneficiary deduct works by subtracting your transaction fees from the principal amount of a WorldLink payment.

For more information, contact your Citibank Representative.

WorldLink Beneficiary Deduct is available in the following currencies:

- Australian Dollar (AUD)
- Bahraini Dinar (BHD)
- Brunei Dollar (BND)
- Canadian Dollar (CAD)
- Chilean Peso (CLP)
- Costa Rican Colon (CRC)
- Egyptian Pound (EGP)
- Fiji Dollar (FJD)
- Guatamalan Quetzal (GTQ)
- Hong Kong Dollar (HKD)
- Indian Rupee (INR)
- Indonesian Rupiah (IDR)
- Israeli Shekel (ILS)
- Jamaican Dollar (JMD)
- Japanese Yen (JPY)
- Jordanian Dinar (JOD)
- Kenyan Shilling (KES)
- Kuwaiti Dinar (KWD)
- Mexican Peso (MXN)
- Moroccan Dirham (MAD)
- New Zealand Dollar (NZD)
- Norwegian Krone (NOK)
- Omani Rial (OMR)
- Peruvian Nuevo Sol (PEN)
- Philippine Peso (PHP)
- Qatar Riyal (QAR)
- Saudi Arabian Riyal (SAR)
- Singapore Dollar (SGD)
- South African Rand (ZAR)
- Swiss Franc (CHF)
- Thai Baht (THB)
- Turkish Lira (TRY)
- Tunisian Dinar (TND)
- U.A.E. Dirham (AED)
- U.S. Dollar (USD)

Country Codes

The table in this section lists the two-character ISO (International Organization for Standardization) country codes. Use these country codes to identify the mail-to country for beneficiaries of remote checks.

Country	Code	Country	Code	Country	Code
Afghanistan	AF	Comoros	KM	Holy See (Vatican City State)	VA
Åland Islands	AX	Congo	CG	Honduras	HN
Albania	AL	Congo, the Democratic Republic of the (Zaire)	CD	Hong Kong	HK
Algeria	DZ	Cook Islands	CK	Hungary	HU
American Samoa	AS	Costa Rica	CR	Iceland	IS
Andorra	AD	Côte d'Ivoire	CI	India	IN
Angola	AO	Croatia	HR	Indonesia	ID
Anguilla	AI	Cuba	CU	Iran, Islamic Republic of	IR
Antarctica	AQ	Curaçao	CW	Iraq	IQ
Antigua and Barbuda	AG	Cyprus	CY	Ireland	IE
Argentina	AR	Czech Republic	CZ	Isle of Man	IM
Armenia	AM	Denmark	DK	Israel	IL
Aruba	AW	Djibouti	DJ	Italy	IT
Australia	AU	Dominica	DM	Jamaica	JM
Austria	AT	Dominican Republic	DO	Japan	JP
Azerbaijan	AZ	Ecuador	EC	Jersey	JE
Bahamas	BS	Egypt	EG	Jordan	JO
Bahrain	BH	El Salvador	SV	Kazakhstan	KZ
Bangladesh	BD	Equatorial Guinea	GQ	Kenya	KE
Barbados	BB	Eritrea	ER	Kiribati	KI
Belarus	BY	Estonia	EE	Korea, Democratic People's Republic of (North Korea)	KP
Belgium	BE	Ethiopia	ET	Korea, Republic of	KR
Belize	BZ	Faroe Island	FO	Kuwait	KW
Benin	BJ	Falkland Islands (Malvinas)	FK	Kyrgyzstan	KG
Bermuda	BM	Fiji	FJ	Lao People's Democratic Republic	LA
Bhutan	BT	Finland	FI	Latvia	LV
Bolivia	BO	France	FR	Lebanon	LB
Bonaire	BQ	French Guiana	GF	Lesotho	LS
Bosnia and Herzegovina	BA	French Polynesia	PF	Liberia	LR
Botswana	BW	French Southern Territories	TF	Libya	LY
Bouvet Island	BV	Gabon	GA	Liechtenstein	LI
Brazil	BR	Gambia	GM	Lithuania	LT
British Indian Ocean Territory	IO	Georgia	GE	Luxembourg	LU
Brunei Darussalam	BN	Germany	DE	Macau	MO
Bulgaria	BG	Ghana	GH	Macedonia, the former Yugoslav Republic of	MK
Burkina Faso	BF	Gibraltar	GI	Madagascar	MG
Burundi	BI	Greece	GR	Malawi	MW
Cambodia	KH	Greenland	GL	Malaysia	MY
Cameroon	CM	Grenada	GD	Maldives	MV
Canada	CA	Guadeloupe	GP	Mali	ML
Cape Verde	CV	Guam	GU	Malta	MT
Cayman Islands	KY	Guatemala	GT	Marshall Islands	MH
Central African Republic	CF	Guernsey	GG	Martinique	MQ
Chad	TD	Guinea	GN	Mauritania	MR
Chile	CL	Guinea-Bissau	GW	Mauritius	MU
China	CN	Guyana	GY	Mayotte	YT
Christmas Island	CX	Haiti	HT	Mexico	MX
Cocos (Keeling) Islands	CC	Heard Island and McDonald Islands	HM		
Colombia	CO				

Country	Code
Micronesia, Federated States of	FM
Moldova, Republic of	MD
Monaco	MC
Mongolia	MN
Montenegro	ME
Montserrat	MS
Morocco	MA
Mozambique	MZ
Myanmar (Burma)	MM
Namibia	NA
Nauru	NR
Nepal	NP
Netherlands	NL
New Caledonia	NC
New Zealand	NZ
Nicaragua	NI
Niger	NE
Nigeria	NG
Niue	NU
Norfolk Island	NF
Northern Mariana Islands	MP
Norway	NO
Oman	OM
Pakistan	PK
Palau	PW
Palestinian Territory	PS
Panama	PA
Papua New Guinea	PG
Paraguay	PY
Peru	PE
Philippines	PH
Pitcairn	PN
Poland	PL
Portugal	PT
Puerto Rico	PR
Qatar	QA
Reunion	RE
Romania	RO

Country	Code
Russian Federation	RU
Rwanda	RW
Saint Barthélemy	BL
Saint Helena	SH
Saint Kitts and Nevis	KN
Saint Lucia	LC
Saint Martin (French Part)	MF
Saint Pierre and Miquelon	PM
Saint Vincent and the Grenadines	VC
Samoa	WS
San Marino	SM
Sao Tome and Principe	ST
Saudi Arabia	SA
Senegal	SN
Serbia	RS
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Sint Maarten (Dutch Part)	SX
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
South Georgia and the South Sandwich Islands	GS
Spain	ES
Sri Lanka	LK
Sudan	SD
Suriname	SR
Svalbard and Jan Mayen	SJ
Swaziland	SZ
Sweden	SE
Switzerland	CH
Syrian Arab Republic	SY
Taiwan	TW
Tajikistan	TJ
Tanzania, United Republic of	TZ

Country	Code
Thailand	TH
Timor-Leste	TL
Togo	TG
Tokelau	TK
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkey	TR
Turkmenistan	TM
Turks and Caicos Islands	TC
Tuvalu	TV
Uganda	UG
Ukraine	UA
United Arab Emirates	AE
United Kingdom	GB
United States	US
United States Minor Outlying Isles	UM
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Venezuela	VE
Vietnam	VN
Virgin Islands, British	VG
Virgin Islands, U.S.	VI
Wallis and Futuna	WF
Western Sahara	EH
Yemen	YE
Zambia	ZM
Zimbabwe	ZW

Trade Sanctions and Embargoes

As a responsible corporate citizen and as a pre-eminent global financial institution, Citibank is prohibited from doing business with any country, organization, or individual who is subject to U.S. economic sanctions as specified by the Office of Foreign Asset Control (OFAC) as well as those of each jurisdiction where Citi has operations.

If you request a remote check or funds transfer which would violate any of these trade sanctions, Citibank is required to withhold the transaction and to reject / block your remittance. Likewise, if Citibank becomes aware (for example, through clearing) that an on-site check you have issued violates sanctions, Citibank is required to reject / block the remittance and the check.

If you are sending a check, remote check or transfer to an organization, a country, or a national of a country that you believe may be subject to sanctions, you should consult your legal counsel before sending funds to that organization, country, or national of that country. Once the funds are blocked, Citibank cannot release them unless your organization applies for and receives a license from OFAC or other relevant regulatory authority. WorldLink clients must apply for a license themselves. You may obtain information on economic and trade sanctions and copies of needed forms from the following links:

- **U.S. OFAC sanctions programs:** [OFAC Sanctions Programs and Country Information](#)
- **EU sanctions programs:** [EU Sanctions or Restrictive Measures](#)
- **UK sanctions programs:** [HM Treasury Financial Sanctions](#)
- **Other country sanctions:** Can be checked with the relevant Country Financial Regulator

Customer Service

Customer Assistance Directory

Several groups within Citibank Global Transaction Services provide customer assistance. Collectively, the staff in these groups are called Citibank Representatives. In general, you will contact one of these groups according to the type of support you need. The Customer Assistance Directory provides addresses, telephone numbers, and hours of operation for each group.

Customer Support

General support and transfer recalls and inquiries

North America			
Address	Telephone		Hours
Citibank, N.A. Attn: WorldLink Customer Service One Penn's Way, Ops 2/2 New Castle, DE 19720 USA	Phone Number:	1-302-323-3600 Option # 3 WorldLink	Monday -Friday 8AM to 8PM (EST)
	General Fax:	1-302-323-4613	
Europe			
Address	Language	Telephone	Hours
Citibank Attn: WorldLink Customer Service 2nd Floor 1 North Wall Quay Dublin 1 Ireland E-mail: worldlinkinv.service@citi.com Fax:+353 1 622 9262	English	+ 353 1 622 9256 + 44 207 500 8961	Monday - Friday 08:00am to 5:00pm (GMT)
	German	+ 353 1 622 9257 + 0800 181 7961	
	Italian	+353 1 622 9258 or 800 780 082	
	French	+353 1 622 9260 or +33 1 70 75 5389	
	Spanish	+353 1 622 9256	
	Portuguese	+353 1 622 9256	
Asia Pacific			
Country	Telephone		Hours
Australia/New Zealand	+61 2 8225 0130		Monday to Friday 8am to 6pm (local time)
Hong Kong	+852 2306 6066		Monday to Friday 09:00 - 18:30 Saturday 09:00 - 12:30 (local time)
Indonesia	+62 21 5290 8888		Monday to Friday from 8am to 5pm (local time)
Korea	+822 2077 4007		Monday - Friday 9:00AM - 5:30PM (local time)
Malaysia	+603 2383 1111		Monday - Friday 9 AM to 6 PM (local Time)
Taiwan	+886 2 2576 6966		Monday - Friday 9:00 AM - 18:00PM (local time)
Singapore	+65 6224 2622		Mondays to Friday 8:30am to 6:30pm (local time)
Japan	+813 5462 9200		Monday-Friday 08:45-18:00 (local Time)
Thailand	+66 2 232 3000		Monday - Friday 8:30am - 15:30pm (local time)

Latin America / Mexico

Country	Phone Number	Email	Hours
Colombia	(571) 638-3838	citiservice.colombia@citi.com	8:00 AM / 6:00 PM Monday to Friday
Costa Rica	(506) 2201-0888	citiservice.costarica@citi.com	8:00 AM / 5:00 PM Monday to Friday
Dom. Rep	(809) 473-2484	citiservicedominicana@citi.com	8:30 AM / 5:30 PM Monday to Friday
Ecuador	(5932) 297-0090 & 1-800-600.600	citiservice.ecuador@citi.com	8:45 AM / 6:00 PM Monday to Friday
El Salvador	(503) 211-2900	citiservice.elsalvador@citi.com	8:30 AM / 5:30 PM Monday to Friday
Guatemala	(502) 2336-8001	citiservice.guatemala@citicom	8:30 AM / 5:30 PM Monday to Friday
Honduras	(504) 290-0130	citiservice.Honduras@citi.com	8:30 AM / 5:00 PM Monday to Friday
Jamaica	+1 (876) 936-3397	citiservice.jamaica@citi.com	8:30 AM / 4:30 PM Monday to Thursday 8:30 AM / 5:00 PM Friday
Mexico	(52 55) 12262626	atencion_empresarial@banamex.com	
Panama	(507) 301-9400	citiservice.Panama@citi.com	8:00 AM / 6:00 PM Monday to Friday
Peru	(511) 215-2332 & 2080	citiservice.peru@citi.com	9:00 AM / 6:00 PM Monday to Friday
Trinidad & Tobago	(1 868) 627-2484	citiservice.trinidad@citi.com	8:00 AM / 4:00 PM Monday to Thursday 8:00 AM / 5:00 PM Friday
Venezuela - Offshore	+1(800) 1003443	citiservice.centroregional@citi.com	8:00 AM / 5:00 PM Monday to Friday
Regional Citiservice North	(571) 6383660	citiservice.regionalnorth@citi.com	
Argentina	(5411) 4239-1500	citiservice.argentina@citi.com ;	9:00 AM / 6:00 PM Monday to Friday
Paraguay	(59221) 620-2060	citiservice.paraguay@citi.com	8:30 AM / 5:00 PM Monday to Friday
Uruguay	(5982) 9030071	citiservice.uruguay@citi.com	9:00 AM / 6:00 PM Monday to Friday
Regional Citiservice South	(5411) 4239-1500	citiservice.regionalsouth@citi.com	
Brazil	(5511) 2109-2484	citiservice.brazil@citi.com	8:00 AM / 6:00 PM Monday to Friday
Chile	(562) 338-8200	citiservice.chile@citi.com	
Haiti	(509) 2993270	citiservice.Haiti@citi.com	
Puerto Rico	+1 (787) 771-2800	citiservice.pr@citi.com	
Venezuela – Local	(582)-12-7052240	citiservice.venezuela@citi.com	8:00 AM / 5:00 PM

FI BANK CLIENTS	Telephone	E-mail
Colombia	1(800)5124847	janeth.z.restrepo@citi.com
Costa Rica	8136047052	juan.santiago@citi.com
Ecuador	8136047082	maria.machadoderuiz@citi.com
El Salvador	8136047180	barbara.a.richards@citi.com
Guatemala	(+502) 23791003 opcion 3	janeth.z.restrepo@citi.com
Honduras	813604-7055	maria.a.warner@citi.com
Jamaica	8136047066	monica.d.borders@citi.com
Panama	8136047061	adela.m.espana@citi.com
Dom. Rep.	8136047051	marilyn.ayala@citi.com
Trinidad & Tobago	8136047066	monica.d.borders@citi.com
Venezuela	8136047061	adela.m.espana@citi.com
Peru	5112152080	adela.m.espana@citi.com
Nicaragua	8136047055	maria.a.warner@citi.com
Chile	8136047055	maria.a.warner@citi.com
Bolivia	8136047055	maria.a.warner@citi.com
Bahamas	8136047066	monica.d.borders@citi.com
Argentina	8136047051	marilyn.ayala@citi.com
Puerto Rico	8136047052	juan.santiago@citi.com
Mexico	8136047180	barbara.a.richards@citi.com
Brazil	(+55) 11 - 2122484	maria.machadoderuiz@citi.com

WorldLink Foreign Exchange Representatives

Purchase or sell currency, inquire about rates

North America and Latin America		
Address	Telephone	Hours
Citibank, N.A. Buffalo, New York U.S.A.	Toll-Free: 1-800-274-7774 Regular: 1-716-730-6390 Fax: 1-716-831-8583	From: 6:30 A.M. (0630) To: 6:30 P.M. (1830) Note: After hours Monday-Thursday, there is an automatic rollover to the Foreign Exchange Representative in Singapore.

Europe, Middle East and Africa		
Address	Telephone	Hours
Citibank Dublin, Ireland	Dublin: 353-1622-7800 Dublin Fax: 353-1622-2740 <i>Toll-free numbers to Dublin:</i> Bahrain: 800 095 Belgium: 0800 1 1961 France: 0800 90 8258 Germany: 0800 182 7034 Italy: 1678-77491 Netherlands: 06 0226441 Portugal: 0505-449069 Spain: 900-964449 Sweden: 020-79-3174 Switzerland: 0800 557282	From: 7:30 A.M. (0730) To: 5:00 P.M. (1700) Dublin Time, Monday-Friday

Asia/South Pacific		
Address	Telephone	Hours
Citibank Singapore	Singapore: 65-6595-8128 Singapore Fax: 65-6595-8129 <i>Toll-free numbers to Singapore</i> Australia: 1800-12-8550 Hong Kong: 800-96-3352 Indonesia: 001-803-65-6584 Japan: 005-31-65-3936 Malaysia: 1-800-80-1087 New Zealand: 0800-44-6514 Philippines: 1800-1-651-0049 South Korea: 007-98-651-6542 Taiwan: 0080-65-1036 Thailand: 001-800-65-6577	From: 7:30 A.M. (0730) To: 5:30 P.M. (1730) Singapore Time, Monday-Friday

Customer Service Investigation Process

Please see the following table describing the process for inquiries/investigations.

Case Type	Investigation Process	Case Closed After (days)
Funds Transfer Cancel/Recall	Cancellation done same day if payment has not left the Citibank's Funds Transfer Network.	1
Funds Transfer Unable to Apply	<p>Outgoing payment instruction is compared to the original customer instruction.</p> <ul style="list-style-type: none"> • If they match, customer is contacted within 24 hrs of notice from the beneficiary bank. • If there is a discrepancy, the beneficiary bank is supplied the additional details. <p>Customer is contacted 24 hours after receipt of Unable to Apply (UTA) notice from the beneficiary bank. Subsequent follow-up is completed on Day 3 and Day 6. Case is closed if customer does not reply by Day 7.</p>	7
Funds Transfer Amendment	<ul style="list-style-type: none"> • Wire amendment message is sent to the beneficiary bank within 24 hrs after the complete MIFT instruction is received. • The MIFT unit notifies service team within 24 hrs of receiving the valid amendment. Service immediately notifies the customer. • Follow-up is done with the beneficiary bank to get confirmation that funds have been applied per the amendment <ol style="list-style-type: none"> 1. Follow up is sent on Day 3 and Day 6. 2. If no confirmation received by Day 8, notice is sent to customer that service was unable to obtain confirmation and the case will be closed. 3. Subsequently should confirmation be received, this will be passed to the customer within 24 hours. 	8
Funds Transfer Return of Funds	<p>There are certain currencies in which WorldLink has only a limited ability to sell back funds once the currency has been purchased, particularly due to market restrictions.</p> <p>Please check with your Citi Representative for an up to date listing of these currencies</p> <p>Whenever funds are returned to WorldLink, the WorldLink Funds Transfer Investigation Unit determines why a particular funds transfer payment instruction was returned and, if possible, attempts to re-effect such instruction on behalf of the customer. If it is not possible to re-effect the payment instruction, the customer is notified by WorldLink on day 1 via email, fax, SWIFT, or Telex and advised that the payment was returned and the reason why. Follow up is completed with customer on Day 3, Day 6, and Day 9.</p> <p>The customer has two options: Either an amendment to its original payment instruction can be submitted in order to re-effect the payment or a refund can be requested. If the customer chooses to receive a refund, a WorldLink Trading Representative will work with the customer to convert the currency balance back to the base currency. Whenever a currency conversion takes place, the base currency amount credited may be more or less than the original funds transfer amount, due to subsequent fluctuations in exchange rates.</p> <p><u>Currencies with a Limited Sell-back Market</u></p> <p>If funds are returned with respect to a currency where there is only a limited "sell back" market, the WorldLink Trading Representative will attempt to sell back the currency using all reasonable efforts and refund the customer. (Refer to the Payment Currency List in the WorldLink Reference Booklet).</p> <p>It is important to be aware of all limited "sell back" currencies prior to issuing payment instructions in any of them. In order to reduce the risk of having a funds transfer payment instruction returned, the customer should always refer to the Funds Transfer Formatting Guidelines in the WorldLink Reference Booklet and ensure that all indicated requirements particularly for transactions in these currencies have been fulfilled before instructing WorldLink to process a payment instruction in such currencies. This should reduce the potential for the item to be returned.</p> <p><u>Currencies with Limited Liquidity</u></p> <p>In addition to currencies with a limited sell back market, there are additional currencies where due to lack of liquidity in the market, WorldLink converts the currency back to the base currency and notifies the customer of the return.</p> <p><u>CitiDirect Returns</u></p> <p>If returned funds are to be sent through the CitiDirect application, then Service will place a credit back in the software on day 1. The reason for return is detailed in the software and the funds can either be re-used or sold back as the customer sees fit. Returns are processed to CitiDirect subject to the provisions laid out in the document.</p> <p><u>Funds Transfer Rejects</u></p> <p>Whenever WorldLink is unable to process funds transfers due to errors in the funds transfer, the Funds Transfer Investigation Unit determines why the payment instruction was not processed and, if possible, attempts to re-effect such instruction on behalf of the customer. If it is not possible to re-effect the payment instruction, the customer is notified by WorldLink on day 1 via email, fax, SWIFT, or Telex and advised that the payment was returned and the reason why. Follow up is completed Day 3, Day 6, and Day 9.</p> <p>The customer has two options: Either an amendment to its original payment instruction can be submitted in order to re-effect the payment or a refund can be requested. If the customer chooses to receive a refund, a WorldLink Trading Representative will work with the customer to convert the currency balance</p>	12

Case Type	Investigation Process	Case Closed After (days)
	<p>back to the base currency. Whenever a currency conversion takes place the base currency amount credited may be more or less than the original funds transfer amount, due to subsequent fluctuations in exchange rates.</p> <p>On Day 10 if no response is received, the funds are converted back to the base currency and the client has to initiate a refund request for the amount outstanding in the base currency.</p> <p><u>Funds Transfer Beneficiary Claims Non-Receipt</u></p> <p>Acknowledgement of opening the case is given to the customer:</p> <ul style="list-style-type: none"> • If issue received by phone immediate acknowledgement given. • If issued received via SWIFT or fax, Service sends a confirmation to customer. <p>Customer Service validates that the WorldLink account has been debited for the payment:</p> <ul style="list-style-type: none"> • If the account has not been debited for the payment (meaning that the Currency Center has not processed the payment), a message is sent to currency center within 24 hrs. • If the account has been debited, both the currency center and the beneficiary bank are contacted within 24 hours. Global ID (currency center reference number) is quoted in both communications. • Follow up is completed on Day 3, Day 6, and Day 9 after customer's notice. • After 12 days with no response, the customer is informed that no response was received and the case is closed. <p>Subsequently should confirmation be received, this will be passed to the customer within 24 hours</p> <p><u>Funds Transfer Cancel/Recall</u></p> <p>Acknowledgement of opening the case is given to the customer:</p> <ul style="list-style-type: none"> • If issue received by phone, immediate acknowledgement given. • If issued received via SWIFT or fax, Service send a confirmation to customer. <p>Within 24 hours a request sent to the Currency Center and beneficiary bank (if can identify the ref number of the ccy card).</p> <p>Follow up is completed on Day 3, 6, and 9 and 12.</p> <p>After 15 days with no response, the customer is informed that funds have not returned and the case is closed.</p>	
WorldLink Check-Missing Address	The printing transmissions and files that have checks with missing addresses are cancelled and Customer Service is notified of such cancels same day by e-mail. Customer Service, in turn, notifies the customer.	2
Check Refund	<p>Refunds are processed in different timeframes depending on the refund option that is selected by the customer:</p> <ul style="list-style-type: none"> • CitiDirect refunds – If the check was stopped on CitiDirect, the funds will become immediately available in the software as soon as the stopped status is confirmed. Funds can either be reused for another payment or refunded back to the original funding account. If the check was stopped through a service representative, funds will not be available in the software until the next business day. • Automated refunds – Funds are returned to a designated account per standing instructions provided to WorldLink. The frequency of the refunds is determined by the customer as daily or weekly. 	5
Remote Check Cancel	WorldLink operations first confirm that the check has not already been printed. If the check has not been printed, it will cancel and service will be notified the same day. If it has already been printed, the check must be stopped.	1
Remote Check Overnight Request	<p>Overnight requests are received through service and must contain the following information:</p> <ul style="list-style-type: none"> • Mailing address • Choice of courier • Allocation of charges <p>Once the payment is mailed, WorldLink Operations will notify service and will allocate the costs appropriately.</p>	2

Note: Due to the nature of Tertiary Currencies, investigations against these payment currencies may take longer than those stated above.

Addendums

Addendum 1: Funds Transfer Routing Guidelines: CitiDirect & Software Customers

Preferred Funds Transfer Routing Formats for CitiDirect Customers

Use of the **Preferred Funds Transfer Routing Formats** listed in this chart will allow for more efficient processing of your electronic payment. Therefore, when possible, it is recommended that the Preferred format be used.

For ACH, the country level rules for each country are provided in a separate document from this one. Should you require a copy of the ACH Country Rules please contact your Customer Service Representative for a copy

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending AUD to Australia, use the following format:				
Australian Dollar	AUD	<ul style="list-style-type: none"> Australian Bank State Branch (BSB) Code BSB Code (6 digits) Note: BSB should also be the first 6 digits of the Beneficiary's Account Number to achieve STP	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Address:	BSB CODE 014211 ANZ 689 SHERWOOD ROAD SHERWOOD QUEENSLAND SHERWOOD 4075 AUSTRALIA
When sending CAD to Canada, use the following format:				
Canadian Dollar	CAD	<ul style="list-style-type: none"> CAD Clearing Code (CC) CC Code (9 digits) Beneficiary Bank Name and Branch Address Note: Beneficiary Bank Name and Address must be input into the Beneficiary Bank Name and Address fields	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address:	CC CODE 000305600 ROYAL BANK OF CANADA 398 W BROADWAY VANCOUVER BC 45Y 1R2
When sending CNY / RMB to China, use the following format:				
Chinese Renminbi	CNY / RMB	<ul style="list-style-type: none"> Full name, address and account number for the ordering party Exact location of the bank branch Full name and address for beneficiary Reason for payment Beneficiary ID (Passport, Local ID of the person or company) Telephone Number Code only for clients sending payments via the account based process 	Ordering Customer: Beneficiary Bank Address: Beneficiary Name: Beneficiary Address: Reason for Payment: Beneficiary ID: Telephone Number: Bank Details (/ACC/)	ORDERING PARTY NAME ORDERING PARTY ADDRESS ORDERING PARTY ACCOUNT FULL BENEFICIARY BANK ADDRESS BENEFICIARY NAME FULL BENEFICIARY ADDRESS REASON FOR PAYMENT BENEFICIARY ID TELEPHONE NUMBER RMBCITISH
When sending CRC to Costa Rica, use the following format:				
Costa Rican Colon	CRC	<ul style="list-style-type: none"> Bene Bank SWIFT Address Beneficiary Bank Name & Address Beneficiary Name & Address 17 Digit Beneficiary Account # Beneficiary ID (Same ID beneficiary supplied to their bank upon account opening) 	Beneficiary Bank SWIFT Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Name Beneficiary Address Beneficiary Account Number Remittance Information:	BNCRCRSJ BANCO NACIONAL DE COSTA RICA APARTADO POSTAL 10015 1000 AVENIDA 1 CALLE 2A SAN JOSE BENEFICIARY NAME FULL BENEFICIARY ADDRESS 12345678987654321 BENEFICIARY ID

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending EUR, based on the criteria of payment, pick one of the following formats:				
European Currency to Eurozone and outside of Eurozone	EUR	<ul style="list-style-type: none"> • BBK is a Target Participant. • SWIFT • Beneficiary Bank's SWIFT/BIC (8 or 11 characters) 	Beneficiary Bank Routing Method:	SWIFT
		<ul style="list-style-type: none"> • +++ • BBK is not a Target Participant. • SWIFT • Head Office SWIFT BIC (8 or 11 characters) <p>Branch's 11 character SWIFT BIC address should be placed in bank-to-bank details after the codeword /ACC/. If the branch does not have an 11 character SWIFT or one is unknown, place branch name and or address in bank details after the codeword /ACC/.</p> <p>Note: If the BNF of your payment has been issued an IBAN (International Bank Account Number) in place of their old account number, that IBAN must be populated in the BNF's account number field. If an IBAN has been issued and it is not used, the payment will attract much higher lifting fees.</p>	Beneficiary Bank Routing Code: +++ Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Bank Details:	BNLI1R118Z +++ SWIFT CMCIDEFF /ACC/ CMCIDEFFTRE
When sending GBP to the U.K. and a Chaps Sort Code is known, use the following format:				
Great British Pounds to U.K.**	GBP	<ul style="list-style-type: none"> • CHAPS • CHAPS Sort Code (6 digits) **U.K. (United Kingdom) is defined as England, Scotland, Wales and Northern Ireland. 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Address:	Chaps Sort Code 301400 LLOYDS TSB BANK PLC HIGHGATE VILLAGE N6 BR 51 HIGHGATE HIGH ST CITY OF LONDON N65LA
When sending JMD to Jamaica, use the following format:				
Jamaican Dollar		<ul style="list-style-type: none"> • Beneficiary account type • Bank and Branch location 	Bank Details Line 1 Bank Details Line 2-4	/ACC/TYPE CA /BBI/RBTT BANK JAMAICA 17 DOMINICA /KINGSTON SWIFT RBTTJMKN /BBI
When sending JPY to Japan, use the following format:				
Japanese Yen	JPY	<ul style="list-style-type: none"> • SWIFT • Beneficiary 's Bank Routing Method/ID field in CitiDirect must be SWIFT. • If the Beneficiary's Bank does not have their own SWIFT address, this field must be populated with the Beneficiary Bank's Head Office or Main Branch's SWIFT and the details of the branch where the account is held must be placed in the Bank Details field after the codeword /ACC/. • Do not use the Intermediary Banks' fields. 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank City, Country: Bank Details Codeword: Bank Details:	SWIFT SMBCJPJT SUMITOMO MITSUI BKG CORP TOKYO JAPAN /ACC 3-49 HIROKOJI TOYOHASHI AICHI TOYOHASHI JAPAN
When sending ILS to Israel, use the following format:				
Israeli Shekel	ILS	<ul style="list-style-type: none"> • Full Bank Name and Address or SWIFT address. • Bank Number Code must be provided (two digits). • Branch Number Code must be provided (three digits). 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code Bank Details: OR Beneficiary Bank Complete Name: Beneficiary Bank Street Address: Beneficiary Bank City, Postal Code, Country: Bank Details:	SWIFT IDBLILIT BK CODE 11 BRANCH CODE 010 +++ ISRAEL DISCOUNT BANK LIMITED 27 YEHUDA HALEVI STREET TEL AVIV 65136 ISRAEL BK CODE 11 BRANCH CODE 010

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending INR to India, use the following format:				
Indian Rupee	INR	<ul style="list-style-type: none"> Full Bank Name and Address including PIN number Payment Purpose Code Payment Reason IFSC Code 	Beneficiary Bank: Payment Details: Bank Details	ANDHRA BANK PREET VIHAR BRANCH COMMUNITY CENTRE 14 VIKAS MARG NEW DELHI 110092 INDIA P1108 FREE TEXT REASON FOR PMT IFSC Code
When sending KES to Kenya, use the following format:				
Kenyan Shilling	KES	<ul style="list-style-type: none"> Do not use Beneficiary's Bank Routing Method / ID field in CitiDirect. Use Beneficiary's Bank Name / Address in CitiDirect. First line = BBK's KBA bank Code Second line = BBK's name Third and Fourth line = BBK's address Reason for payment 	Beneficiary Bank KBA Bank Code: Beneficiary Bank Complete Name: Beneficiary Bank Street Address: Beneficiary Bank City, Country Payment Details:	01091 KENYA COMMERCIAL BANK LTD EASTLEIGH BRANCH POB 16467 EASTLEIGH NAIROBI KENYA REASON FOR PAYMENT
When sending KRW to Korea, use the following format:				
Korean Won	KRW	<ul style="list-style-type: none"> Full name, City and Country name of the ordering party SWIFT code OR Full Bank Name and Address Beneficiary Name, Address & account Number Beneficiary's contactable telephone number Reason for Payment Beneficiary ID 	Ordering Customer: Beneficiary Bank Beneficiary Detail Payment Details	ORDERING PARTY NAME ORDERING PARTY CITY ORDERING PARTY COUNTRY SWIFT CODE OR CITI BANK 39 DA-DONG, JUNG-GU, SEOUL 100 180, KOREA (SOUTH) BENEFICIARY NAME FULL BENEFICIARY ADDRESS 12345678987654321 Bene Telephone Number Reason for Payment Beneficiary ID
When sending MZN to Mozambique, use the following format:				
Mozambique Metical	MZN	<ul style="list-style-type: none"> Numero de Identificacao Bancaria - Bank Identification number Or IBAN 	Beneficiary Account Number:	BANK CODE BRANCH CODE ACCOUNT NUMBER Or MZ12123412341234123412341
When sending NGN to Nigeria, use the following format:				
Nigerian Naira	NGN	<ul style="list-style-type: none"> From June 1st 2012, beneficiary's 10 digit NUBAN (Nigerian Uniform Bank Account Number) will be mandatory 	Beneficiary Bank Swift Beneficiary Account Number Beneficiary Account Name	CITINGLA 1234567890 Beneficiary Name Or 023 (Refer to Nigerian bank codes) 1234567890 Beneficiary Name
When sending PKR to Pakistan, use the following format:				
Pakistani Rupee	PKR	<ul style="list-style-type: none"> Full and complete Bank Name and Address. IBAN required 	Beneficiary Bank Complete Name: Beneficiary Bank Branch Name: Beneficiary Bank Street Address: City, Postal Code, Country: Beneficiary Detail	SONERI BANK LTD PLOT NO C 260 4 MOHAMMAD BIN QASIM RD GLAMOUR HEIGHTS SUKKUR SINDH PAKISTAN PK36CITI0000001123456702

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending PLN to Poland:				
Polish Zloty	PLN	<ul style="list-style-type: none"> • SWIFT • SWIFT BIC (8 or 11 characters)* • Do NOT use the Bank Details field for PLN payments. If the BBK does not have its own SWIFT address, simply use the head office SWIFT to denote the BBK. <p>Because the BBK's bank code is present in the beneficiary's IBAN (which is required for all PLN payments-, the head office will automatically know which branch the account is held at and route accordingly.</p>	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code:	SWIFT BREXPLPWMUL Or SWIFT BPHKPLPK
When sending PYG to Paraguay, use the following format:				
Paraguayan Guarani	PYG	<ul style="list-style-type: none"> • Full name, complete address, and account number for the ordering party • Reason for Payment is required • Passport number is optional 	Ordering Customer: Reason for Payment: Beneficiary ID:	ORDERING PARTY NAME ORDERING PARTY ADDRESS ORDERING PARTY ACCOUNT NO. REASON FOR PAYMENT BENE PASSPORT NUMBER
When sending RON to Romania, use the following format:				
Romanian Leu	RON	<ul style="list-style-type: none"> • Beneficiary bank SWIFT required • IBAN required Beneficiary full name and address required • Reason for payment required <p>Note: All transfers to State Treasury accounts (bene bank SWIFT code begins with "TREZ") must contain a Fiscal Code or the payment will fail.</p>	Beneficiary Bank : Beneficiary Detail: Payment Details:	SWIFT CODE BENEFICIARY NAME FULL BENEFICIARY ADDRESS RO49AAAA1B31007593840000 REASON FOR PAYMENT FISCAL CODE <i>(if required)</i>
When sending TWD to Taiwan, use the following format:				
Taiwan Dollars	TWD	<ul style="list-style-type: none"> • Full Bank Name and Address. • The beneficiary's Taiwan telephone number is suggested. See Special Formatting Requirements. 	Beneficiary Bank Complete Name: Beneficiary Bank Street Address: Beneficiary Bank City, Country:	TAIPEIBANK 349 CHUNGSHAN RD SEC 2 CHANGHUA CITY HSIEN TAIWAN
When sending USD to the United States, use one of the following formats:				
United States Dollar	USD	<ul style="list-style-type: none"> • SWIFT • SWIFT BIC (8 or 11 characters)* <p>OR</p> <ul style="list-style-type: none"> • FED WIRE • ABA # (9 digits) • Full Beneficiary Bank Name and Address. <p>OR</p> <ul style="list-style-type: none"> • CHIPS (Participant) • Participant ID (4 digits) • Full Beneficiary Bank Name and Address. <p>OR</p> <ul style="list-style-type: none"> • CHIPS (Universal) • Universal ID (6 digits) • Full Beneficiary Bank Name and Address. 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address:	SWIFT CHASUS33 FED WIRE 021000021 CHASE MANHATTAN BANK 4 NEW YORK PLAZA FLOOR 15 NEW YORK NEW YORK CHIPS PARTICIPANT 0002 CHASE MANHATTAN BANK 4 NEW YORK PLAZA FLOOR 15 NEW YORK NEW YORK CHIPS UNIVERSAL 018646 CHASE MANHATTAN BANK LONDON ENGLAND

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending XPF, use the following format:				
Central Pacific Franc	XPF	• Ordering Party Name, Address, Account Number	Ordering Customer	ORDERING PARTY NAME ORDERING PARTY ADDRESS ORDERING PARTY A/C NUMBER
		• Beneficiary Name, Address, Account Number	Beneficiary Detail	BENEFICIARY NAME BENEFICIARY ADDRESS BENEFICIARY A/C NUMBER
		• Description of Payment	Payment Details	DESCRIPTION OF PAYMENT
When sending ZAR to South Africa, use the following format:				
South African Rand	ZAR	• Beneficiary Bank's SWIFT	Beneficiary Bank SWIFT Code:	NEDSZAJJ
		• REC Code (<i>provided in sample</i>)	Bank to Bank Detail	/REC/NTNRC
		• South African National Clearing Code (ZA) 6 digits (<i>Similar to sort code</i>)	Beneficiary Bank Routing Code:	//ZAXXXXXX
When sending all other currencies:				
All other	All other	• SWIFT • SWIFT BIC (8 or 11 characters)*	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code:	SWIFT CITIJPJT

* SWIFT BIC – Typically an 8-digit SWIFT code denotes a head office of a Beneficiary Bank, while an 11-digit SWIFT code denotes a specific branch of a Beneficiary Bank. Unless otherwise indicated, it is usually best to provide an 11-digit branch SWIFT code if known.

Accepted Funds Transfer Routing Formats for CitiDirect Customers

If you do not have the information required for the Preferred Funds Transfer Routing formats above, use the following Accepted Funds Transfer Routing Formats. Use of these formats are acceptable however, they may require some manual intervention by Citibank to enrich the routing instructions with the proper Beneficiary Bank information. This manual intervention could delay processing and/or impact accurate delivery of funds.

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
If the Beneficiary Bank's SWIFT code is not known, the following formats can also be used:				
All Currencies	All	<ul style="list-style-type: none"> Full Beneficiary Bank Name and Address. 	Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Address:	LLOYDS TSB BANK PLC HIGHGATE VILLAGE N6 BRANCH 51 HIGHGATE HIGH ST SC301400 LONDON CITY OF LONDON N65LA

Special Funds Transfer Requirements for CitiDirect Customers

In addition to the Preferred or Accepted formats, some countries have additional **Special Funds Transfer Requirements** that must be met when sending funds transfers in their local currencies. The list below provides some of the special requirements that should be used when sending funds transfers in these currencies.

Currency	CCY Code	Rules/Requirements	Sample
Bangladesh Taka	BDT	<ul style="list-style-type: none"> Ordering Party's full name and country of origin is required. If the beneficiary is a company, details explaining the purpose of the payment must be provided. 	Ordering Customer: FULL NAME COUNTRY OF ORIGIN Details of Payment: REASON OR PURPOSE FOR PAYMENT
Brazilian Real	BRL	<ul style="list-style-type: none"> Ordering Party Address Beneficiary Name, Address, Account Number Branch Location Reason for Payment Beneficiary Phone Number Beneficiary Tax ID Agency Code 	Ordering Customer: ORDERING PARTY ADDRESS Beneficiary Detail: BENEFICIARY NAME BENEFICIARY ADDRESS BENEFICIARY A/C NUMBER Beneficiary Bank: FULL BENEFICIARY BANK ADDRESS Payment Details: PMT TO PAY INVOICE 2455 TEL 12 3 456789 TAX ID AGENCY CODE
Chilean Peso	CLP	<ul style="list-style-type: none"> Beneficiary Account number is required. Beneficiary's name and complete address is required. Beneficiary RUT and phone number are always required. Beneficiary's Account Type <u>must</u> be provided (i.e., Current Account (Cuenta Corriente) or Saving Account (Cuenta de Ahorro) Reason for Payment is required 	Beneficiary Account Number 1234567890 Beneficiary Name FULL NAME IS REQUIRED Beneficiary Address FULL ADDRESS IS REQUIRED Bank Details: /ACC/RUT 87546780K TEL 562 225 2178 CURRENT ACCOUNT REASON FOR PAYMENT
Colombian Peso	COP	<ul style="list-style-type: none"> Ordering Party Name, Address, Account Number Beneficiary Name, Address, Account Number Branch Location Reason for Payment Bene Phone Number Bene Tax Id Number 	Ordering Customer: ORDERING PARTY NAME ORDERING PARTY ADDRESS ORDERING PARTY A/C NUMBER Beneficiary Detail: BENEFICIARY NAME BENEFICIARY ADDRESS BENEFICIARY A/C NUMBER Beneficiary Bank: FULL BENEFICIARY BANK ADDRESS Payment Details: PMT TO PAY INVOICE 2455 TEL 57 2 6669177 TAX ID
Dominican Peso	DOP	<ul style="list-style-type: none"> Need reason, telephone number Beneficiary passport number / RNC for a legal entity is mandatory Account Type is also required 	TEL 57 2 6669177 PMT TO PAY INVOICES 2455 AND 2456 BENE PASSPORT NUMBER or RNC NUMBER ACCOUNT TYPE

Currency	CCY Code	Rules/Requirements	Sample
Indonesian Rupiah	IDR	<ul style="list-style-type: none"> All Payments require a detailed reason for payment. Payments 500,000,000/IDR and greater also require an email proving the reason of payments be sent to your WorldLink FX Trader: Buffalo: GCMS.Treasury.Buffalo@citi.com Dublin: worldlink.fx.emea@citi.com Singapore: wlfx.apac@citi.com A fax can also be sent proving the reason of payments - fax number +65-6595-8129 	Details of Payment INVOICE NUMBER 123456
Kazakhstan Tenge	KZT	<ul style="list-style-type: none"> Beneficiary bank's 8-digit SWIFT BIC code in the Kazakhstani clearing system is required. In rare cases 11-digit SWIFT BIC code is used, as exception. Beneficiary IBAN Beneficiary Name IIN/BIN required and should be preceded by the initials RNN. (Note: For payments to foreign companies outside Kazakhstan, IIN / BIN should be populated with 12 zeros) Single Payment Classification Code is required in the Bank-to-Bank Detail record (72) and must be labeled EKNP. This Code is made up of 10 characters. <ul style="list-style-type: none"> First 2 digits <ul style="list-style-type: none"> 24 If ordering party is a foreign bank 17 If ordering party is a resident legal entity 27 If ordering party is a non-resident legal entity Next 2 digits – beneficiary code Next characters – KZT Last 3 digits – payment detail code Budget Code (6-digits) Only required for tax payments. <p>If required information is not present, Kazakhstan will not be able to process the payment order.</p>	BENEFICIARY BANK SWIFT CODE BENEFICIARY DETAIL IBAN BENEFICIARY NAME BIN/ INN BANK to BANK DETAIL ACC/EKNP 2417KZT859 //BUDGET CODE
Moroccan Dirham	MAD	<ul style="list-style-type: none"> Beneficiary's 24-digit account number <u>must</u> be provided. <ul style="list-style-type: none"> First 3 digits – Bank Code. Next 3 digits – Location Code Next 16 digits – Beneficiary's Account Number Last 2 digits – Check Digits Any payment orders not containing the beneficiary's 24-digit account number will be processed manually and therefore subject to Central Bank Penalties. (Penalties vary by payment). 	Beneficiary's Account Number 111222333333333333344
Mexican Peso	MXN	<ul style="list-style-type: none"> Beneficiary's 18-digit CLABE account number 	Beneficiary's Account Number 111222333333333334
Peruvian New Sol	PEN	<ul style="list-style-type: none"> Beneficiary Bank BIC Code Beneficiary Name Beneficiary Account Number Beneficiary's 20-digitCodigo de Cuenta Interbancario (CCI) account number <u>must</u> be provided if the beneficiary account is not held with Citibank Peru Beneficiary ID of the beneficiary: <ul style="list-style-type: none"> Individuals with Peruvian Tax ID (DNI - Documento Nacional De Indentidad – 8 digits), companies with Peruvian Tax ID (RUC - Registro Unico de Contribuyente – 11 digits) and non tax residents (Tax ID from local country) 	Beneficiary Bank: BIC CODE Beneficiary Name: FULL BENE NAME Beneficiary's Account Number: BENE ACCOUNT NUMBER Beneficiary Detail: 1112223333333333344 Payment Detail: DNI 12345678 or RUC 12345678901 or TAX ID 12345678901234567890

Currency	CCY Code	Rules/Requirements	Sample
Russian Ruble	RUB	<ul style="list-style-type: none"> Beneficiary's Name Beneficiary's 20-character account number Beneficiary Bank's full name and address – SWIFT code will also suffice. Beneficiary Bank BIK (in Russian Domestic Clearing) – (9 Digits) and correspondent account with Central Bank of Russia (20 digits). Beneficiary's INN (Tax Payer Identification Code) Individuals will have a 12-digit INN. Companies will have a 10-digit INN, and Foreign Entities have a 5-digit INN. Beneficiary's KPP (Tax Code assigned by Tax Authorities). <i>KPP is required for legal entities only</i> It is mandatory to add the appropriate VO code to the details (reason) for payment. This is a requirement of the Central Bank of Russia. See listing of VO codes. <p>NOTE: Reason for payment must accompany VO code and VO code must be labeled and placed between double parentheses.</p>	NAME OF BANK ADDRESS OF BANK ADDRESS OF BANK ADDRESS OF BANK (alternatively SWIFT code may be used) BENEFICIARY'S NAME BENE BANK A/C:111111111222222222222222222222 INN KPP Details of Payment: ((VO10010)) for goods contract Nr 12036 dated 15.04.2009.
Swedish Krona	SEK	<ul style="list-style-type: none"> All SEK wires designed to accounts held at Swedish banks, must contain the Codeword /UTL/ alone, on the first line of the Bank Details. 	Bank Details:/UTL/
Thai Baht	THB	<ul style="list-style-type: none"> All payments require a Transaction Purpose code - Refer to <i>Special Funds Transfer Requirements</i>. Payments that are greater than THB 5,000,000 also require supporting documentation to be emailed to your WorldLink FX Trader: <ul style="list-style-type: none"> – Buffalo: GCMS.Treasury.Buffalo@citi.com – Dublin: worldlink.fx.emea@citi.com – Singapore: wlfx.apac@citi.com Please indicate within the e-mail subject: Subject: "THB <amount of payments>- docs for client ID XXXXX". Transaction Purpose Codes must be provided in the Bank-to-Bank Details field. A list of THB Transaction Purpose Codes is provided. 	Bank Details/ACC/Trans. Purpose Code 318015
Tunisian Dinar	TND	<ul style="list-style-type: none"> All TND wires must include the Beneficiary's 20-digit account number. 	Beneficiary Account Number 12345678901234567890
Taiwan Dollar	TWD	<ul style="list-style-type: none"> Beneficiary's Taiwan Telephone number is suggested. Beneficiary and their bank must be in Taiwan. Beneficiary's Bank's full address must be provided. See Preferred Routing Format for formatting instructions.	Bank Details:/ACC/TELEPHONE 886 24756673

Addendum 2: Funds Transfer Routing Guidelines: File & SWIFT Customers

Preferred Funds Transfer Routing Formats for File & SWIFT Customers

Use of the **Preferred Funds Transfer Routing Formats** listed in this chart will allow for more efficient processing of your electronic payment. Therefore, when possible, it is recommended that the Preferred format be used.

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending AUD to Australia, use the following format:				
Australian Dollar	AUD	<ul style="list-style-type: none"> Australian Bank State Branch (BSB) Code BSB Code (6 digits) <p>Note: BSB should also be the first 6 digits of the Beneficiary's Account Number to achieve STP.</p>	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Address:	BSB CODE 57D //AU014211 57D DANZ 57D 689 SHERWOOD ROAD 57D SHERWOOD, QUEENSLAND 57D SHERWOOD 4075 AUSTRALIA
When sending CAD to Canada, use the following format:				
Canadian Dollar	CAD	<ul style="list-style-type: none"> Canada Clearing Code (CC) CC Code (9 digits) Beneficiary Bank Name and Branch Address <p>Note: Beneficiary Bank Name and Address must be input into the Beneficiary Bank Name and Address fields.</p>	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address:	CC Code 57D //CC000305600 57D ROYAL BANK OF CANADA 57D 398 W BROADWAY 57D VANCOUVER BC 45Y 1R2
When sending CNY / RMB to China, use the following format:				
Chinese Renminbi	CNY / RMB	<ul style="list-style-type: none"> Full name, address and account number for the ordering party Exact location of the bank branch Full name and address for beneficiary Reason for payment Beneficiary ID (Passport, Local ID of the person or company) Telephone Number Code only for clients sending payments via the account based process 	Ordering Customer: Beneficiary Bank: Beneficiary Detail: Payment Details: Bank to Bank Details:	50 /ORDERING PARTY NAME 50 /ORDERING PARTY ADDRESS 50 /ORDERING PARTY ACCOUNT 57D /FULL BENEFICIARY BANK ADDRESS 59 /BENEFICIARY NAME 59 /FULL BENEFICIARY ADDRESS 70 /REASON FOR PAYMENT 70 /BENEFICIARY ID 70 /TELEPHONE NUMBER 72 /ACC/RMBCITISH
When sending CRC to Costa Rica, use the following format:				
Costa Rican Colon	CRC	<ul style="list-style-type: none"> Bene Bank SWIFT Address Beneficiary Bank Name & Address Beneficiary Name & Address 17 Digit Beneficiary Account # Beneficiary ID (Same ID beneficiary supplied to their bank upon account opening) 	Beneficiary Bank SWIFT Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Name Beneficiary Address Beneficiary Account Number Remittance Information:	57 /BNCR CRSJ 57D /BANCO NACIONAL DE COSTA RICA 57D /APARTADO POSTAL 10015 1000 57D /AVENIDA 1 CALLE 2A SAN JOSE 59 /BENEFICIARY NAME 59 /FULL BENEFICIARY ADDRESS 59 /12345678987654321 70 /BENEFICIARY ID

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending EUR, based on the criteria of payment, pick one of the following formats.				
European Currency to Eurozone and outside of Eurozone	EUR	BBK is a Target Participant. <ul style="list-style-type: none"> • SWIFT • Beneficiary Bank's SWIFT/BIC* (8 or 11 characters) +++	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: +++ Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Bank Details:	SWIFT : 57A :BNLIITR118Z +++ SWIFT : 57A :CMCIDEFF : 72 :/ACC/ CMCIDEFFTRE
		BBK is not a Target Participant <ul style="list-style-type: none"> • SWIFT • Head Office SWIFT BICP (8 or 11 characters) Branch's 11 character SWIFT BIC address should be placed in bank-to-bank details after the codeword /ACC/. If the branch does not have an 11 character SWIFT or one is unknown, place branch name and or address in bank details after the codeword /ACC/. Note: If the BNF of your payment has been issued an IBAN (International Bank Account Number) in place of their old account number, that IBAN must be populated in the BNF's account number field. If an IBAN has been issued and it is not used, the payment will attract much higher lifting fees.		
When sending GBP to the U.K. and a Chaps Sort Code is known, use the following format:				
Great British Pounds to U.K.**	GBP	<ul style="list-style-type: none"> • CHAPS • CHAPS Sort Code (6 digits) **U.K. (United Kingdom) is defined as England, Scotland, Wales and Northern Ireland.	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Address:	Chaps Sort Code 57D //SC301400 57D LLOYDS TSB BANK PLC 57D HIGHGATE VILLAGE N6 BR 57D 51 HIGHGATE HIGH ST 57D CITY OF LONDON N65LA
When sending ILS to Israel, use the following format:				
Israeli Shekel	ILS	<ul style="list-style-type: none"> • Full Bank Name and Address or SWIFT address. • Bank Number Code must be provided (two digits). • Branch Number Code must be provided (three digits). 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Bank Details: OR Beneficiary Bank Complete Name: Beneficiary Bank Street Address: Beneficiary Bank City, Postal Code, Country: Bank Details:	SWIFT 57A IDBLILIT 72 /ACC/BK CODE 11 BR CODE 010 +++ 57D ISRAEL DISCOUNT BANK 57D 27 YEHUDA HALEVI STREET 57D TEL AVIV 65136 ISRAEL 72 /ACC/BK CODE 11 BR CODE 010
When sending INR to India, use the following format:				
Indian Rupee	INR	<ul style="list-style-type: none"> • Full Bank Name and Address including PIN number • Payment Purpose Code • Payment Reason • IFSC Code 	Beneficiary Bank: Payment Details: IFSC Code:	57D DANDHRA BANK 57D PREET VIHAR BRANCH 57D COMMUNITY CENTRE 14 VIKAS 57D MARG NEW DELHI 110092 INDIA 70P 1108 70F REE TEXT REASON FOR PMT 72I FSC Code
When sending JMD to Jamaica, use the following format:				
Jamaican Dollar	JMD	<ul style="list-style-type: none"> • Beneficiary account type • Bank and Branch location 	Bank Details Line 1 Bank Details Line 2-4	72 /ACC/TYPE CA 72 /BBI/RBTT BANK JAMAICA 17 DOMINICA 72 /KINGSTON SWIFT RBTTJMKN 72 /BBI

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending JPY to Japan, use the following format:				
Japanese Yen	JPY	<ul style="list-style-type: none"> • SWIFT • Field 57 must be used with option A followed by the BBK's SWIFT address. • If the BBK does not have their own SWIFT address, field 57A must be populated with the BBK's Head Office or Main Branch's SWIFT and the details of the branch where the account is held must be placed in the field 72 after the codeword /ACC/. • Do not use the field 56 for JPY payments. 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Bank Details:	57 ASMBBCJPJT 72 /ACC/3 49 HIROKOJI TOYOHASHI 72 //AICHI TOYOHASHI JAPAN
When sending KES to Kenya, use the following format:				
Kenyan Shilling	KES	<ul style="list-style-type: none"> • Beneficiary's Bank KBA codes must be placed in the first line of field 57 using option D without any Bank Identifier. First line = BBK's KBA Bank Code Second line = BBK's name Third and Forth line = BBK's address • Reason for Payment 	Beneficiary Bank KBA Bank Code Beneficiary Bank Complete Name Beneficiary Bank Street Address Beneficiary Bank City, Country Payment Details	57D 01091 57D KENYA COMMERCIAL BANK LTD 57D EASTLEIGH BRANCH POB 16467 57D EASTLEIGH NAIROBI KENYA 70 REASON FOR PAYMENT
When sending KRW to Korea, use the following format:				
Korean Won	KRW	<ul style="list-style-type: none"> • Full name, City and Country name of the ordering party • SWIFT code OR Full Bank Name and Address • Beneficiary Name, Address & account Number • Beneficiary's contactable telephone number • Reason for Payment • Beneficiary ID 	Ordering Customer: Beneficiary Bank Beneficiary Detail Payment Details	50 ORDERING PARTY NAME 50 ORDERING PARTY CITY 50 ORDERING PARTY COUNTRY 57A SWIFT CODE OR 57D CITIBANK 57D 9 DA DONG 57D JUNG-GU, SEOUL 57D 100 180 KOREA (SOUTH) 59 BENEFICIARY NAME 59 FULL BENEFICIARY ADDRESS 59 12345678987654321 70 Bene Telephone Number 70 Reason for Payment 70 Beneficiary ID
When sending MZN to Mozambique, use the following format:				
Mozambique Metical	MZN	<ul style="list-style-type: none"> • Numero de Identificacao Bancaria - Bank Identification number Or • IBAN 	Beneficiary Account Number:	59 BANK CODE 59 BRANCH CODE 59 ACCOUNT NUMBER Or 59M Z12123412341234123412341
Nigerian Naira	NGN	<ul style="list-style-type: none"> • From June 1st 2012, beneficiary's 10 digit NUBAN (Nigerian Uniform Bank Account Number) will be mandatory 	Beneficiary Bank Swift Beneficiary Account Number Beneficiary Account Name	57A /CITINGLA 59 /1234567890 59 /Beneficiary Name Or 57A /023 (Refer to Nigerian bank codes) 59 /1234567890 59 /Beneficiary Name
When sending PKR to Pakistan, use the following format:				
Pakistani Rupee	PKR	<ul style="list-style-type: none"> • Full and complete Bank Name and Address • IBAN required 	Beneficiary Bank Complete Name: Beneficiary Bank Branch Name: Beneficiary Bank Street Address: Beneficiary Bank City, Pin Code, Country: Beneficiary Detail	57D SONERI BANK LTD 57D PLOT NO C 260 4 MOHAMMAD BIN 57D QASIM RD GLAMOUR HEIGHTS 57D SUKKUR SINDH PAKISTAN 59 PK36CITI0000001123456702

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending PLN to Poland, use the following format:				
Polish Zloty	PLN	<ul style="list-style-type: none"> • SWIFT • SWIFT BIC (8 or 11 characters)* • Do NOT use field 72 (bank to bank details field) for PLN payments. If the BBK does not have its own SWIFT address, simply use the head office SWIFT to denote the BBK. <p>Because the BBK's bank code is present in the beneficiary's IBAN, which is required for all PLN payments, the head office will automatically know which branch the account is held at and route accordingly.</p>	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code:	SWIFT 57ABREXPLPWMUL or 57ABPHKPLPK
When sending PYG to Paraguay, use the following format:				
Paraguay Guarani	PYG	<ul style="list-style-type: none"> • Full name, complete address, and account number for the ordering party • Reason for Payment is required • Passport number is optional 	Ordering Customer: Reason for Payment: Beneficiary ID:	50ORDERING PARTY NAME 50ORDERING PARTY ADDRESS 50ORDERING PARTY ACCOUNT 70REASON FOR PAYMENT 70BENEFICIARY PASSPORT NO.
When sending RON to Romania, use the following format:				
Romanian Leu	RON	<ul style="list-style-type: none"> • Beneficiary bank SWIFT required • IBAN required Beneficiary full name and address required • Reason for payment required <p>Note: All transfers to State Treasury accounts (bene bank SWIFT code begins with "TREZ") must contain a Fiscal Code or the payment will fail.</p>	Beneficiary Bank Routing Code: Beneficiary Detail	57ASWIFT CODE 59BENEFICIARY NAME 59FULL BENEFICIARY ADDRESS 59RO49AAAA1B31007593840000 70REASON FOR PAYMENT 70FISCAL CODE (if required)
When sending TWD to Taiwan, use the following format:				
Taiwan Dollars	TWD	<ul style="list-style-type: none"> • Full Bank Name and Address • The beneficiary's Taiwan telephone number is suggested. <p>Beneficiary and their bank must be in Taiwan..</p>	Beneficiary Bank Complete Name: Beneficiary Bank Street Address: Beneficiary Bank City, Country:	57DTAIPEIBANK 57D349 CHUNGSHAN RD SEC 2 57DCHANGHUA CITY HSIEN TAIWAN 70//TELEPHONE 886 924756673
When sending USD to the United States, use one of the following formats:				
US Dollar	USD	<p>SWIFT</p> <ul style="list-style-type: none"> • SWIFT BIC (8 or 11 characters)* <p>OR</p> <p>FED WIRE</p> <ul style="list-style-type: none"> • ABA # (9 digits) • Full Beneficiary Bank Name and Address <p>OR</p> <p>CHIPS (Participant)</p> <ul style="list-style-type: none"> • Participant ID (4 digits) • Full Beneficiary Bank Name and Address <p>OR</p> <p>CHIPS (Universal)</p> <ul style="list-style-type: none"> • Universal ID (6 digits) • Full Beneficiary Bank Name and Address 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Routing Method: Beneficiary Bank Routing Code: Beneficiary Bank Name: Beneficiary Bank Address:	57ACHASUS33 FED WIRE 57D//FW021000021 57DCHASE MANHATTAN BANK 57D4 NEW YORK PLAZA FLOOR 15 57DNEW YORK NEW YORK CHIPS PARTICIPANT 57D//CP0002 57DCHASE MANHATTAN BANK 57D4 NEW YORK PLAZA FLOOR 15 57DNEW YORK NEW YORK CHIPS UNIVERSAL 57D//CH018646 57DCHASE MANHATTAN BANK 57DLONDON ENGLAND

Currency	CCY Code	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
When sending XPF, use one of the following formats:				
		<ul style="list-style-type: none"> Ordering Party Name, Address, Account Number 	Ordering Customer	50 ORDERING PARTY NAME 50 ORDERING PARTY ADDRESS 50 ORDERING PARTY A/C NUMBER
		<ul style="list-style-type: none"> Beneficiary Name, Address, Account Number 	Beneficiary Details	59 BENEFICIARY NAME 59 BENEFICIARY ADDRESS 59 BENEFICIARY A/C NUMBER
		<ul style="list-style-type: none"> Description of Payment 	Payment Details	70 DESCRIPTION OF PAYMENT
When sending ZAR to South Africa, use the following format.				
South African Rand	ZAR	<ul style="list-style-type: none"> Beneficiary Bank's SWIFT REC Code (<i>provided in sample</i>) South African National Clearing Code (ZA) 6 digits (<i>Similar to sort code</i>) 	Beneficiary Bank SWIFT Code: Bank to Bank Detail Beneficiary Bank Routing Code:	57A /NEDSZAJJ 72 //REC/NTNRC 72 //ZAXXXXXX
When sending all other currencies:				
All other	All other	<ul style="list-style-type: none"> SWIFT SWIFT BIC (8 or 11 characters)* 	Beneficiary Bank Routing Method: Beneficiary Bank Routing Code:	SWIFT 57A CITIJPJT

* SWIFT BIC – Typically an 8-digit SWIFT code denotes a head office of a Beneficiary Bank, while an 11-digit SWIFT code denotes a specific branch of a Beneficiary Bank. Unless otherwise indicated, it is usually best to provide an 11-digit branch SWIFT code if known.

Accepted Funds Transfer Routing Formats for File & SWIFT Customers

If you do not have the information required for the Preferred Funds Transfer Routing formats above, use the following Accepted Funds Transfer Routing Formats. Use of these formats are acceptable however, they may require some manual intervention by Citibank to enrich the routing instructions with the proper Beneficiary Bank information. This manual intervention could delay processing and/or impact accurate delivery of funds.

Currency	Bank Routing Rules/Requirements	Field Name/Description	Sample Field Content
If the Beneficiary Bank's SWIFT code is not known, the following can also be used:			
All Currencies	<ul style="list-style-type: none"> Full Beneficiary Bank Name and Address 	Beneficiary Bank Name: Beneficiary Bank Address: Beneficiary Bank Address: Beneficiary Bank Address:	57D LLOYDS TSB BANK PLC 57D HIGHGATE VILLAGE N6 57D 51 HIGHGATE HIGH ST 57D LONDON N65LA U K

Special Funds Transfer Requirements for File & SWIFT Customers

In addition to the Preferred or Accepted formats, some countries have additional **Special Funds Transfer Requirements** that must be met when sending funds transfers in their local currencies. The list below provides some of the special requirements that should be used when sending funds transfers in these currencies.

Currency	CCY Code	Rules/Requirements	Sample
Bangladesh Taka	BDT	<ul style="list-style-type: none"> Ordering Party's full name and country of origin is required. If the beneficiary is a company, details explaining the purpose of the payment must be provided. 	50 FULL NAME 59 COUNTRY OF ORIGIN 70 PURPOSE OF THE PAYMENT
Brazilian Real	BRL	<ul style="list-style-type: none"> Ordering Party Address Beneficiary Name, Address, Account Number Branch Location Reason for Payment Beneficiary Phone Number Beneficiary Tax ID Agency Code 	50 ORDERING PARTY ADDRESS 59 BENEFICIARY NAME 59 FULL BENEFICIARY ADDRESS 59 BENEFICIARY A/C NUMBER 57D FULL BENEFICIARY BANK ADDRESS 70 PMT TO PAY INVOICE 2455 70 TELEPHONE NUMBER 70 BENEFICIARY TAX ID 70 Agency Code
Chilean Peso	CLP	<ul style="list-style-type: none"> Beneficiary Account number is required. Beneficiary's name and complete address is required. Beneficiary RUT and phone number are always required. Beneficiary's Account Type must be provided (i.e., Current Account (Cuenta Corriente) or Saving Account (Cuenta de Ahorro) Reason for Payment is required 	59 ACCOUNTNUMBER 59 BNF'S FULL NAME 59 BNF'S FULL ADDRESS 59 BNF'S FULL ADDRESS 70/ACC/RUT 87546780K. TEL 562 225 2178 70//CURRENT ACCOUNT 70// REASON FOR PAYMENT
Colombian Peso	COP	<ul style="list-style-type: none"> Ordering Party Name, Address, Account Number Beneficiary Name, Address, Account Number Branch Location Reason for Payment Bene Phone Number Bene Tax Id Number 	50 ORDERING PARTY NAME 50 ORDERING PARTY ADDRESS 50 ORDERING PARTY ACCOUNT 59 BENEFICIARY NAME 59 FULL BENEFICIARY ADDRESS 59 BENEFICIARY A/C NUMBER 57D FULL BENEFICIARY BANK ADDRESS 70 PMT TO PAY INVOICE 2455 70 TELEPHONE NUMBER 70 BENEFICIARY TAX ID
Dominican Peso	DOP	<ul style="list-style-type: none"> Need reason, telephone number Beneficiary passport number is mandatory Account Type is also required 	70/ACC/TEL 57 2 6669177 70// PMT TO PAY INVOICES 2455 AND 2456 70// BENE PASSPORT NUMBER or RNC NUMBER 70//ACOUNT TYPE
Indonesian Rupiah	IDR	<ul style="list-style-type: none"> All Payments require a detailed reason for payment. Payments 500,000,000/IDR and greater also require an email proving the reason of payments be sent to your WorldLink FX Trader: Buffalo: GCMS.Treasury.Buffalo@citi.com Dublin: worldlink.fx.emea@citi.com Singapore: wfx.apac@citi.com <p>A fax can also be sent proving the reason of payments - fax number +65-6595-8129</p>	70 INVOICE NUMBER 123456

Currency	CCY Code	Rules/Requirements	Sample
Kazakhstan Tenge	KZT	<ul style="list-style-type: none"> Beneficiary bank's 8-digit BIK code in the Kazakhstani clearing system is required. In rare cases 11-digit BIK code is used, as exception. Beneficiary IBAN Beneficiary Name IIN / BIN required and should be preceded by the initials RNN. <i>(Note: For payments to foreign companies outside Kazakhstan, IIN / BIN should be populated with 12 zeros)</i> Single Payment Classification Code is required in the Bank-to-Bank Detail record (72) and must be labeled EKNP. This Code is made up of 10 characters. <ul style="list-style-type: none"> First 2 digits <ul style="list-style-type: none"> 24 If ordering party is a foreign bank 17 If ordering party is a resident legal entity 27 If ordering party is a non-resident legal entity Next 2 digits – beneficiary code Next characters – KZT Last 3 digits – payment detail code Budget Code (6-digits) Only required for tax payments. If required information is not present, Kazakhstan will not be able to process the payment order. 	57 ASWIFT CODE 59 KZ75125KZT2069100100 59 BENEFICIARY NAME 59 RNN 600100200300 72 /ACC/EKNP 2417KZT859 72 //BUDGET 123456
Moroccan Dirham	MAD	<ul style="list-style-type: none"> Beneficiary's 24-digit account number (RIB – Releve D Identite Bancaire) must be provided. <ul style="list-style-type: none"> First 3 digits – Bank Code Next 3 digits – Location Code Next 16 digits – Beneficiary's Account Number Last 2 digits – Check Digits <p>Any payment orders not containing the beneficiary's 24-digit account number will be processed manually and therefore subject to Central Bank Penalties. (Penalties Vary.)</p>	59 1112223333333333333344
Mexican Peso	MXN	<ul style="list-style-type: none"> Beneficiary's 18-digit CLABE account 	59 1112223333333333334
Peruvian New Sol	PEN	<ul style="list-style-type: none"> Beneficiary Bank BIC Code Beneficiary Name Beneficiary Account Number Beneficiary's 20-digit Codigo de Cuenta Interbancario (CCI) account number must be provided if the beneficiary account is not held with Citibank Peru. Beneficiary ID: <ul style="list-style-type: none"> Individuals with Peruvian Tax ID (DNI - Documento Nacional De Identidad – 8 digits), companies with Peruvian Tax ID (RUC - Registro Unico de Contribuyente – 11 digits) and non tax residents (Tax ID from local country) 	57 ABIC CODE 59 BENE NAME 59 BENE ACCOUNT NUMBER 59 11122233333333333344 70 DNI 12345678 or 70 RUC 12345678901 or 70 TAX ID 12345678901234567890
Russian Ruble	RUB	<ul style="list-style-type: none"> Beneficiary's Name Beneficiary's 20-character account number Beneficiary Bank's full name and address – SWIFT code will also suffice. Beneficiary Bank BIK (in Russian Domestic Clearing) – (9 Digits) and correspondent account with Central Bank of Russia (20 digits). Beneficiary's INN (Tax Payer Identification Code) Individuals will have a 12-digit INN. Companies will have a 10-digit INN, and Foreign Entities have a 5-digit INN. Beneficiary's KPP (Tax Code assigned by Tax Authorities). <i>KPP is required for legal entities only</i> It is mandatory to add the appropriate VO code to the details (reason) for payment. This is a requirement of the Central Bank of Russia. See listing of VO codes. <p>NOTE: Reason for payment must accompany VO code and VO code must be labeled and placed between double parentheses.</p>	57 D NAME OF BANK 57 D ADDRESS OF BANK 57 D ADDRESS OF BANK 57 D RU111111111122222222222222222222 59 12345678901234567890 59 BENEFICIARY'S NAME 59 INN 59 KPP 70 ((VO11111)) for goods contract Nr 70 12036 dated 15.04.2009

Currency	CCY Code	Rules/Requirements	Sample
Swedish Krona	SEK	<ul style="list-style-type: none"> All SEK wires designed to accounts held at Swedish banks, must contain the Codeword /UTL/ alone, on the first line of the Bank Details. 	72/UTL/
Thai Baht	THB	<ul style="list-style-type: none"> All payments require a Transaction Purpose code - <i>Refer to Special Funds Transfer Requirements</i>. Payments that are greater than THB 5,000,000 also require supporting documentation to be emailed to your WorldLink FX Trader: <ul style="list-style-type: none"> – Buffalo: GCMS.Treasury.Buffalo@citi.com – Dublin: worldlink.fx.emea@citi.com – Singapore: wfx.apac@citi.com Please indicate within the e-mail subject: Subject: "THB <amount of payments>- docs for client ID XXXXX". Transaction Purpose Codes must be provided in the Bank-to-Bank Details field. See THB Transaction Purpose Codes. 	72/ACC/Trans. Purpose Code 318015
Tunisian Dinar	TND	<ul style="list-style-type: none"> All TND wires must include the Beneficiary's 20-digit account number. 	5912345678901234567890

Addendum 3: IBAN Examples

Note: Alpha characters in IBAN must be capitalized

Country	ISO Ctry Code	Currency	IBAN Length	IBAN Example ¹	Mandatory ²
Albania	AL	ALL	28	AL47 2121 1009 0000 0002 3569 8741	M
Angola	AO	AOA	25	AO06 0006 0000 0100 0371 3117 4	M
Austria	AT	EUR	20	AT61 1904 3002 3457 3201	M & R
Azerbaijan	AZ	AZN	28	AZ21 NABZ 0000 0000 1370 1000 1944	M
Bahrain	BH	BHD	22	BH29 BMAG 1299 1234 56BH 00	M
Belgium	BE	EUR	16	BE68 5390 0754 7034	M & R
Bosnia & Herzegovina	BA	BAM	20	BA39 1290 0794 0102 8494	R
Brazil	BR	BRL	29	BR97 0036 0305 0000 0000 9795 493P 1	R
Bulgaria	BG	BGN	22	BG80 BNBG 9661 1020 3456 78	M & R
Croatia	HR	HRK	21	HR12 1001 0051 8630 0016 0	M & R
Cyprus	CY	EUR	28	CY17 0020 0128 0000 0012 0052 7600	M & R
Czech Republic	CZ	CZK	24	CZ65 0800 0000 1920 0014 5399	M & R
Denmark	DK	DKK	18	DK50 0040 0440 1162 43	M & R
Estonia	EE	EUR	20	EE38 2200 2210 2014 5685	M & R
Finland	FI	EUR	18	FI21 1234 5600 0007 85	M & R
France	FR	EUR	27	FR14 2004 1010 0505 0001 3M02 606	M & R
Georgia	GE	GEL	22	GE29 NB00 0000 0101 9049 17	M
Germany	DE	EUR	22	DE89 3704 0044 0532 0130 00	M & R
Greece	GR	EUR	27	GR16 0110 1250 0000 0001 2300 695	M & R
Guatemala ³	GT	GTQ	28	GT82 TRAJ 0102 0000 0012 1002 9690	R ³
Hungary	HU	HUF	28	HU42 1177 3016 1111 1018 0000 0000	M & R
Iceland	IS	ISK	26	IS14 0159 2600 7654 5510 7303 39	M
Ireland	IE	EUR	22	IE29 AIBK 9311 5212 3456 78	M & R
Israel	IL	ILS	23	IL62 0108 0000 0009 9999 999	M
Italy	IT	EUR	27	IT60 X054 2811 1010 0000 0123 456	M & R
Jordan	JO	JOD	30	JO11 CITI 1111 0000 1111 1111 1111 11	R
Kazakhstan	KZ	KZT	20	KZ75 125K ZT20 6910 0100	M
Kuwait	KW	KWD	30	KW81 CBKU 0000 0000 0000 1234 5601 01	M
Latvia	LV	EUR	21	LV80 BANK 0000 4351 9500 1	M & R
Lebanon	LB	LBP	28	LB62 0999 0000 0001 0019 0122 9114	M
Liechtenstein	LI	CHF	21	LI21 0881 0000 2324 013A A	M & R
Lithuania	LT	LTL	20	LT12 1000 0111 0100 1000	M & R
Luxembourg	LU	EUR	20	LU28 0019 4006 4475 0000	M & R
Macedonia	MK	MKD	19	MK072 5012 0000 0589 84	R
Madagascar	MG	MGA	27	MG46 1234 5678 9012 3456 7890 123	M
Malta	MT	EUR	31	MT84 MALT 0110 0001 2345 MTLC AST0 01S	M & R
Mauritius	MU	MUR	30	MU17 BOMM 0101 1010 3030 0200 000 MUR	R
Monaco	MC	EUR	27	MC58 11222 00001 0123456789030	M & R
Montenegro	ME	EUR	22	ME25 5050 0001 2345 6789 51	M & R
Mozambique	MZ	MZN	25	MZ12 1234 1234 1234 1234 1	R
Netherlands	NL	EUR	18	NL91 ABNA 0417 1643 00	M & R
Norway	NO	NOK	15	NO93 8601 1117 947	M & R
Pakistan	PK	PKR	24	PK36 CITI 0000 0011 2345 6702	M
Poland	PL	PLN	28	PL61 1090 1014 0000 0712 1981 2874	M & R
Portugal	PT	EUR	25	PT50 0002 0123 1234 5678 9015 4	M & R
Qatar ⁴	QA	QAR	29	QA58 DOHB 0000 1234 5678 90AB CDEF G	R
Romania	RO	RON	24	RO49 AAAA 1B31 0075 9384 0000	M
Saudi Arabia	SA	SAR	24	SA03 8000 0000 6080 1016 7519	M
Serbia	RS	RSD	22	RS35 2600 0560 1001 6113 79	M & R
Slovak Republic	SK	EUR	24	SK31 1200 0000 1987 4263 7541	M & R
Slovenia	SI	EUR	19	SI56 1910 0000 0123 438	M & R
Spain	ES	EUR	24	ES91 2100 0418 4502 0005 1332	M
Sweden	SE	SEK	24	SE45 5000 0000 0583 9825 7466	M & R
Switzerland	CH	CHF	21	CH93 0076 2011 6238 5295 7	M & R
Tunisia	TN	TND	24	TN59 1000 6035 1835 9847 8831	R
Turkey	TR	TRY	26	TR33 0006 1005 1978 6457 8413 26	R
United Arab Emirates	AE	AED	23	AE07 0331 2345 6789 0123 456	M
United Kingdom	GB	GBP	22	GB29 NWBK 6016 1331 9268 19	M & R

Central Pacific Franc	Various	XPF	27	Follow structure for France	M
West African States	Senegal SN Benin BJ Burkina Faso BF Guinea-Bissau GW Ivory Coast CI Togo TG Mali ML Niger NE	XOF	24	SN01 2013 1500 3136 1000 1304	M
Central African States	Cameroon CM Central African Rep CF Chad TD Equatorial Guinea GQ Congo CG Gabon GA	XAF	25	CM10 0070 0001 0006 5655 0011 512	R

Additional IBAN guideline notes			
Country / Territory	IBAN Note	Country / Territory	IBAN Note
Aland Islands	Follow Finland guidelines	Saint Barthelemy	Follow French guidelines
Bouvet Island	Follow Norway guidelines	Svalbard and Jan Mayen	Follow Norway guidelines
Isle of Man	Follow UK guidelines	Vatican City	Follow Italy guidelines

¹ Examples shown are 'Print Format'. No spaces are used in electronic format

² Mandatory Legend: M=Mandatory; R=Recommended; M&R = Mandatory for Intra EU/EEA payments & recommended for payments initiated outside

³ IBAN is being implemented in Guatemala on July 1, 2014.

Addendum 4: Central Bank Transaction Codes for Algerian Dinar Transfers

Transaction Code	Désignation (French)	Designation (English)
111	Achat et ventes de devises en couverture de frais de séjour des touristes étrangers en Algérie et des touristes algériens à l'étranger	Purchase and sales of foreign currency to cover the cost of foreign tourists in Algeria and Algerians tourists abroad
	Debits de comptes CEDAC (particuliers) en faveur du titulaire lui-même ou de résident (dépenses locales).	Debits to CEDAC accounts in from the owner who is resident (for local expenses)
113	Achat billetterie/ reglements des Agences de voyages	Ticket purchase / Travel Agency regulations
115	Achats et ventes de devises au titre des voyages officiels, des voyages d'affaires, des frais de declaration a des congrès ou manifestations privées non commerciales.	Purchases and sales of foreign currency under official travel, business travel, fees for statement to the congress or non-commercial private events
211	Affrètements avec équipage, de navires algériens par des non résidents et de navires étrangers par des résidents	Charterings with crew, of Algerian ships by non residents and foreign ships by residents
215	Réglements de frêts non compris dans les comptes d'escale -Frais de Transit-	Freight regulation not in included in stopover account – Transit Charges
216	Surestaries (droit au bateau étranger de rester au port algerien)	Demurrage (right of a foreign boat to remain in an Algerian port)
231	Transports routiers	Road Haulage
235	Transports par canalisations	Pipeline Transport
253	*Soldes des comptes d'escale en Algérie des compagnies aériennes étrangères. * frais de soute d l'étranger des avions algériens	Account Balances * stopover in Algeria by foreign airlines. * Cost of the foreign cargo planes landing in Algeria
254	Achat billetterie/companies aériennes	*Ticket office / airline purchase
311	*Primes assurance	Insurance Premiums
321	Dividendes versés coupons valeurs	Dividends
322	Loyers et fermages de bien, *Bénéfices des établissements (succursales, agences, bureaux, comptoirs etc...)	Property rents and equipment rents * Company profits (branches, agencies, offices, service counters etc.)
328	intérêt servis sur placements des comptes des non résidents (personnes physiques et morale)	interest on investment accounts served by non residents (natural persons and legal entities)
330	Honoraires de membre de professions libérales/ Avocat	Professional membership fees – e.g. Lawyer
331	salaires des travailleurs étrangers en algéries*économies sur salaire réalisées pas les travailleurs algériens a l'étranger *nb:sont exclus de cette rubrique les rémunération facturées telles que assistance technique	wage of the foreign workers in Algeria * savings on salary realized from Algerians working abroad (this item is excluded from the remuneration billed as technical assistance
332	salaires des algériens, appointement et émoluments versés par les organisme internationaux a des résidants,	Algerian salaries, stipend and emoluments paid by an international company to local residents
334	*Primes assurance -CNAS-	*Insurance Premium - CNAS
401	Préstations d'études (Engineering)	Benefits of study (Engineering)
402	Travaux d'architecture	Architectural work
405	Mise en route essai de reduction montée en cadence	Getting Started reduction test ramp-up
406	Travaux de génie civil, terrassement	Civil works, earthworks
407	Assistance technique (détachement de personnel étranger)	Technical assistance (staff secondments abroad)
408	Formation professionnelle	Professional training
409	Location de matériel mobile d'exploitation sans opérateurs/ vehicules/Engins y compris ceux du transport	Rental of mobile equipment operating (without operators) vehicles / machinery, including transport
416	Prospections et forages pétroliers	Prospecting and drilling for oil
417	* Frais de publicité * Participation aux foires, congrès ou expositions	* Advertising Rates * Participation in trade fairs, conferences and exhibitions
420	Construction, travaux d'extension et dragage des ports	Construction, extension works and harbor dredging
424	Commissions (autres que bancaires) et ristourne	Commissions (other than banks) and dividends
426	Cotisations des associations ou organisations à but non lucratif et frais de groupements	Association fees or non-profit group charges
427	Frais d'entretien d'immeubles, propriétés et résidences	Maintenance expenses of buildings, properties and residences
428	* Débits de comptes CEDAC de sociétés étrangères (dépenses locales) autres que INR * Financement des frais de gestion d'établissements contrôlés de toute nature (succursale, agence, bureau, comptoir, etc...) n'ayant pas de ressources propres.	Debits to foreign company CEDAC a/c (local expenses) other than INR. * Funding for management costs of supervised institutions of all types (branch, agency, office, desk, etc ...) without their own resources

440	Mise en œuvre et connexion des sites serveurs et d'autres réseaux/ Domaine informatique	Implementation and connection site servers and other networks / domains
441	Assistance expertise étude et conseil dans la mise en œuvre du réseau information : mise au point et constitution de banque de données, traitements de données et de l'information, gestion des équipements informatiques.	Study support expertise and advice in the implementation of information system: design and check point of bank data, treatment data and information, management of computer equipment
442	Assistance dans le développement des serveurs d'information : application de logiciels qui va de la conception aux besoins propre du client.	Aid in the development of information servers: application software that will design the customer's own needs.
443	Formation du personnel, communication d'informations, abonnement aux revues spécialisées	Staff training, reporting, subscription to journals
444	Maintenance et réparation des ordinateurs et du matériel périphérique	Maintenance and repair of the computers and peripheral equipment
445	Recettes et dépenses de services liés aux transports et distribution des journaux, périodiques et autres brochures des agences de presse écrites entre l'Algérie et l'étranger.	Revenues and expenses related to transportation services and distribution of newspapers, periodicals and other agency brochures / press written between Algeria and abroad.
450	Services juridiques, comptabilité, expertise, étude et conseils en gestion	Legal, accounting, expertise, study and management consulting
511	* Recettes et dépenses de toute nature des postes diplomatiques algériens à l'étranger *	* All Income and expenses of an Algerian diplomatic posted abroad *
518	Taxes, impôts, confiscation, amendes douanières et redevances d'origine diverses perçus au bénéfice du trésor public et remboursement de trop perçus sur ces droits	Taxes, confiscation, fines and customs charges originally levied for the benefit of various treasury and refund overpayments on these rights
521	* Débits de comptes CEDAC des représentations diplomatiques étrangères * Recettes et dépenses de toutes natures des postes diplomatiques étrangers en Algérie. Approvisionnements de ces comptes	Debits to foreign diplomatic CEDAC accounts * Returns and expenses of all natures of the foreign diplomatic stationed in Algeria. Store of these accounts
522	Recettes et dépenses Trésor Français	French Treasury revenues and expenditures
531	Salaires des enseignants algériens détachés auprès de l'émigration et salaires des enseignants étrangers non résidents	Salaries of teachers seconded to the Algerian immigration and teacher salaries nonresident alien
551	* Dons, collectes, secours en faveur de personnes physiques et morales	* Donations, fundraising, relief for individuals and legal entities
731	Dotations de succursales par des entreprises non résidentes*apports et participations étrangers au capital d'entreprises résidentes lorsque la participation des non résidents atteint ou doit atteindre à la suite de de ces opérations au moins 10% du capital social, financements étrangers de films en co-production; achats et constructions en algérie de biens immobiliers par des non résidents; liquidation de ces investissements	Endowment succursals by non-resident contributions and participations * foreign capital of resident companies" when the participation of non-residents must achieve at or after these operations at least 10% of the capital, financing of foreign films co-production; purchases and construction in Algeria real estate by nonresidents; liquidation of such investment
822	Annulation de cessions ou de prélèvement antérieur se rapportant à une opération autre que marchandises	Cancellation of sale and pre-deposit related to an operation other than goods

Addendum 5: Bulgarian Lev budgetary payment requirements

Budgetary payment validation, pay code and sample

Validation logic is applied to beneficiaries IBAN, to determine if **1)** a pay code is required (i.e. the payment is a budgetary payment) and **2)** the format of the pay code. **The exact code to be used should be provided by your beneficiary.**

If you are making a budgetary payment, the IBAN, included in field 59 (beneficiary detail), should be directly followed by the code word 'PAY' and the relevant pay code.

All Bulgarian IBANs have a fixed length of 22 characters and are composed of a two-character ISO country code, two-digit IBAN check, eight-digit bank/branch identifier, and ten-digit domestic account number. Sample IBAN: BG80 BNBG 9661 8120 3456 78

A payment is budgetary if the 13th character of IBAN is 8. If this is the case, the below validation and pay code formats apply:

If the IBAN 13th character is 8 and the **14th character is 1, PAY CODE should BE ONLY: 111111**
 If the IBAN 13th character is 8 and the **14th character is 2, PAY CODE should be in format 22xxxx**
 If the IBAN 13th character is 8 and the **14th character is 3, PAY CODE should be in format 33xxxx**
 If the IBAN 13th character is 8 and the **14th character is 4, PAY CODE should be in format 44xxxx**
 If the IBAN 13th character is 8 and the **14th character is 5, there is no pay code**
 If the IBAN 13th character is 8 and the **14th character is 6, there is no pay code**
 If the IBAN 13th character is 8 and the **14th character is 7, PAY CODE should be in format 57xxxx**
 If the IBAN 13th character is 8 and the **14th character is 8, PAY CODE should BE ONLY: 581111**
 If the IBAN 13th character is 8 and the **14th character is 9, PAY CODE should be in format 59xxxx**

If the IBAN 13th character is **8, PAY CODE should NOT be xx9800**

If the IBAN 13th character is **8, PAY CODE should NOT be xx8866**

Where 'x' is referenced above, the exact code to be used should be provided to you from your beneficiary.

Using the sample IBAN BG80 BNBG 9661 8120 3456 78, we can validate that a payment will be budgetary, indicated by the IBAN's 13th digit being **8** and that the pay code should be 111111, indicated by the IBAN's 14th digit being **1**. In this sample, field 59 (beneficiary detail) should be populated as follows:

Field row	Mandatory information
1 st	BG80BNBG96618120345678PAY111111
2 nd	Beneficiary name
3 rd	Beneficiary address
4 th	Beneficiary address

If the IBAN 13th character is different from 8, the payment is not considered budgetary and there is no pay code

If you are making a budgetary payment, field 72 (bank to bank detail) will also be mandatory – please see below for required information.

Mandatory field 72 /bank-to-bank details for budgetary payments

If you are making a budgetary payment, field 72 (bank to bank detail) is mandatory, and must be populated as follows:

Field row	Mandatory information	Notes
1 st	/DTYPE/BUDJ	
2 nd	/BAEREF/	
3 rd	/DOC/NUM900000000000DAT000000	After /DOC/ , should contain: <ul style="list-style-type: none"> Code word 'NUM' followed by minimum one and maximum eleven numeric digits, at least it should contain a zero - <i>this represents the classification and the number of the document, based on which payment is effected, like for example tax declaration number</i> Code word 'DAT' followed by a date in format YYMMDD, at least it should contain six zeros - <i>this represents the date of the document, based on which payment is effected</i>
4 th	/PERIOD/BEG000000END000000	After /PERIOD/ , should contain <ul style="list-style-type: none"> Code word 'BEG' followed by a date in format YYMMDD, at least it should contain six zeros - <i>this represents the beginning date of the period for which payment is effected</i> Code word 'END' followed by a date in format YYMMDD, at least it should contain six zeros - <i>this represents the end date of the period for which payment is effected</i>
5 th	/BUL/000000000	After /BUL/ , should contain the BULSTAT (local statistical identifier) of the ordering party, at least it should contain nine zeros
6 th	/IZL/name of the ordering customer	After /IZL/ , should contain the name of the ordering party

Addendum 6: Symbol/Detail for Israeli Shekel Transfers

May be used, but no longer mandatory

Receiving foreign currency from a resident of Israel	
312	Transfers to an account of a resident of Israel abroad (by corporations only)
313	Transfers to an account of a resident of Israel abroad (by individuals only)
382	Transfer of foreign currency from a resident of Israel into another account of a resident of Israel.
Export of Goods	
300	Payment for importation of goods, including books, magazines and import in transit
301	Payment for importation of goods, including books, magazines and import in transit
305	Payment for importation of diamonds, including payment of suppliers' credit
307	Advance payment for importation of diamonds.
310	Selling foreign currency in cash and in checks to residents of Israel, for purpose of Travel, in exchange of Israeli currency or debiting the resident's account.
327	Transfer of insurance payments abroad through an Israeli insurance Company
328	Transfer of foreign currency abroad by an Israeli resident for the purpose of Purchasing insurance services, including those of social benefits.
346	Payments for purchasing recognized securities by companies
353	Reimbursement of loan (capital) taken by a resident of Israel from a foreign resident, including from branches of Israeli banks abroad.
358	Depositing in Shekels account a loan taken by a foreign resident from an authorized dealer.
370	Transfer of foreign currency to a foreign resident deriving from selling of stocks and other securities, which are traded in the Tel Aviv Stock Exchange.
Outgoing tourism and selling foreign currency to residents of Israel	
311	Withdrawal of cash or travelers checks from moneychangers.
317	Transfers abroad for tourist services
318	Transfer of foreign currency abroad for using credit cards.
Transport and insurance	
320	Payment to foreign shipping firm or to a foreign airline
Miscellaneous services	
330	Payment of leases' fees and payments for equipment hiring
331	Payment to a foreign contractual firm and salary to a foreign resident
332	Crediting banks in the Palestinian autonomy subsequent to clearance activities or for any other credits.
333	Crediting foreign banks subsequent to clearance activities or any for any other credits
337	Activities with small sums of money (foreign resident only)
338	Transfers for branch maintenance, representations and offices abroad, including salary and expenses for the employee abroad.
339	Payments abroad for commissions, consultation, knowledge, patents, royalties and other marketing and services expenses.
Investments by a resident of Israel abroad	
340	Payments for purchasing authorized securities (and they are not foreign securities) that are traded abroad, by individuals.
341	Payments for foreign authorized securities by individuals
342	Investments abroad by the broker in unauthorized foreign securities
343	Debiting of a client due to a deal concerning the usage of financial instruments, including future transactions and gold for investment (except for forward)
344	Transfer to a direct investment abroad, including loans given by a resident of Israel to a foreign resident.
347	Payments for purchasing authorized securities by companies.
348	Investments in real estate abroad by residents of Israel.
Loans and guarantees	
350	Reimbursement of a loan (capital) taken by a resident of Israel from on authorized dealer.
352	Payment of interest and commission to an authorized dealer by a resident of Israel.
353	Reimbursement of loan (capital) taken by a resident of Israel from a foreign resident, including from branches of Israeli banks abroad.
354	Payment of interest on a loan taken by a resident of Israel from a foreign resident
359	Realization of a guarantee by a resident of Israel for the undertakings of a foreign resident.
350	Reimbursement of a loan (capital) taken by a resident of Israel from on authorized dealer.
Unilateral transfers from abroad	
360	Transfer of legacies, gifts, supports, alimonies and other unilateral transfers abroad

363	Transfer abroad of a new immigrant
Selling foreign currency to a foreign resident and realizing his investments in Israel	
371	Transfer to a foreign resident by the broker.
372	Transfer of income in foreign currency to a foreign resident, which is derived from interests, rents and dividends from Israeli securities and real estate.
373	Transfer of foreign currency to a foreign resident from realizing his investments in a company and/or in securities, which are not traded in the Tel Aviv Stock Exchange
375	Transfer of foreign currency to a foreign resident, deriving from the sale of his real estate in Israel.
377	Transfers between an exempted person and a broker.
378	Repeated exchange by a tourist who has exchanged foreign currency during his present stay in Israel for his current expenses (not including exchanges from currency to currency that was symbolized by 387).
Internal activities and activities by authorized dealers	
380	Selling foreign currency against Shekels to be deposited in an account of a resident of Israel (counter symbol to 480).
381	Exchange of foreign currency into Israeli currency from an account of a resident of Israel (counter symbol to 481).
384	Payment of interest and commissions by an authorized dealer to a resident of Israel and to another authorized dealer.
385	Payment of interest and commissions by an authorized dealer abroad
386	Selling of foreign currency to the government and to other authorized dealers
387	Selling of foreign currency to a foreign resident in exchange of another foreign currency
388	Differences subsequent to deals that are linked to foreign currency with instruments that are derived by a foreign resident.
389	Transfer against time deposits (saving accounts).
Activities of the government, National Institutions and authorized dealer	
390	Payments of interest, commissions and other transactions in foreign currency by an authorized dealer or by a resident of Israel to the government.
392	Other payments
393	Transfer of foreign currency abroad by an authorized trading bank for its own use in realizing forward transactions.
394	Transfer of foreign currency abroad by an authorized trading bank for its own use concerning future transactions.
395	Transfer of foreign currency abroad by the National Institutions: the Jewish Agency, the Jewish National Fund, the Foundation Fund and the Zionist Federation
396	Transfer of foreign currency for clients in realizing forward transactions.
399	Payments in foreign currency that were conducted during the month in which the report refers to, but they will be symbolized and reported in the ensuing month

Addendum 7: India Payment Purpose Codes

Purpose Code	Description
P0017	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government
P0019	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government
P0028	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government
P0029	Capital transfer receipts (Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government
P0099	Other capital receipts not included elsewhere
P0003	Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares
P0004	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments
P0005	Repatriation of Indian investment abroad in real estate
P0006	Foreign Direct Investment made by overseas Investors in India in equity shares
P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments.
P0008	Foreign Direct Investment made by overseas Investors in India in real estate
P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)
P0002	Repatriation of Indian Portfolio investment abroad in debt instruments.
P0009	Foreign Portfolio Investment made by overseas Investors in India in equity shares
P0010	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.
P0011	Repayment of loans extended to Non-Residents
P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)
P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)
P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) (ADs should report these even if funds are not “swapped” into Rupees)
P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)
P0016	Purchase of a foreign currency against another currency.
P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions
P0021	Receipts on account of sale of share under Employee stock option
P0022	Receipts on account of other investment in ADRs/GDRs
P0024	External Assistance received by India. e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.
P0025	Repayments received on account of External Assistance extended by India
P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan
P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan
P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – other than Nepal and Bhutan
P0104	Receipts against export of goods not covered by the GR /PP /SOFTEX /EC copy of shipping bill etc. (under Intermediary/transit trade, i.e., third country export passing through India
P0105	Export bills (in respect of goods) sent on collection – other than Nepal and Bhutan
P0107	Realisation of NPD export bills (full value of bill to be reported) – other than Nepal and Bhutan
P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*
P0109	Export realisation on account of exports to Nepal and Bhutan, if any
P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad
P0202	Receipts on account of operating expenses of Foreign shipping companies operating in India
P0205	Receipts on account of operational leasing (with crew) – Shipping companies
P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.
P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India
P0211	Receipt on account of operational leasing (with crew) – Airlines companies
P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)
P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)
P0216	Receipts of freight fare -Shipping companies operating abroad
P0217	Receipts of passenger fare by Indian Shipping companies operating abroad
P0218	Other receipts by Shipping companies
P0219	Receipts of freight fare by Indian Airlines companies operating abroad
P0220	Receipts of passenger fare –Airlines
P0221	Other receipts by Airlines companies
P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)
P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)
P0224	Postal & Courier services by Air
P0225	Postal & Courier services by Sea
P0226	Postal & Courier services by others
P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums, institutions

	etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account).
P0302	Business travel
P0304	Travel for medical treatment including TCs purchased by hospitals
P0305	Travel for education including TCs purchased by educational institutions
P0306	Other travel receipts
P0308	Foreign Currencies/TCs surrendered by returning Indian tourists.
P0501	Receipts on account of services relating to cost of construction of projects in India
P0502	Receipts on account of construction works carried out abroad by Indian Companies
P0601	Life Insurance premium except term insurance
P0602	Freight insurance – relating to import & export of goods
P0603	Other general insurance premium including reinsurance premium; and term life insurance premium
P0605	Auxiliary services including commission on insurance
P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)
P0608	Life insurance claim settlements (excluding term insurance) received by residents in India
P0609	Standardised guarantee services
P0610	Premium for pension funds
P0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.
P0612	Invoking of standardised guarantees
P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.
P0702	Investment banking – brokerage, under writing commission etc.
P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
P0801	Hardware consultancy/implementation
P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
P0803	Data base, data processing charges
P0804	Repair and maintenance of computer and software
P0805	News agency services
P0806	Other information services- Subscription to newspapers, periodicals, etc.
P0807	Off-site Software Exports
P0808	Telecommunication services including electronic mail services and voice mail services
P0809	Satellite services including space shuttle and rockets, etc.
P0901	Franchises services
P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.
P1002	Trade related services – commission on exports / imports
P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies
P1004	Legal services
P1005	Accounting, auditing, book keeping services
P1006	Business and management consultancy and public relations services
P1007	Advertising, trade fair service
P1008	Research & Development services
P1009	Architectural services
P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.
P1011	Inward remittance for maintenance of offices in India
P1013	Environmental Services
P1014	Engineering Services
P1015	Tax consulting services
P1016	Market research and public opinion polling service
P1017	Publishing and printing services
P1018	Mining services like on-site processing services analysis of ores etc.
P1019	Commission agent services
P1020	Wholesale and retailing trade services.
P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
P1022	Other Technical Services including scientific/space services.
P1099	Other services not included elsewhere
P1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.
P1103	Radio and television production, distribution and transmission services
P1104	Entertainment services
P1105	Museums, library and archival services
P1106	Recreation and sporting activity services
P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
P1109	Other Personal, Cultural & Recreational services
P1201	Maintenance of foreign embassies in India
P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.
P1301	Inward remittance from Indian non-residents towards family maintenance and savings
P1302	Personal gifts and donations
P1303	Donations to religious and charitable institutions in India
P1304	Grants and donations to governments and charitable institutions established by the governments

P1306	Receipts / Refund of taxes
P1307	Receipts on account of migrant transfers including Personal Effects
P1401	Compensation of employees
P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
P1405	Inward remittance towards interest receipts of ADs on their own account (on investments.)
P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.
P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad
P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.
P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India
P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares
P1499	Other income receipts
P1501	Refunds / rebates on account of imports
P1502	Reversal of wrong entries, refunds of amount remitted for non-imports
P1503	Remittances (receipts) by residents under international bidding process.
P1505	Deemed Exports (exports between SEZ, EPZs and Domestic Tariff Areas)
P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.
P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.
P1701	Receipts on account of processing of goods
P0091	Purchase from Reserve Bank of India (Currency-wise Totals)
P0092	Purchase from other ADs in India (Currency-wise Totals)
P0093	Purchase from Overseas banks & correspondents (Currency-wise Totals)
P0094	debit from the vostro a/c of overseas bank or correspondents (Country-wise Totals)
P0095	Aggregate Purchases at Branches (Currency-wise Totals)
P0100	Exports (Totals) {N/P/D + Collection bills Realised during Fortnight + Advance received during Fortnight} (Purchases from Public against exports (Currency-wise Totals)}
P0144	Purchases from Public against third country exports (Currency-wise Totals)
P1590	receipts below Rs. 5 lakhs (Currency-wise Totals)
P1591	Non-Exports equivalent & above Rs.5 lakhs (Currency-wise Totals)

* 'Merchanting' here refers to purchase/sale of goods from/to a non-resident combined with subsequent resale of the same goods to another non-resident without goods being present in the compiling economy (resident's economy). Essentially, goods transaction would be termed as 'merchanting' if goods acquired do not enter the territory of the compiling (resident's) economy and secondly, goods being acquired do not undergo any transformation before being resold or repurchased.

Addendum 8: KZT Payments Only

Beneficiary Codes

Used as the third and fourth digits of the Single Payment Classification Code.

BNF Code	Description in English
11	Government (Central Administration Bodies)
12	Regional and local administration bodies
13	National bank and central banks
14	Monetary and depository corporations (local banks)
15	Non-depository finance corp.'s (org.'s performing some bank activities)
16	State non-finance corporations
17	Private non-finance corporations
18	Non-for-profit organizations
19	Individuals, self employed population
21	Government of other countries (Central Admin. Bodies)
22	Regional and local administration bodies of other countries
23	Central banks of other banks
24	Monetary and depository corporations (non-resident banks)
25	Non-depository finance corporations – non-residents
26	State non-finance corporations – non-residents
27	Private non-finance corporations – non-residents
28	Non-for-profit organizations – non-residents
29	Non-resident individuals, self-employed population

KZT Payments Details Codes

Used as the fifth, sixth, and seventh digits of the Single Payment Classification Code.

Code #	Code Description
001	Commission of the pension asset management company
002	Commission of the pension fund from the pension assets
003	Return to investment account
004	Transfer to the pension payment account
005	Pension fund commission for organizing a pension payment
006	Commission for an organization managing investment profit from pension assets
007	Pension fund commission from investment profit
008	Compensation of losses by an asset management company
009	Penalty of a pension fund or of an investment asset management organization
010	Obligatory pension payments
011	Payments from the accumulation pension funds
013	Voluntary pension payments
014	Accumulated pension transfers between pension funds
015	Voluntary professional pension payments
016	Return of excessive pension allocations by the bank
018	Investment income of pension funds
019	Penalty for untimely transfer of obligatory pension payments
020	Deductions from the pension
021	Return of erroneous payments by the State Center for Pension Payments
022	State subsidy on child birth

023	Return of state subsidy on child birth
029	Transfers from the local budget
031	Return of erroneous payments by the bank
032	Return of erroneous payments by pension funds
033	Pensions
034	Disability pay
035	Return of disability pay
036	Pay due to loss of breadwinner
037	Return of pay due to loss of breadwinner
038	Age pay
039	Return of age pay
040	Funeral pay for pensioners, disabled people and war veterans
041	Return for funeral pay for pensioners, disabled people and war veterans
042	Funeral pay for burial of state social benefits beneficiaries who worked in the mining works and other hard working conditions
043	Return of funeral pay for burial of state social benefits beneficiaries who worked in the mining works and other hard working conditions
044	State special benefits payment
045	Return of state special benefits payment
050	Special government allowances World War II and ATS
051	Special state benefits for the war veterans
052	Special state benefits for the war veterans with disabilities
053	Special state benefits for the people with the rights of war veterans
054	Special state benefits for the people with the rights of war veterans with disabilities
055	Special state benefits for the widows of war veterans
056	Special state benefits for the families of deceased military and police personnel
057	Special state benefits for the spouses of deceased war veterans
058	Special state benefits to the people decorated by medals for outstanding performance
059	Other special state benefits
061	Return of special state benefits for the war veterans
062	Return of special state benefits for the war veterans with disabilities
063	Return of special state benefits for the people with the rights of war veterans
064	Return of special state benefits for the people with the rights of war veterans with disabilities
065	Return of special state benefits for the widows of war veterans
066	Return of special state benefits for the families of deceased military and police personnel
067	Return of special state benefits for the spouses of deceased war veterans
068	Return of special state benefits to the people decorated by medals for outstanding performance
069	Return of other special state benefits
070	Special state benefits
071	Special state benefits to people with 1 and 2 group of disability
072	Special state benefits to people with 3 group of disability
073	Special state benefits to disabled children under 16
075	Special state benefits to the rehabilitated citizens
076	Special state benefits to the pensioners receiving special pensions
077	Other special state benefits
081	Return of special state benefits to people with 1 and 2 group of disability
082	Return of special state benefits to people with 3 group of disability
083	Return of special state benefits to disabled children under 16
084	Return of special state benefits to mothers with many children
085	Return of special state benefits to the rehabilitated citizens
086	Return of special state benefits to the pensioners receiving return of special pensions
087	Return of other special state benefits
088	Repayment of State Pension Fund debts
090	Other payments
110	Gratuitous transfers
111	Transfer for recuperation
112	Transfers for education
119	Other transfers
120	Membership fees

130	Branch and representative offices payments
131	Branch and representative offices financing
132	Return of branch and representative offices financing
140	Payment card payments
150	Transit transfers on correspondent bank accounts
160	Net positions clearing
170	Participation in a conference, auction, tender
171	Guarantee fee
172	Return of guarantee fee
180	Documentary Operations
181	LC operations
182	Guarantee operations
190	Other transfers
211	Purchase of foreign currency against tenge at the stock exchange
212	Purchase of monetary gold
213	Purchase of foreign currency against tenge outside the stock exchange
219	Purchase of other precious metals
221	Sale of foreign currency against tenge at the stock exchange
222	Sale of monetary gold
223	Sale of foreign currency against tenge outside the stock exchange
229	Sale of other precious metals
230	Foreign currency conversion
290	Other payments
311	Placement of time deposits
312	Placement of short term deposits up to 1 year
314	Placement of long term deposits over 1 year
319	Other deposits
321	Demand deposit withdrawal
322	Short term (up to 1 year) deposit withdrawal
324	Long term (over 1 year) deposit withdrawal
329	Other deposits withdrawals
390	Other payments from deposits
411	Short term (up to 1 year) loans disbursement
413	Long term (up to 1 year) loans disbursement
419	Other loans disbursement
421	Short term (up to 1 year) loans repayment
423	Long term (up to 1 year) loans repayment
424	Financial leasing
429	Other loans repayment
490	Other repayment payments
510	Purchase of shares, other securities and contributions to the charter capital
521	Purchase of state securities with repayment schedule up to 1 year
522	Purchase of state securities with repayment schedule over 1 year
529	Other purchase of state securities
531	Repayment of state securities with repayment schedule up to 1 year
532	Repayment of state securities with repayment schedule over 1 year
539	Repayment of other purchase of state securities
541	Purchase of private promissory notes with repayment schedule up to 1 year
542	Purchase of private promissory notes with repayment schedule over 1 year
543	Purchase of certificates of deposits with repayment schedule up to 1 year
544	Purchase of certificates of deposits with repayment schedule over 1 year
545	Purchase of private obligations
548	Purchase of other private securities, promissory notes, and certificate of deposits with repayment schedule up to 1 year
549	Purchase of other private securities, promissory notes, and certificate of deposits with repayment schedule over 1 year
551	Repayment of private promissory notes with repayment schedule up to 1 year
552	Repayment of private promissory notes with repayment schedule over 1 year
553	Repayment of certificates of deposits with repayment schedule up to 1 year

554	Repayment of certificates of deposits with repayment schedule over 1 year
555	Repayment of private obligations
558	Repayment of other private securities, promissory notes, and certificate of deposits with repayment schedule up to 1 year
559	Repayment of other private securities, promissory notes, and certificate of deposits with repayment schedule over 1 year
560	Expenses on investment into capital and securities
561	Divided net income and dividends
562	Interest on state securities (interest bearing)
563	Interest on non-state securities, promissory notes, and certificates of deposit
570	Open of back REPO operation with securities
580	Closure of back REPO operation with securities
590	Other repayments of corporate debt securities, promissory notes, and certificates of deposit
610	Purchase of shares and securities issued by the residents of Kazakhstan and contributions to the charter capital
621	Purchase of state securities with repayment schedule up to 1 year
623	Purchase of state securities with repayment schedule over 1 year
629	Purchase of other state securities
631	Repayment of state securities with repayment schedule up to 1 year
633	Repayment of state securities with repayment schedule over 1 year
639	Repayment of other state securities
641	Purchase of private securities and promissory notes with repayment schedule up to 1 year
642	Purchase of private securities and promissory notes with repayment schedule over 1 year
645	Purchase of private bonds
648	Purchase of other private securities with repayment schedule up to 1 year
649	Purchase of other private securities with repayment schedule over 1 year
651	Repayment of private securities and promissory notes with repayment schedule up to 1 year
652	Repayment of private securities and promissory notes with repayment schedule over 1 year
655	Repayment of private bonds
658	Repayment of other private securities with repayment schedule up to 1 year
659	Repayment of other private securities with repayment schedule over 1 year
660	Expenses on investment into capital and securities
661	Divided net income and dividends
662	Interest on state securities (interest bearing)
663	Interest on non-state securities and promissory notes
670	Open of reverse REPO operation with securities issued by the residents of Kazakhstan
671	Open of reverse REPO operation with securities issued by the residents of Kazakhstan with state securities
672	Open of reverse REPO operation with securities issued by the residents of Kazakhstan with non-state securities
680	Closure of reverse REPO operation with securities issued by the residents of Kazakhstan
681	Closure of reverse REPO operation with securities issued by the residents of Kazakhstan with state securities
682	Closure of reverse REPO operation with securities issued by the residents of Kazakhstan with non-state securities
690	Other payments
710	Payment for goods
730	Purchase of intangible assets
740	Payment for repair of goods (except of computer and construction repair)
780	Return of funds for unfurnished goods
790	Other payments
811	Air passenger transportation
812	Air cargo transportation
813	Other air transportation
814	Railway passenger transportation
815	Railway cargo transportation
816	Other railway transportation
817	Other types of passenger transportation
818	Other types of cargo transportation
819	Other types of transportation
820	Construction services
830	Insurance services
831	Insurance premium on life insurance
832	Insurance payment on life insurance

833	Other insurance premiums
834	Other insurance payments
835	Transfer to re-insurance
836	Payment to re-insurer
837	Commission for insurance and re-insurance
839	Other insurance payment
840	Financial services
850	Other business services
851	Computer and information services
852	Communication services
853	Royalty and license payments
854	Intermediary services on trade deals
855	Operational leasing (current rent)
856	Utility services
859	Different business, professional and technical services
860	Services to individuals and recreational services
861	Educational services
862	Medical services
869	Other services
870	Rides
880	Return of funds for unrendered services
890	Other payments
911	Tax and other obligatory payments to the budget on declarations, calculations and applications
912	Penalties on violation of tax term payment except those levied in the tax audits
913	Penalties on law violation except those levied in the tax audits
914	Taxes calculated due to tax audits
915	Penalties resulting from tax audits
916	Fines resulting from tax audits
917	Tax obligations due to change (prolongation) of payment terms
918	Penalties until prolongation of tax payment terms
919	Fines until prolongation of tax payment terms
920	Special regime for small business subjects operating on the basis of the patent
921	Taxes and other obligatory payments to the budget
922	Penalties on violation of tax term payment except those levied in the tax audits
923	Penalties on law violation except those levied in the tax audits
924	Taxes calculated due to tax audits
925	Penalties resulting from tax audits
926	Fines resulting from tax audits
927	Tax obligations due to change (prolongation) of payment terms
928	Penalties until prolongation of tax payment terms
929	Fines until prolongation of tax payment terms
930	Special regime for small business subjects operating on the basis of a simplified declaration
931	Taxes and other obligatory payments to the budget
932	Penalties on violation of tax term payment except those levied in the tax audits
933	Penalties on law violation except those levied in the tax audits
934	Taxes calculated due to tax audits
935	Penalties resulting from tax audits
936	Fines resulting from tax audits
937	Tax obligations due to change (prolongation) of payment terms
938	Penalties until prolongation of tax payment terms
939	Fines until prolongation of tax payment terms
940	Special tax regime for farmers
941	Taxes and other obligatory payments to the budget
942	Penalties on violation of tax term payment except those levied in the tax audits
943	Penalties on law violation except those levied in the tax audits
944	Taxes calculated due to tax audits
945	Penalties resulting from tax audits

946	Fines resulting from tax audits
947	Tax obligations due to change (prolongation) of payment terms
948	Penalties until prolongation of tax payment terms
949	Fines until prolongation of tax payment terms
950	Special tax regime for legal entities producing agricultural production
951	Taxes and other obligatory payments to the budget
952	Penalties on violation of tax term payment except those levied in the tax audits
953	Penalties on law violation except those levied in the tax audits
954	Taxes calculated due to tax audits
955	Penalties resulting from tax audits
956	Fines resulting from tax audits
957	Tax obligations due to change (prolongation) of payment terms
958	Penalties until prolongation of tax payment terms
959	Fines until prolongation of tax payment terms
960	Special tax regime for some entrepreneurial activities
961	Taxes and other obligatory payments to the budget
962	Penalties on violation of tax term payment except those levied in the tax audits
963	Penalties on law violation except those levied in the tax audits
964	Taxes calculated due to tax audits
965	Penalties resulting from tax audits
966	Fines resulting from tax audits
967	Tax obligations due to change (prolongation) of payment terms
968	Penalties until prolongation of tax payment terms
969	Fines until prolongation of tax payment terms
970	Return of taxes, other obligatory payments, loans and official transfers
971	Return of excessive tax payments to the account of a taxpayer
972	Return of VAT payments to the account of a exporter
973	Return of taxes according to the court decision
974	Reimbursement of losses from unlawful activities of tax authorities based on decision of court
975	Transfer from one budget code to another
976	Transfer from one tax committee to another
977	Repayment of previous year arrears according to the standard regime
978	Repayment of previous year arrears according to the special regime
979	Other returns

KZT Budget Code Library

Mandatory for KZT Tax Payments ONLY

Code	Code Name
101101	Corporate Income Tax from Legal Entities – Residents
101102	Corporate Income Tax from Legal Entities – Non-Residents
101103	Corporate Income Tax from Legal Entities – Residents withheld at source
101104	Corporate Income Tax from Legal Entities – Non-Residents withheld at source
101105	Corporate Income Tax from Legal Entities operating in the raw materials sector according to the list approved by the Government of Kazakhstan (GOK)
101106	Corporate Income Tax from Legal Entities operating in the raw materials sector according to the list approved by the GOK withheld at source
101107	Corporate Income Tax from Legal Entities – Non-Residents operating in the raw materials sector according to the list approved by the GOK withheld at source
101201	Individual Income Tax withheld at source

101202	Individual Income Tax not withheld at source
101203	Individual Income Tax from individuals operating on one time licenses
103101	Social Tax
104101	Property Tax for Legal Entities and Private Entrepreneurs
104102	Individual Property Tax
104301	Land Tax from individuals on agricultural lands
104302	Land Tax from individuals on populated land
104303	Land Tax from individuals on industrial, transport, communication, defense and other non-agricultural lands
104304	Land Tax on forests
104305	Land Tax on water ponds
104306	Land Tax on specially protected territories of recreational and historical value
104307	Land Tax from Legal entities and private entrepreneurs, private notaries and attorney on agricultural lands
104308	Land Tax from Legal entities and private entrepreneurs, private notaries and attorney on populated land
104401	Transport Tax from Legal Entities
104402	Transport Tax from individuals
105101	Single Land Tax
104502	VAT on goods and services produced in Kazakhstan
105102	VAT on goods and services imported into Kazakhstan except for goods/services from Russia
105103	VAT on goods and services produced by Legal Entities operating in the raw materials sector according to the list approved by the GOK
105104	VAT for a non-resident
105105	VAT on goods and services imported into Kazakhstan from Russia
105106	VAT additionally calculated after an independent customs price check on goods and services imported into Kazakhstan except for Goods/services from Russia
105107	VAT additionally calculated after an independent customs price check on goods and services imported into Kazakhstan from Russia
Excise taxes	
105201	All types of spirits produced in Kazakhstan
105202	Vodka produced in Kazakhstan
105203	Heavy alcoholic drinks produced in Kazakhstan
105204	Wines produced in Kazakhstan
105205	Cognacs produced in Kazakhstan
105206	Champagne wines produced in Kazakhstan
105207	Beer produced in Kazakhstan
105208	Light alcoholic drinks with ethyl spirit content between 12 and 30 percent produced in Kazakhstan
105209	Salmon caviar produced in Kazakhstan
105210	Tobacco goods with filter produced in Kazakhstan
105211	Tobacco goods without filter produced in Kazakhstan
105212	Wine drinks produced in Kazakhstan
105214	Other light alcoholic drinks with ethyl spirit content below 12 percent produced in Kazakhstan
105215	Wine drinks imported in Kazakhstan
105216	Excise taxes additionally calculated after an independent customs price check on wine drinks imported into Kazakhstan with ethyl spirit content below 12 percent
105218	Wine materials produced in Kazakhstan
105219	Excise taxes additionally calculated after an independent customs price check on wine drinks imported into Kazakhstan
105221	Fire and gas arms (except for that purchased for the needs of the state authorities) produced in Kazakhstan
105223	Gambling business
105224	Lotteries business
105229	Raw oil including gas condensate produced in Kazakhstan
105236	Cars (except those for people with disabilities) produced in Kazakhstan
105237	Other light alcoholic drinks with ethyl spirit content below 12 percent produced in Kazakhstan

105241	All types of spirits imported to Kazakhstan
105242	Vodka imported in Kazakhstan
105243	Heavy alcoholic drinks imported in Kazakhstan
105244	Wines imported in Kazakhstan
105245	Cognacs imported in Kazakhstan
105246	Champagne wines imported in Kazakhstan
105247	Beer imported in Kazakhstan
105248	Light alcoholic drinks with ethyl spirit content between 12 and 30 percent imported in Kazakhstan
105249	Salmon caviar imported in Kazakhstan
105250	Tobacco goods with filter imported in Kazakhstan
105251	Tobacco goods without filter imported in Kazakhstan
105255	Cars (except those for people with disabilities) imported in Kazakhstan
105258	Wine materials imported in Kazakhstan
105259	Diesel fuel imported into Kazakhstan
105260	Gasoline (except aviation fuel) imported to Kazakhstan
105261	Fire and gas arms (except for that purchased for the needs of the state authorities) imported in Kazakhstan
105269	Excise taxes additionally calculated after an independent customs price check on wine drinks imported into Kazakhstan
105270	Excise taxes additionally calculated after an independent customs price check on all types of spirit imported into Kazakhstan
105271	Excise taxes additionally calculated after an independent customs price check on all types of vodka imported into Kazakhstan
105272	Excise taxes additionally calculated after an independent customs price check on all types of heavy alcoholic drinks imported into Kazakhstan
105273	Excise taxes additionally calculated after an independent customs price check on all types of wines imported into Kazakhstan
105274	Excise taxes additionally calculated after an independent customs price check on all types of cognacs imported into Kazakhstan
105275	Excise taxes additionally calculated after an independent customs price check on all types of champagne wines imported into Kazakhstan
105276	Excise taxes additionally calculated after an independent customs price check on all types of beers imported into Kazakhstan
105277	Excise taxes additionally calculated after an independent customs price check on light alcoholic drinks with ethyl spirit content between 12 and 30 percent imported into Kazakhstan
105278	Excise taxes additionally calculated after an independent customs price check on salmon caviar imported into Kazakhstan
105279	Excise taxes additionally calculated after an independent customs price check on tobacco goods imported into Kazakhstan
105280	Excise taxes additionally calculated after an independent customs price check on other tobacco containing goods imported into Kazakhstan
105281	Excise taxes additionally calculated after an independent customs price check on tobacco goods imported into Kazakhstan
105283	Excise taxes additionally calculated after an independent customs price check on wine materials imported into Kazakhstan
105284	Excise taxes additionally calculated after an independent customs price check on diesel fuel imported into Kazakhstan
105285	Excise taxes additionally calculated after an independent customs price check on gasoline (except aviation fuel) imported into Kazakhstan
105286	Excise taxes additionally calculated after an independent customs price check on fire and gas arms (except for that purchased for the needs of the state authorities) imported into Kazakhstan
105287	Excise taxes additionally calculated after an independent customs price check on raw oil, including gas condensate, imported into Kazakhstan
105290	Gasoline (except aviation fuel) of own production sold wholesale
105291	Diesel fuel of own production sold wholesale
105292	Gasoline (except aviation fuel) of own production sold retail or used for own purposes
105293	Diesel fuel of own production sold retail or used for own purposes
105294	Gasoline (except aviation fuel) sold by legal entities and individuals wholesale
105295	Diesel fuel sold by legal entities and individuals wholesale
105296	Gasoline (except aviation fuel) sold by legal entities and individuals retail or used for own purposes
105297	Diesel fuel sold by legal entities and individuals retail or used for own purposes
105302	Tax on excess profit
105303	Payment for use of water resource on the surface

105304	Payment for use of forests
105305	Bonuses
105306	Royalty
105307	Rent tax on exported raw oil
105308	Kazakhstan share on production sharing agreements
105309	Payment for use of radio frequency spectrum
105310	Payment for use of water vessel ways
105311	Payment for use of wildlife
105313	Payment for use of specially preserved territories of state value
105314	Payment for use of specially preserved territories of local value
105315	Payment for use of land lots
105316	Payment for environmental pollution
105322	Tax on excess profit from legal entities operating in the raw materials sector according to the list approved by the GOK
105325	Bonuses from legal entities operating in the raw materials sector according to the list approved by the GOK
105326	Royalty from legal entities operating in the raw materials sector according to the list approved by the GOK
105328	Kazakhstan share on production sharing agreements from legal entities operating in the raw materials sector according to the list approved by the GOK
105401	Tax for state registration of private entrepreneurs
105402	License fee for the right to perform certain activities
105403	Tax for state registration of legal entities
105404	Auction fees
105406	Fee for passage of vehicles through the territory of Kazakhstan
105410	Fee for using the toll state roads of local value
105412	Fee for state registration of radio electronics and high frequency devices
105413	Fee for granting licenses for using radio frequency spectrum by TV and radio
105414	Fee for state registration of mechanical transport vehicles
105415	Fee for state registration of sea, river and small vessels
105416	Fee for state registration of medicines
105417	Fee for state registration of civil air vessels
105418	Fee for state registration of rights on real estate deals
105419	Payment for placement of outdoor visual advertisement on roads of state value
105420	Payment for placement of outdoor visual advertisement on roads of local value
106101	Customs duties on imported goods except for duties taken from individuals
106102	Customs duties on imported goods
106103	Customs duties additionally calculated after an independent customs price check on imported goods
106104	Customs duties on imported goods taken from individuals
106201	Proceeds from executing customs control and procedures
106202	Duties taken to protect local manufacturers
106203	Proceeds from executing customs control and procedures additionally calculated after an independent customs price check on imported goods
106204	Duties taken to protect local manufacturers additionally calculated after an independent customs price check on imported goods
107109	Other tax proceeds to the republican budget
107110	Other tax proceeds to the local budget
108101	Consular fee
108102	State fee for submitting suit applications to the court
108103	State fee for notary actions
108104	State fee for registration of a civil condition
108105	State fee for exit visa issuance or invitation letter registration
108106	State fee for visa issuance to foreigners

108107	State fee for citizenship documents
108108	State fee for registration of a residential address
108109	State fee for granting hunting licenses
108110	State fee for registering of civil weapons
108111	State fee for issuance of passports and IDs
108112	State fee for granting licenses to own/carry firearms
108113	State fee for apostile
108114	State fee for issuing driver's licenses
108115	State fee for issuing vehicles registration certificates
108116	State fee for issuing license plates
201101	Share of profit of the republican state enterprises
201102	Share of profit of the local state enterprises
201201	Profit of the National Bank of Kazakhstan
201202	Interest of GOK deposits
201203	Dividends on shares owned by the state
201204	Interest on placement of funds borrowed by the state abroad in the local commercial banks
201206	Interest from state securities bought in the securities market
201211	Payment for the information on subsurface resources
201213	Profit from the state lotteries except for the regional lotteries
201215	Dividends on the shares in the local government ownership
201217	Profit from the regional lotteries
201226	Payment for the military polygons use
201227	Payment for the cosmodrome Baykonur
201228	Rent fee for state property use
201229	Rent fee for local government property use
201301	Proceeds from compensation of losses of agricultural and forest manufactures due to the agricultural and forest land requisitioning
201302	Proceeds from services rendered by state enterprises financed from the state budget
201303	Proceeds from services rendered by state enterprises financed from the local budget
201304	Payment for the sale of land lots rent right
201305	Payment for intercity and international communication services
202109	Proceeds from the funds withheld from salaries of convicted people
202113	Payment for movable property collateral registration
202303	Proceeds from government purchases made by the state enterprises financed from the state budget
202304	Proceeds from government purchases made by the state enterprises financed from the local budget
202305	Proceeds from sale of confiscated property
202306	Proceeds from sale of noone's property
203101	Administrative fees and sanctions levied by the central state authorities
203102	Proceeds from alcoholics placed into special conditions
203104	Proceeds from confiscated profits derived from unlicensed activities except gambling
203106	Executive sanction
203107	Amounts of sanctions applicable to commercial banks violating reporting requirements
203109	Proceeds from banks violating the tax legislation
203110	Penalties for environmental protection law violation
203111	Administrative fees and sanctions levied by the local state authorities
203112	Other sanctions and penalties levied by the state authorities financed from the republican budget
203113	Other sanctions and penalties levied by the state authorities financed from the local budget
203114	Proceeds from confiscated profits derived from unlicensed gambling
203115	Proceeds from confiscated profits derived from individual entrepreneurs operating without state registration

203116	Profit derived from the violations of the antimonopoly law
204101	Interest on loans under the leasing program
204102	Interest on loans for co-financing of investment projects
204103	Interest on loans by ADB for agricultural sector development
204104	Interest on loans by Eximbank Kazakhstan for investment projects
204105	Interest on loans for purchase of cattle-breeding products
204106	Interest on other loans
204107	Interest on loans for small enterprises development
204108	Interest on loans extended to production enterprises for equipment leasing
204109	Interest on loans extended to agricultural enterprises through the system of rural credit societies
204201	Interest on loans extended for the housing construction and purchase program
204301	Interest on loans extended to the local authorities from the state budget
204303	Interest on loans extended for other purposes
204401	Interest on loans extended as technical assistance
204402	Interest on loans extended for enterprises development projects
204403	Interest on loans extended for SME development
204404	Interest on loans extended for post privatization support of agricultural enterprises
204405	Interest on loans extended to support the oil industry
204406	Interest on loans extended to build the Astana airport
204407	Interest on loans extended to modernize the irrigation systems
204501	Interest on loans extended to develop the city transportation
204502	Interest on loans extended to develop the Atyrau water and sewage system
204503	Interest on loans extended to develop the Almaty water and sewage system
204504	Interest on loans extended for the project of water and land resources management
204601	Interest on government guarantees paid by the legal entities
204701	Interest on external loans extended to foreign states
204801	Interest on loans extended to support small entrepreneurship
204802	Interest on loans extended to agricultural producers
204803	Interest on loans extended to support economy sectors
204804	Interest on loans extended for local investment projects
204805	Interest on other loans
205101	Unclear profits
205102	Kazakhstan share from the distribution of additional duty
205104	Proceeds from voluntary submission or confiscation of property or services rendered to government officials
205109	Other non-tax proceeds to the republican budget
205110	Other non-tax proceeds to the local budget
205111	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on Corporate Income Tax from Legal Entities operating in the raw materials sector
205112	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on Corporate Income Tax from Legal Entities – Non-Residents operating in the raw materials sector withheld at source
205113	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on Corporate Income Tax from Legal Entities – Residents operating in the raw materials sector withheld at source
205114	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on VAT from Legal Entities operating in the raw materials sector
205115	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on excessive income tax from Legal Entities – Residents operating in the raw materials sector
205116	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on bonuses from Legal Entities operating in the raw materials sector
205117	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on royalties from Legal Entities operating in the raw materials sector
205118	Transfer from the National Fund of the Republic of Kazakhstan as a compensation of losses on Kazakhstan share in the production

	sharing agreement
205123	Receipt of receivables from the state entities finances from the republican budget
205124	Receipt of receivables from the state entities finances from the local budget
205125	Return of unused funds received from the republican budget
205126	Return of unused funds received from the local budget
301103	Proceeds from the sale of property of state entities financed from the local budget
301104	Proceeds from the sale of property of state entities financed from the republican budget
301106	Proceeds from sale arms and military machinery
302101	Proceeds from repayment of debts for goods received from the state reserves
302102	Proceeds from sale of excessive supply
302103	Proceeds from sale of grain from the state reserves
303102	Sale of intangible assets
303103	Proceeds from sale of land lots and the right of land use
303104	Proceeds from sale of state agricultural
401201	Official Transfer
101101	Corporate Income Tax from Legal Entities – Residents
101102	Corporate Income Tax from Legal Entities – Non-Residents

Addendum 9: Nigerian Bank Codes for NGN Funds Transfers

Bank Name	3 Digit Code
Access Bank	044
Afribank	014
Citibank	023
Diamond Bank	063
Ecobank	050
Equitorial Trust Bank	040
First Bank	011
FCMB	214
Fidelity Bank	070
Finbank	085
Guaranty Trust Bank	058
Intercontinental Bank	069
Oceanic Bank	056
BankPhb	082
Skye Bank	076
SpringBank	084
Stanbicl BTC	221
Standard Chartered Bank	068
Sterling Bank	232
United Bank for Africa	033
Union Bank	032
Wema Bank	035
Zenith Bank	057
Unity Bank	215

Addendum 10: VO codes for Russian Ruble Funds Transfers

It is mandatory to add the appropriate VO code to the details (reason) of payment. This is a requirement of the Central Bank of Russia, Instruction 117-I dated 15.06.2004. Details (reason) of payment should also contain such information as details of transaction, invoice/contract numbers and any other related info.

LIST OF CURRENCY OPERATIONS CODES

Code of Operation		Name of Operation
01		Non-Cash Conversion Operations by Residents
01	010	Selling by a resident of a foreign currency for the currency of the Russian Federation
01	030	Purchasing by a resident of a foreign currency for the currency of the Russian Federation
01	040	Purchasing (selling) by a resident of any foreign currency for the other foreign currency
02		Non-Cash Conversion Operations by Non-Residents
02	010	Purchasing by a non-resident of the currency of the Russian Federation for a foreign currency
02	020	Selling by a non-resident of the currency of the Russian Federation for a foreign currency
10		Settlements between residents and non-residents for goods exported from the customs territory of the Russian Federation, including aircrafts and sea vessels, inland-navigation vessels and space objects which are subjects in foreign trade
10	100	Settlements by a non-resident when a prepayment is made to a resident for goods exported from the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 22 hereof
10	200	Settlements by a non-resident when a resident grants to the non-resident a grace period to pay for goods exported from the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (a grace period), except for the settlements stated in group 22
10	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the goods exporting from the territory of the Russian Federation, except for code 22800 settlements
11		Settlements between residents and non-residents for goods imported into the customs territory of the Russian Federation, including aircrafts and sea vessels, inland-navigation vessels and space objects which are subjects in foreign trade
11	100	Settlements by a resident when a prepayment is made to a non-resident for goods imported into the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 23 hereof
11	200	Settlements by a resident when a non-resident grants to the resident a grace period to pay for goods imported into the Russian Federation, including under a commission agreement (agent agreement or mandate agreement) (a grace period), except for the settlements stated in group 23 hereof
11	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the goods importing into the territory of the Russian Federation, except for code 23900 settlements
12		Settlements between residents and non-residents for sold goods without importing them into the territory of the Russian Federation
12	050	Settlements by a non-resident in favour of a resident for goods sold outside the territory of the Russian Federation without their importing into the territory of the Russian Federation, except for code 22110, 22210 and 22300 settlements
12	060	Settlement and transfers by a resident in favour of a non-resident for goods sold outside the territory of the Russian Federation without their importing into the territory of the Russian Federation, except for code 23110, 23210 and 23300 settlements
12	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the goods selling outside the territory of the Russian Federation, except for code 22800 settlements
12	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the goods selling outside the territory of the Russian Federation, except for code 23900 settlements
13		Settlements between residents and non-residents for goods sold on the territory of the Russian Federation
13	010	Settlements by a non-resident in favour of a resident for goods sold on the territory of the Russian Federation, except for code 22110, 22210 and 22300 settlements
13	020	Settlement and transfers by a resident in favour of a non-resident for goods sold on the territory of the Russian Federation, except for code 23110, 23210 and 23300 payments
13	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the goods selling on the territory of the Russian Federation, except for code 22800 settlements
13	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the goods selling on the territory of the Russian Federation, except for code 23900 settlements
20		Settlements by non-residents in favour of residents under foreign trade deals related to performance of work, rendering services, submission of information or intellectual products, including exclusive rights thereto
20	100	Settlements by a non-resident when a prepayment is made to a resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 22 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
20	200	Settlements by a non-resident in favour of a resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (a grace period), except for the settlements stated in group 22 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
20	500	Settlements by a resident-consignee (agent, trustor) in favour of a non-resident-consignor (principal, trustee) related to the following services rendered by a resident to the third parties: selling goods, performing works, rendering services, submitting information or

		intellectual property, as well as exclusive rights thereto, including under a commission agreement (agent agreement or mandate agreement), except for the settlements stated in group 58 hereof
20	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received for works performed, services rendered, information or intellectual property submitted, as well as exclusive rights thereto, except for the settlements stated in groups 22 and 58 hereof
21		Settlements by residents in favour of non-residents under foreign trade deals related to performance of work, rendering services, submission of information or intellectual products, including exclusive rights thereto
21	100	Settlements by a resident when a prepayment is made to a non-resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 23 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
21	200	Settlements by a resident in favour of a non-resident for performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, including performance of the above obligations under a commission agreement (agent agreement or mandate agreement) (an advance payment), except for the settlements stated in group 23 hereof and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
21	500	Settlements by a non-resident-consignee (agent, trustor) in favour of a resident-consignor (principal, trustee) for the goods sold, works performed, services rendered, information or intellectual property submitted, as well as exclusive rights thereto, including under a commission agreement (agent agreement or mandate agreement)
21	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received for works performed, services rendered, information or intellectual property submitted, as well as exclusive rights thereto, except for code 23900 payments
22		Settlements by non-residents in favour of residents related to performing work, rendering services, submitting information or intellectual products, including exclusive rights thereto, under mixed-type agreements (contracts) [1]
22	100	Settlements by a non-resident-consignor (principal, trustee) when a prepayment is made to a resident-consignee (agent, trustor) for goods exported from the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (an advance payment), except for code 22110 settlements and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
22	110	Settlements by a non-resident when a prepayment is made to a resident for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (an advance payment)
22	200	Settlements by a non-resident-consignor (principal, trustee) when a resident-consignee (agent, trustor) grants a grace period to pay for goods exported from the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (a grace period), except for code 22210 settlements and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
22	210	Settlements by a non-resident when a resident grants a grace period to pay for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (a grace period)
22	300	Settlements by a non-resident in favour of a resident under financial lease agreement
22	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received under mixed-type agreements (contracts)
23		Settlements by residents in favour of non-residents related to performing work, rendering services, submitting information or intellectual products, including exclusive rights thereto, under mixed-type agreements (contracts)
23	100	Settlements by a resident-consignor (principal, trustee) when a prepayment is made to a non-resident-consignee (agent, trustor) for goods imported into the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (an advance payment), except for code 23110 settlements and settlements related to paying remuneration to a non-resident broker under brokerage agreement (group 58 hereof)
23	110	Settlements by a resident when a prepayment is made to a non-resident for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (an advance payment)
23	200	Settlements by a resident-consignor (principal, trustee) when a non-resident-consignee (agent, trustor) grants a grace period to pay for goods imported into the territory of the Russian Federation, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto (a grace period), except for code 23210 settlements and settlements related to paying remuneration to a resident broker under brokerage agreement (group 58 hereof)
23	210	Settlements by a resident when a non-resident grants a grace period to pay for supplied goods, performed work, rendered services, submitted information or intellectual products, as well as exclusive rights thereto, under agreements (contracts), stated in Subclause 5.1.2, Clause 5.1 of this Instruction (a grace period)
23	300	Settlements by a resident in favour of a non-resident under financial lease agreement
23	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received under mixed-type agreements (contracts)
30		Settlements between residents and non-residents under operations with real estate, except for payments for aircraft and sea vessels, in-land navigation vessels and space objects
30	010	Settlements by a non-resident for real estate sold by a resident to the non-resident outside the territory of the Russian Federation, including related to participation interest of a non-resident in real estate construction by a resident outside the territory of the Russian Federation
30	020	Settlements by a resident for real estate bought by the resident from a non-resident outside the territory of the Russian Federation, including related to participation interest of a resident in real estate construction by a non-resident outside the territory of the Russian Federation
30	030	Settlements by a non-resident for real estate sold by a resident to the non-resident on the territory of the Russian Federation, including related to participation interest of a non-resident in real estate construction by a resident on the territory of the Russian Federation
30	040	Settlements by a resident for real estate bought by the resident from a non-resident on the territory of the Russian Federation, including related to participation interest of a resident in real estate construction by a non-resident on the territory of the Russian Federation

		Federation
30	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received under real estate transactions, including the ones related to share participation in real estate construction
30	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received under real estate transactions, including the ones related to share participation in real estate construction
32		Settlements between residents and non-residents under assignment or debt transfer agreements signed between residents and non-residents
32	010	Settlements by a non-resident in favour of a resident for a claim assigned by a resident to a non-resident under assignment agreement
32	015	Settlements by a resident in favour of a non-resident for a claim assigned by a non-resident to a resident under assignment agreement
32	020	Settlements by a non-resident in favour of a resident for a debt transferred by a non-resident to a resident under debt transfer agreement
32	025	Settlements by a resident in favour of a non-resident for a debt transferred by a resident to a non-resident under debt transfer agreement
35		Settlements between residents and non-residents under other operations related to foreign trade and not directly specified in groups 10-23 hereof
35	030	Settlements by a non-resident in favour of a resident under other operations related to foreign trade and not directly specified in groups 10-23 hereof
35	040	Settlements by a resident in favour of a non-resident under other operations related to foreign trade and not directly specified in groups 10-23 hereof
40		Settlements related to funds provided by residents, except for authorized banks, to non-residents under loan agreements
40	030	Settlements by a resident in favour of a non-resident related to funds provided under loan agreements
40	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at granting a loan by a resident to a non-resident under loan agreements
41		Settlements related to funds provided by non-residents, except for authorized banks, to residents under credit and loan agreements
41	030	Settlements by a non-resident in favour of a resident related to funds provided under credit and loan agreements
41	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at granting a loan by a non-resident to a resident under loan agreements
42		Settlements related to liabilities of residents, except for authorized banks, under credits and loans raised within credit and loan agreements
42	015	Settlements by a resident in favour of a non-resident to repay the principal loan amount under credit or loan agreements
42	035	Settlements by a resident in favour of a non-resident to pay interest under credit and loan agreements
42	050	Other settlements by a resident in favour of a non-resident related to bonuses (commissions) and other cash funds under credits and loans raised
42	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, received at the principal loan amount repayment by a resident under credit and loan agreements
42	950	Settlements by a non-resident in favour of a resident related to returning extra interests received under credit and loan agreements
43		Settlements related to liabilities of non-residents, under monetary credits and loans raised within loan agreements
43	015	Settlements by a non-resident in favour of a resident to repay the principal amount of loan agreements
43	035	Settlements by a non-resident in favour of a resident to pay interest under loan agreements
43	050	Other settlements by a non-resident in favour of a resident related to bonuses (commissions) and other cash funds under loans raised
43	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at the principal loan amount repayment by a non-resident under loan agreements
43	850	Settlements by a resident in favour of a non-resident related to returning extra amounts, received at interests repayment under loan agreements
50		Settlements related to investments in the form of fixed assets
50	100	Settlements by a resident to in favour of a non-resident, related to interest, investments and shares in property (authorized or share capital, share fund of a cooperative) transactions of a legal entity or under a simple partnership agreement
50	110	Settlements by a resident to in favour of a non-resident, related to dividends (income) payment gained from investments made as fixed assets
50	200	Settlements by a non-resident to in favour of a resident, related to interest, investments and shares in property (authorized or share capital, share fund of a cooperative) transactions of a legal entity or under a simple partnership agreement
50	210	Settlements by a non-resident to in favour of a resident, related to dividends (income) payment gained from investments made as fixed assets
50	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, gained from investments made as fixed assets
50	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, gained from investments made as fixed assets
51		Settlements related to purchasing securities (rights certified by securities) by non-residents from residents, except for the settlements under the codes of group 58 hereof
51	210	Settlements by a non-resident in favour of a resident for the purchased bonds, shares and other equity securities of residents
51	215	Settlements by a non-resident in favour of a resident for the purchased bonds, shares and other equity securities of non-residents
51	230	Settlements by a non-resident in favour of a resident for purchased shares in investment funds, established by residents
51	235	Settlements by a non-resident in favour of a resident for purchased shares in investment funds, established by non-residents
51	250	Settlements by a non-resident in favour of a resident for purchased promissory notes and other non-equity securities issued by a resident
51	255	Settlements by a non-resident in favour of a resident for purchased promissory notes and other non-equity securities issued by a non-resident

51	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, gained from transactions with securities (rights certified by securities), or amounts of such outstanding obligations
52		Settlements related to purchasing securities (rights certified by securities) by residents from non-residents, except for the settlements under the codes of group 58 hereof
52	210	Settlements by a resident in favour of a non-resident for purchased bonds, shares and other equity securities of residents
52	215	Settlements by a resident in favour of a non-resident for purchased bonds, shares and other equity securities of non-residents
52	230	Settlements by a resident in favour of a non-resident for purchased shares in investment funds, established by residents
52	235	Settlements by a resident in favour of a non-resident for purchased shares in investment funds, established by non-residents
52	250	Settlements by a resident in favour of a non-resident for purchased promissory notes and other non-equity securities issued by a resident
52	255	Settlements by a resident in favour of a non-resident for purchased promissory notes and other non-equity securities issued by a non-resident
52	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, gained from transactions with securities (rights certified by securities), or amounts of such outstanding obligations
55		Settlements related to liabilities of residents and non-residents under securities, except for the settlements under the codes of group 58 hereof
55	210	Settlements by a resident in favour of a non-resident while performing obligations under bonds, shares and other equity securities
55	230	Settlements by a resident in favour of a non-resident while paying income related to investment funds shares
55	250	Settlements by a resident in favour of a non-resident while performing obligations under promissory notes and other non-equity securities
55	310	Settlements by a non-resident in favour of a resident while performing obligations under shares and other equity securities
55	330	Settlements by a non-resident in favour of a resident while paying income related to investment funds shares
55	350	Settlements by a non-resident in favour of a resident while performing obligations under promissory notes and other non-equity securities
55	800	Settlements by a resident in favour of a non-resident related to returning extra amounts, gained from transactions with securities, or amounts of outstanding obligations
55	900	Settlements by a non-resident in favour of a resident related to returning extra amounts, gained from transactions with securities, or amounts of outstanding obligations
56		Settlements between residents and non-residents under financial derivatives transactions and other futures transactions
56	010	Settlements by a non-resident in favour of a resident related to futures and financial derivatives transactions (bonuses, margin and guarantee fees, as well as other cash funds transferred under such contracts provisions) except for settlements and transfers related to underlying asset delivery
56	060	Settlements by a resident in favour of a non-resident related to futures and financial derivatives transactions (bonuses, margin and guarantee fees, as well as other cash funds transferred under such contracts provisions) except for settlements and transfers related to underlying asset delivery
56	800	Settlements by a resident in favour of a non-resident related to returning extra amounts transferred, or amounts of outstanding obligations stated in this group
56	900	Settlements by a non-resident in favour of a resident related to returning extra amounts transferred, or amounts of outstanding obligations stated in this group
57		Settlements under trust management contracts
57	010	Settlements of a resident – trustor in favour of a resident – trustee, not authorized by the bank, in foreign currency
57	015	Settlements of a resident – trustee, not authorized by the bank, in favour of a resident – trustor in foreign currency
57	020	Settlements of a non-resident – trustor in favour of a resident – trustee, not authorized by the bank, in foreign currency and in the currency of the Russian Federation
57	025	Settlements of a resident – trustee, not authorized by the bank, in favour of a non-resident – trustor in foreign currency and in the currency of the Russian Federation
57	800	Settlements of a resident in favour of a non-resident related to returning amounts transferred under trust management contracts
57	900	Settlements of a non-resident in favour of a resident related to returning extra amounts transferred under trust management contracts
58		Settlements under brokerage contracts, except for the settlements under the codes of groups 51-55 hereof
58	010	Settlements by a resident, except for an authorized bank, in favour of a non-resident under brokerage contracts, including brokerage fee (non-resident brokers)
58	020	Settlements by a non-resident in favour of a resident, except for an authorized bank, under brokerage contracts, including brokerage fee (resident brokers)
58	030	Settlements between residents in foreign currency under brokerage contracts, including brokerage fee
58	700	Settlements by a resident broker related to returning to a resident of amounts transferred under brokerage contracts
58	800	Settlements by a resident broker related to returning to a non-resident of amounts transferred under brokerage contracts
58	900	Settlements by a non-resident broker related to returning to a resident, except for an authorized bank of amounts transferred under brokerage contracts
60		Transfers to and from non-residents' accounts in the cash currency of the Russian Federation
60	070	Transfers from a non-resident's bank account in the currency of the Russian Federation to a bank account (deposit account) of this same non-resident in the currency of the Russian Federation, opened with ZAO Citibank.
60	071	Transfers of currency of the Russian Federation from a non-resident's bank account (deposit account) in the currency of the Russian Federation, opened with a Russian authorized Bank, to a bank account of this same non-resident opened with another Russian authorized Bank.
60	075	Transfers of currency of the Russian Federation from a non-resident's bank account (deposit account) in the currency of the Russian Federation, opened with a Russian authorized Bank, to a bank account of this same non-resident opened with a Non Resident Bank.
60	076	Transfers of currency of the Russian Federation from a non-resident's bank account (deposit account) in the currency of the Russian Federation, opened with a non resident Bank, to a bank account of this same non-resident opened with a Russian authorized Bank (including ZAO Citibank).
60	080	Transfers from a non-resident's bank account in the currency of the Russian Federation to a bank account (deposit account) of a third party non-resident in the currency of the Russian Federation, opened with the ZAO Citibank.
60	081	Transfers from a non-resident's bank account in the currency of the Russian Federation, opened with an authorized bank, to a bank

		account (deposit account) of another non-resident in the currency of the Russian Federation, opened with another authorized bank
60	085	Transfers from a non-resident's bank account in the currency of the Russian Federation, opened with a Russian authorized bank, to a bank account (deposit account) of a third party non-resident in the currency of the Russian Federation, opened with a non –resident bank.
60	086	Transfers from a non-resident's bank account in the currency of the Russian Federation, opened with a non – resident bank, to a bank account (deposit account) of a third party non-resident in the currency of the Russian Federation, opened with a Russian authorized Bank.
60	090	The currency of the Russian Federation withdrawal from a non-resident's bank account in the currency of the Russian Federation, opened with an authorized bank
60	095	The currency of the Russian Federation entering into a non-resident's bank account in the currency of the Russian Federation, opened with an authorized bank
61		Settlements and transfers to and from residents' accounts in foreign cash currency
61	070	Settlements in foreign currency between residents under freight forwarding, transport or chartering contracts when a freighter, transporter or chartered renders services related to transportation of cargo, exported from or imported into the Russian Federation, transiting of cargo through the RF territory, as well as under the above cargoes insurance agreements
61	100	Foreign currency transfers from a resident's transit currency account to another transit account or settlement account of this resident in a foreign currency
61	115	Settlements in foreign currency between residents acting as consignees (agents, trustors) and residents, acting as consignors (principals, trustees) when consignees (agents, trustors) render services related to entering into and performing agreements with non-residents on handing-over goods, performing works, rendering services, submitting information or intellectual property, as well as exclusive rights thereto, including operations on returning cash amounts to consignors (principals, trustees), except for code 58030, 58700 and 61162 payments
61	130	Foreign currency transfers from a resident's settlement account in a foreign currency opened with an authorized bank to an account of this resident in a foreign currency opened with the same bank
61	135	Foreign currency transfers from a resident's settlement account in a foreign currency opened with an authorized bank to another settlement account of this resident in a foreign currency opened with another bank authorized bank
61	140	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with a non-resident bank to this resident's account opened with an authorized bank
61	145	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with a non-resident bank to another resident's account opened with an authorized bank
61	150	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with an authorized bank to this resident's account opened with a non-resident bank
61	155	Transfers of foreign currency or the currency of the Russian Federation from a resident's account opened with an authorized bank to another resident's account opened with a non-resident bank
61	160	Settlements between residents in a foreign currency related to paying or returning individual and (or) collective clearing security, according to Federal Law No.7-FZ On Clearing and Clearing Operations (Collected Legislation of the Russian Federation, 2011, No.7, art. 904; No.48, art. 6728; No.49, art. 7040, art. 7061) as of 7 February, 2011 (hereinafter - the Federal Law on Clearing and Clearing Operations)
61	161	Final clearing settlements between residents in a foreign currency, performed according to the Federal Law on Clearing and Clearing Operations
61	162	Settlements in foreign currency between residents acting as consignees (agents, trustors) and residents, acting as consignors (principals, trustees) when consignees (agents, trustors) render services related to entering into and performing agreements obligations thereunder to be fulfilled upon results of clearing operations, performed according to the Federal Law on Clearing and Clearing Operations, including operations on returning cash amounts to consignors (principals, trustees)
61	163	Settlements between residents in a foreign currency related to performance and (or) termination of an agreement being a financial derivative
61	170	Foreign cash currency withdrawal from a resident's foreign currency account, opened with an authorized bank
61	175	Foreign cash currency entering into a resident's foreign currency account, opened with an authorized bank
70		Non-Trade Operations
70	010	Payment by non-residents to residents of taxes, duties and other charges and fees, except for code 70120 settlements
70	020	Payment by residents to non-resident of taxes, duties and other charges and fees, except for code 70125 settlements
70	030	Payment by non-residents to residents of pension, allowance and other donations, except for code 70120 settlements
70	040	Payment by residents to non-resident of pension, allowance and other donations, except for code 70125 settlements
70	050	Payment by non-residents to residents of wages and other labour compensations, except for code 70120 settlements
70	060	Payment by residents to non-residents of wages and other labour compensations, except for code 70125 settlements
70	090	Gratuitous financial assistance rendering by a non-resident to a resident, except for code 70100 settlements
70	095	Gratuitous financial assistance rendering by a resident to a non-resident, except for code 70105 settlements
70	100	Beneficent aid rendering, charity collection, grants awarding (receiving) and other free payments by a non-resident to a resident
70	105	Beneficent aid rendering, charity collection, grants awarding (receiving) and other free payments by a resident to a non-resident
70	110	Payment by non-residents to residents of insurance indemnity under insurance or reinsurance agreement
70	115	Payment by residents to non-residents of insurance indemnity under insurance or reinsurance agreement
70	120	Payments by non-residents to residents related to enforcement of juridical agencies' resolutions
70	125	Payments by residents to non-residents related to enforcement of juridical agencies' resolutions
70	200	Other settlements by non-residents in favour of residents under non-trade operations, except for codes 70010, 70030, 70050, 70090, 70100, 70110 and 70120 settlements
70	205	Other settlements by residents in favour of non-residents under non-trade operations, except for codes 70020, 70040, 70060, 70095, 70105, 70115 and 70125 settlements
70	800	Settlements by a resident, in favour of a non-resident related to returning extra amounts transferred within non-trade operations
70	900	Settlements by a non-resident in favour of a resident related to returning extra amounts transferred within non-trade operations
80		Settlements between an authorized bank and a non-resident in the currency of the Russian Federation and between an authorized bank and a resident in foreign currency [2]
80	010	Settlements between a non-resident and an authorized bank in the currency of the Russian Federation under facility agreement

80	020	Withdrawal of the currency of the Russian Federation from a non-resident's bank account in the currency of the Russian Federation due to a letter of credit issuing
80	021	Entering of the currency of the Russian Federation into a non-resident's bank account in the currency of the Russian Federation due to a letter of credit withdrawal
80	050	Settlements between a non-resident and an authorized bank in the currency of the Russian Federation under other operations, except for code 80010, 80020 and 80021 settlements
80	110	Settlements between a resident and an authorized bank in foreign currency under facility agreement
80	120	Withdrawal of foreign currency from a resident's settlement account, opened with an authorized bank, due to a letter of credit issuing
80	121	Entering of foreign currency into a resident's settlement account, opened with an authorized bank, due to a letter of credit withdrawal
80	150	Settlements between a resident and an authorized bank in foreign currency under other operations, except for code 80110, 80120 and 80121 settlements
99		Settlements under other foreign currency operations not directly specified in groups 01-80 hereof
99	010	Returning to a resident of erroneously debited (credited) cash funds
99	020	Returning to a non-resident of erroneously debited (credited) funds
99	090	Settlements and transfers under operations not specified in groups 01-80 hereof, and except for codes 99010 and 99020 settlements

[1] Codes of operations of this group and group 23 hereof shall be used if the amount of transfer simultaneously includes the cost of services and (or) works, and (or) information, and (or) intellectual products, including exclusive rights thereto, under the following agreement (contracts) considered mixed-type agreements for the purpose hereof:

- a) agreements (contracts), stipulating export (import) of goods by a resident from (into) the territory of the Russian Federation with a provision of performing works and (or) rendering services, and (or) submitting information and (or) intellectual products, including exclusive rights thereto, as well as export (import) of goods for processing, projects construction in the Russian Federation or abroad;
- b) agreements (contracts) stated in Subclause 5.1.2, Clause 5.1 of this Instruction;
- c) financial lease agreements;
- d) agent (commission, mandate) agreements, stipulating import (export) of goods into (from) the territory of the Russian Federation.

[2] Group 80 codes shall only be used by an authorized bank for keeping data on currency and other operations performed by residents and non-residents

Addendum 11: Thai Baht Transaction Purpose Codes

A six digit Transaction Purpose Code is required for all THB incoming transaction from non-resident THB account payments received from a resident THB account to Thailand – see table below.

Additionally, **payments that are greater than THB 5,000,000 also require supporting documentation to be emailed to your WorldLink FX Trader:**

Buffalo: GCMS.Treasury.Buffalo@citi.com

Dublin: worldlink.fx.emea@citi.com

Singapore: wlfx.apac@citi.com

Please indicate within the e-mail subject:

Subject: “THB <amount of payments>- docs for client ID XXXXX”.

*** Please do not use codes in *italics* and marked with an asterisk***

For additional information for the Bank of Thailand website at www.bot.or.th

Code	Value	Description
318001*	Services, Incomes and Transfers and Donations	
318002*	Services	
318003*	Goods Carriage & Freight Expenses	
318004	Goods Carriage & Freight Fees	Which are freight fees or goods carriage fees by land, by sea and by air
318005	Insurance premiums and Reinsurance premiums of goods	Insurance premiums and reinsurance premiums of Goods for damages resulting from carriage of Goods
318006	Insurance claims of goods	Insurance claims of goods for damages resulting from carriage of Goods
318007	Other Service fees regarding international carriage & freight of goods	Other expenses regarding international carriage of Goods
318008*	Other expenses for other transport non relevant to transport of goods)	
318009	Transportation Expenses	Which are international traveling ticket fees by every means of transportation including fees related to traveling such as airport Fee, excess baggage Fee etc.
318010	Various Services fee given to vehicles between countries and other transportation	Which are international refueling and other service fees non-relevant to transport of goods
318011*	Traveling Expenses	
318012	Traveling Expenses – Tourists	Which are lodging expenses, food expense, hotel service fee, traveling expenses, Package Deal Expenses for traveling or sightseeing etc. (in case where there is a separate ticket fee, specify in item code 112001: Transportation Expenses)
318013	Traveling Expenses – Students	Which are education fee, accommodation fee, food expenses, traveling expenses and student personal expenses
318014	Traveling Abroad expenses – Others	Which are accommodation fee, food fee, hotel service fee, traveling fee, Expenses of travelers who are not tourists and students
318015	Medical Expenses	Which are medical expense, plastic surgery expense, Traditional Thai Massage expense etc.
318016	Sales/Repurchase of the money left which belongs to traveler	Thai or foreign travelers bring the money left from traveling to sell or repurchase
318017	Credit Card Expenses	Which are Joining fee, annual fee and Money paid through credit card fee
318018*	Service Fees of Public Sector	
318019	Government Officer and Officer of Embassy Expenses	Expenses of Government Officer and Officer of Embassy stationed in Thailand or overseas
318020	Embassy and international organization expenses	Expense of Embassy located in Thailand or Overseas
318021	Sale or Repurchase of the money left which belongs to Thai or foreign government officers	Thai or foreign Government officers bring the money left to sell or repurchase
318022*	Other service fees for Private Sector	
318023	Telecommunication Expenses	Telecommunication service fee, Post- Mail and other related services such as

		telephone, telefax, telegram, cable, satellite, Electronic message transfer, postage fee and other related maintenance of equipment fees
318024	Construction Contract Expenses	Services Fees of construction projects and other setting up projects that residents/non-residents carry the operation inside/outside the country. As such, excluding other construction businesses in Thailand that is a Foreign affiliate since such businesses are classified as a foreign entity in such country
318025	Royalty, Trademark/ patents and Copy Right Fees	Permission fee in using Intangible assets and non-financial asset including permission to use the original for example Trademark, Techniques and designs.
318026	Insurance Premium and Reinsurance Premium Fees	Insurance Premium and Reinsurance Premium that are not relevant to the Goods for example life insurance premium, accident insurance premium and fire insurance premium
318027	Insurance Claims not related to goods	Insurance Claims for damage which is not related to goods, including,
318028	Consultation fees	which are consultant fee, remuneration of experts and directors, Technical assistance fee, academic knowledge fee, Machine and Electricity System installment in the factory fee, Managing service and technological operations fee etc.
318029	Fees and financial advise commissions	which are financial management fee, commission fee, front-end fee, commitment fee, guarantee fee, custodian fee and giving loan guarantee fee, etc.
318030	Fees and other Commissions	Acting as Intermediary in international trade fee etc.
318031	Information Services Fees	Expenses in obtaining information for example data management system, journal and magazine membership fee etc.
318032	Expense of representative offices	Other expenses of foreign Representative Offices that has the head office located oversea for carrying operations of such representative offices such as salary, Thai staff wage, public utilities expenses etc.
318033	Advertisement fee	Services on publicity
318034	Rent of Property	which are machine rent, equipment hiring fee, dwelling place rent for example Condominium rent and other rents etc.
318035	Film, television and other show Expenses	which are movie rental and television film, expenses in arranging the show etc.
318036	Other services fees (please specify)	Other service fees not pursuant to the above for example private service, cultural/traditional service, sports and other recreations etc.
318037	Manufacturing/ processing fee	Which are service fees on manufacturing and processing of goods etc.
318038	Guarantee Money	Money Guaranteed for damages that might occur from using services such as Guarantee of Cable Television and Telephone fees etc.
<i>318039*</i>	Income	
318040	Repatriation of Wage Income	Salary, wage, remuneration of staff/employee
318041	Benefits from Investment and foreign lending, Private Sector	
318042	Profit	Profits appropriated from investment or holding shares of Private Sector Businesses located in the country /overseas
318043	Dividend	Dividends appropriated from investment or holding shares of Private Sector Businesses located in the country /overseas
318044	Interest on Borrowing	Interest Rate on Borrowings of Private Sector
318045	Other interest	Which are interest received/ paid which are not interest on borrowings such as deposit interest, Bond coupon, Interest form FCD accounts of Private Sectors etc.
<i>318046*</i>	Benefits from investment and foreign lending, Public Sector	
318047	Profit (Public Sector)	Profits appropriated from investment or holding shares of Public Sector Businesses located in the country /overseas
318048	Dividend (Public Sector)	Dividends appropriated from investment or holding shares of Public Sector Businesses located in the country /overseas
318049	Interest on borrowings (Public Sector)	Interest on Borrowing (Public Sector)
318050	Other Interest (Public Sector)	which are interest received/ paid that are not interest of borrowings such as deposit interest, Bond coupon of Public Sectors etc
<i>318051*</i>	Fund Transfer and Donations	
<i>318052*</i>	Grants (Private Sector)	Return of Saving or Family allowances of the a non-resident Thai /Return of saving or family allowances of foreign nonresident including grants from/to foreign government

318053*	Grants (Public Sector)	
318054	Grants (Public Sector and foreign Public Sector)	Grants Thai Government receive from/ pay to foreign Private Sector
318055	Grants (Public Sector and foreign Public Sector)	Grants Thai Government receive from/ pay to foreign Public Sector
318056*	Fund Transfer (Private Sector)	
318057	Right of Thais who are abroad on a permanent basis	Fund Transfer of Right of Thais who are abroad on a permanent basis
318058	Legacy given to the receivers who are abroad permanently	Legacy that a domestic person transfers to a receiver who resides abroad permanently
318059	Funds given to the family and relatives who are abroad permanently	Fund that residents transfer to family or relatives who reside abroad permanently
318060*	Investments	
318061*	Investment in related business/branches	Investment in related businesses/ branches that investors has investment in shares to total shares of 10% or higher
318062*	Investment in related business/foreign branches (Foreign Direct Investment)	Non-Residents investment in related businesses/branches in Thailand
318063	Investing in related businesses/ branches abroad	Non-Residents send money to invest in related businesses/branches in Thailand
318064	Returning of investment in related businesses/branches abroad	Residents return investment money in related businesses/domestic branches to non-residents due to business dissolution, capital decrease, capital withdrawal or sales of shares
318065*	Investment in related businesses/branches overseas (The Direct Investment)	Residents send money to invest in related businesses/ or branches overseas
318066	Investing in related businesses/ branches abroad	Residents send money to invest in related businesses/ or branches overseas
318067	Returning of investment in related Businesses/branches in the country	Residents receive the return in investment in related businesses/ overseas branches due to business dissolution, capital decrease, capital withdrawal or sales of shares
318068*	Investment in immovable property from abroad	Non-residents invest in immovable property in Thailand
318069	Condominium purchasing expense	Non-residents buy Condominium in Thailand
318070	Returning Un-bought Condominium purchasing expense	Returning of Condominium purchasing expense for condominium that cannot be bought
318071	Returning Condominium selling expense to receiver	Returning condominium selling expense to non-resident
318072*	Investment in immovable property abroad	Residents in Thailand invest in immovable property abroad
318073	Immovable Property Price Abroad	Residents in Thailand send money to invest in immovable property abroad
318074	Returning of sales of immovable property abroad	Residents in Thailand receive sales of immovable property abroad
318075*	Securities Investment	Investment in Securities such as Equity Instruments (with investment less than 10% of total shares) and debt instruments etc.
318076*	Foreign Securities Investment	Non-residents invest in Thai securities issued by Thai juristic persons
318077	Investing in securities abroad	Non-residents invest in Thai securities issued by Thai juristic persons
318078	Returning investment in securities abroad	Residents return sales of Thai securities in Thailand to non-residents
318079*	Thai Securities Investment	Residents invest in foreign securities which are equity instruments (with investment less than 10% of total shares) and debt instruments etc; or Thai securities selling abroad
318080	Investing in securities abroad	Residents send money to buy foreign securities or Thai securities selling abroad
318082*	Borrowing	Foreign borrowings
318083*	Foreign Borrowing	Foreign borrowings; financial institutions located in Thailand which have permission to engage in foreign currencies exchange transactions or international banking facilities
318084	Borrowing	Residents borrow money from non-residents; financial institutions located in Thailand which have permission to engage in foreign currencies exchange transactions or international banking facilities
318085	Borrowing repayment	Residents repay borrowing principal to non-residents; financial institutions located in Thailand which have permission to engage in foreign currencies exchange transactions or international banking facilities
318086*	Borrowing through debt instruments (Foreign Debt Instrument)	Residents borrow from non-resident through the issuance of foreign currency debt instruments, for example bills (excluding bills of exchange used in paying goods fees to sellers abroad), certificate of deposits etc.
318087	Borrowing through debt instruments	Residents borrow through the issuance of debt instruments to non-residents

318088	Returning Borrowing through debt instruments	Residents repay borrowing principal of debt instruments to non-residents
<i>318089*</i>	Loan (Lending)	
<i>318090*</i>	Loan (Thai Loan)	Lending abroad
318091	Lending to	Residents lend to non-residents
318092	Receiving loan repayment	Residents receive principal of loan repayment from non-residents
<i>318093*</i>	Debt Instrument Loan (Thai Debt Instrument)	Residents lend to non-residents by holding foreign debt instruments for example bills (excluding bill of exchange that buyers pay goods to sellers in Thailand), certificate of deposit etc. that is issued by foreign business
318094	Debt Instrument lending	Residents lend to non-residents by holding debt instruments
318095	Receiving of debt instrument repayment	Residents receive loan repayment of debt instrument from non-residents
<i>318096*</i>	Adjustment of foreign currency position	
<i>318097*</i>	NR adjustment of foreign currency position	
318098	Close position on foreign currency from transaction engaged with non-bank clients or domestic financial institutions	
318099	Close position on foreign currency from transaction engaged with non-bank clients or foreign financial institutions	
318100	Open position Open position on foreign currency in speculation for benefit from currency fluctuation	
318101	Open position on foreign currency in speculation for benefit from currency	
318102	Hedging of Exchange rate risk due to other transactions which are not trades or foreign currency speculations (please specify details of transactions or Underlying of hedging)	
318103	Baht liquidity management or speculation for benefit of interest rate or yield curve or doing interest rate gapping	
<i>318104*</i>	Thai commercial banks adjustment of foreign currency position	
318105	Close position on foreign currency from transaction engaged with non-bank clients or domestic financial institutions (please specify name of client or domestic financial institutions)	
318106	Close position on foreign currency from transaction engaged with non-bank clients or foreign financial institutions (please specify name of client or foreign financial institutions)	
318107	Open position on foreign currency in speculation for benefit from currency fluctuation	
318108	Close position on foreign currency in speculation for benefit from currency fluctuation for profit and loss realization	
318109	Hedging of Exchange rate risk due to other transactions which are not trades or foreign currency speculations (please specify details of transactions or Underlying of hedging)	
318110	Baht liquidity management or speculation for benefit of interest rate or yield curve or doing interest rate gapping	
<i>318111*</i>	Other Capital funds	
<i>318112*</i>	Other Capital funds from abroad	
<i>318113*</i>	Various Advance Payments from abroad	
318114	Receiving various Advance Payments from abroad	Money that the representative offices or trade agents in the country received from abroad for various expense reserves
318115	Returning various Advance Payments from abroad	Return of Advance Payment of persons abroad who used to remit in Advance Payment including in case where person abroad pay advance expenses abroad
<i>318116*</i>	Various Service Fees Prepaid from abroad	

318117	Receiving Various Service Fees Prepaid from abroad	Service fees received in advance from oversea
318118	Returning Various Service Fees Prepaid from abroad	Return of prepaid of service fees after deducting service fees to person oversea
<i>318119*</i>	Personal Borrowings from abroad	
318120	Receiving personal borrowings from abroad	Money borrows from oversea for private not business purposes, which is a small amount and which is not a borrowing
318121	Returning personal borrowings from abroad	Return of private borrowing to person oversea
<i>318122*</i>	Reverse transfer of unused loan repayment	Remittance of loan repayment or other capital funds which were not being repaid or paid in excess amount
<i>318123*</i>	Remitting reserves for repayment of foreign borrowings	Money remits outward to deposit accounts oversea for reserves of principal and interest Repayment of borrowing, as a collateral of foreign borrowing
<i>318124*</i>	Other Capital Funds abroad	
<i>318125*</i>	Various Advance payments abroad	
318126	Remitting various Advance payments abroad	Money remitted to representative offices or trade agents oversea for reserves of various expenses
318127	Receiving return of Advance Payments abroad	Receive return of Advance Payment to persons oversea who used to receive the advance payments, including receiving advance payment of expenses in Thailand
<i>318128*</i>	Various service fees prepaid abroad	
318129	Remitting Various service fees prepaid abroad	Outward remittance for expenses prepaid abroad
318130	Receiving Various service fees prepaid abroad	Receive return of various service fees after deducting general service fees paid in advance abroad
<i>318131*</i>	Others (Please specify)	
<i>318132*</i>	Goods Fee (Goods)	
318133	Import goods fee	Payment of goods purchased abroad by importing goods inside the country/ordering from one country to another/ persons who bring goods in not payers/delivering goods in the country including prepaid of goods
318134	Export goods fee	Receive Payment of goods sold abroad by exporting goods outside the country/ordering from one country to another/ persons who bring goods of country not receivers of money/delivering goods in the country including receiving prepaid of goods
318135	Receiving payment of goods that is not being exported	
318136	Payment of goods of related businesses	Withdrawal of money from foreign deposit account for payment of import goods of related businesses located inside Thailand
318137	Discount of goods	Discounts of imports/exports
318138	Electricity fees	
318139	Receiving/Returning goods deposits	Deposit of imports/exports receives from/pays to oversea
318140	Receiving/Returning overpaid goods payment	Imports/Export Payment that has been overpaid and received/paid back
<i>318141*</i>	Others	
<i>318142*</i>	Baht Notes and Deposit account	
318143	Withdrawal from foreign currency deposit in exchange for sale of Baht	Withdraw foreign currencies in exchange for Baht used in the country
318144	Move own FCD account	Withdraw from one foreign currencies deposit account to deposit another account under the same name
318145	Move FCD account of related businesses	Withdraw from one FCD account to another account under the same name of related business account
318146	Deposit Foreign currencies to FCD account for debt repayment abroad	Deposit foreign currencies arising from oversea sources into FCD account for payment of Contingent liabilities in the country
318147	Deposit foreign currencies purchased from Domestic	Deposit foreign currencies with the purchase approval from authorized agents into FCD account
318148	Purchase of foreign currencies for account deposit	Purchase of foreign currencies for depositing into FCD in the country
318149	Trade foreign currencies in exchange of Thai Notes	Banks abroad remit foreign currencies inward in exchange of Thai notes to use abroad
318150	Trade Thai notes in exchange of foreign currencies	Banks abroad bring Thai notes back in exchange of foreign currencies
<i>318151*</i>	Value of Importing foreign currencies to be Sold	Foreign currencies imported for exchange of Baht to deposit into non-resident Baht account

318152*	For Purchasing foreign currencies to be exported	
318153	For account closure	Closing of non-residents Baht account to purchase foreign currencies transferring abroad
318154	For remitting money to account oversea	Closing of non-residents Baht account to purchase foreign currencies transferring abroad
318155	For depositing foreign currencies deposit account of non-residents	Closing of non-residents Baht account to purchase foreign currencies depositing into FCD account
318156*	Receive Baht from other non-resident Baht accounts	Non-residents receive Baht Transferred from other non-residents Baht accounts
318157*	Remit into other non-residents Baht accounts	Non-residents transferred Baht to other non-residents Baht accounts
318158	Transfer to other non-resident Baht accounts for SPOT transactions	Foreign currencies transactions in exchange of Baht with delivery date equal to or less than 2 working days
318159	Transfer to other non-resident Baht accounts for Outright Forward transactions	Foreign currencies transactions in exchange of Baht with delivery date more than 2 working days
318160	Transfer to other non-resident Baht accounts for Swap transactions	Foreign currencies transactions in exchange of Baht that are executed at the same time with the same value but with different delivery date
318161	Transfer to other non-resident Baht accounts for other derivative transactions	Other Derivative transactions for example cross currency swap, interest rate swap, option, FRA etc.
318162	Transfer to other non-resident Baht accounts for purchasing equity instruments	Purchase of equity instruments such as common shares, preferred shares, unit of investment etc.
318163	Transfer to other non-resident Baht accounts for purchasing debt instruments	Purchase of debt instruments such as bonds, debentures, bills of exchange, negotiable certificate of deposits, Convertible debenture, Treasury bills etc.
318164	Transfer to other non-resident Baht accounts for other transactions	

Addendum 12: Zambia Sort Codes: bank, branch, area

BANK	Bank	Area	Branch	BANK	Bank	Area	Branch	BANK	Bank	Area	Branch
Bank Of Zambia	00			Barclays Bank Zambia Plc	02			Citibank Zambia Ltd	03		
Lusaka	00	00	01	Head Office	02	00	01	Lusaka	03	00	01
Ndola	00	01	02	Head Office -Elunda	02	00	02	Ndola	03	01	02
				Chingola & Chingola Prestige	02	03	03				
Zambia National Commercial	01			Chipata	02	11	04	Stanbic Bank Zambia Ltd	04		
Head Office	01	00	01	Choma	02	12	05	Head Office	04	00	00
International Banking	01	00	02	Kabwe	02	09	06	Lusaka	04	00	02
Lusaka Business Centre	01	00	03	Kafue	02	34	07	Lusaka Industrial	04	00	07
Kawambwa	01	21	04	Lusaka - Kamwala	02	00	08	Mkushi	04	23	08
Petauke	01	43	05	Kitwe Business Centre	02	02	09	Ndola Main	04	01	03
Mfuwe	01	26	06	Kitwe Chimwemwe	02	02	10	Ndola South	04	01	05
Human Resources	01	00	07	Kapiri Mposhi	02	24	11	Kitwe	04	02	06
Chisamba	01	45	08	Livingstone & Livingstone Prestige	02	10	12	Chingola	04	03	09
Mkushi	01	23	09	Luanshya	02	07	13	Arcades	04	00	10
ZACC	01	00	16	Lusaka Northend	02	00	14	Matero	04	00	11
Kitwe Clearing Centre	01	02	17	Lusaka - Matero	02	00	15	Solwezi	04	28	12
Treasury	01	00	18	Lusaka Business Centre	02	00	16	Mazabuka	04	36	13
Cairo Business Centre	01	00	40	Lusaka Longacres & Prestige	02	00	17	Mufulira	04	05	14
Lusaka North end	01	00	41	Chilenje	02	00	18	Mulungushi	04	00	15
Ndola Business Centre	01	01	42	Lusaka - Industrial	02	00	19	Chipata	04	11	16
Mufulira	01	05	43	Mansa	02	19	20	Livingstone	04	10	17
Livingstone	01	10	44	Mazabuka	02	36	21				
Kitwe Obote	01	02	45	Mfuwe	02	26	22	Standard Chartered Bank Zambia Plc	06		
Kabwe	01	09	46	Mufulira	02	05	23	Customer Services	06	00	02
Mazabuka	01	36	47	Monze	02	37	24	Financial Control	06	00	11
Mansa	01	19	48	Ndola Business Centre	02	01	25	Kasama	06	08	13
Chingola	01	03	49	University of Zambia Lusaka	02	00	26	Kabulonga	06	00	14
Govt Business Centre	01	00	50	Kalomo	02	41	27	Cross Roads	06	00	15
Mongu	01	31	51	Katete	02	49	28	Lusaka Main	06	00	17
Lusaka Centre	01	00	52	Solwezi	02	28	29	Livingstone	06	10	18
Lusaka Kwacha	01	00	53	Petauke	02	43	30	Mazabuka	06	36	19
Ndola West	01	01	54	Lundazi	02	25	31	Ndola South	06	01	20
Debt Recovery	01	00	55	Kasama	02	08	32	Zambia Way	06	02	28
Kitwe Industrial	01	02	56	Lusaka - Soweto	02	00	33	Manda Hill	06	00	30
Monze	01	37	57	Mumbwa	02	53	34	Luanshya	06	07	32
Kafue	01	34	58	Mongu	02	31	35	Chingola	06	03	36
Choma	01	12	59	Lusaka Chelston & Airport Agency	02	00	36	Choma	06	12	37
Chipata	01	11	60	Chongwe	02	46	37	Mongu	06	31	48
Kapiri Mposhi	01	24	61	Mkushi	02	23	38	North end	06	00	43
Kasama	01	08	62	Ndola Operations Processing Centre	02	01	39	Chillilabombwe	06	04	44
Luanshya	01	07	63	Nakonde	02	15	40	Buteko	06	01	71
Ndola Industrial	01	01	64	Kitwe Parklands Center	02	02	41	Solwezi	06	28	16
Mpika	01	18	65	Chirundu	02	35	42				
Lusaka Premium House	01	00	66	Kabwata	02	00	43	Indo Zambia Bank Ltd	09		
Lusaka Civic Centre	01	00	67	Lusaka - Chawama	02	00	44	Head Office	09	00	00
Solwezi	01	28	68	Mpika	02	18	45	Lusaka Main	09	00	01
Siavonga	01	38	69	Ndola - Masala	02	01	46	Chilanga	09	00	03
Maamba	01	40	70	Chambishi	02	52	47	Kamwala	09	00	04
Lundazi	01	25	71	Kalulushi	02	06	48	North end	09	00	05
Namwala	01	33	72	Lusaka Operations	02	00	50	Kabwe	09	09	06
Avondale	01	00	73	Mbala	02	14	51	Ndola	09	01	07
Lusaka City Market	01	00	74	Kitwe Operations Processing Centre	02	02	52	Kitwe	09	02	08
North mead	01	00	75	Chillilabombwe	02	04	53	Chingola	09	03	09
Manda Hill	01	00	78	Lusaka Kabelenga	02	00	54	Livingstone	09	10	10
Itezhi-Tezhi	01	47	79	Elunda Premium Banking Centre	02	00	55	Lusaka Industrial	09	00	11
Senanga	01	51	81	Manda Hill	02	00	49	Chipata	09	11	12
Chirundu	01	35	82					Chawama	09	00	13
Xapit	01	00	83								
Government Complex	01	00	84								
Woodlands	01	00	85								

BANK	Bank	Area	Branch
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Finance Bank Zambia Ltd	11		
Head Office	11	00	00
Lusaka Corporate	11	00	01
Ndola Corporate	11	01	02
Kitwe	11	02	03
Kasama	11	08	04
Choma	11	12	05
Longacres	11	00	06
Kamwala	11	00	07
Chipata	11	11	08
Arcades	11	00	09
Kalomo	11	41	10
Serenje	11	22	11
Samfya	11	20	12
Chirundu	11	35	14
Sesheke	11	32	17
Mwinilunga	11	27	18
Kabompo	11	29	19
Nakonde	11	15	20
Mbala	11	14	21
Solwezi	11	28	22
Livingstone	11	10	23
Monze	11	37	24
Kabwe	11	09	25
Mpika	11	18	26
Isoka	11	16	27
Chinsali	11	17	28
Mpulungu	11	13	29
Kaoma	11	44	30
Chingola	11	03	15
Katete	11	11	16
Mufulira	11	05	13
Luanshya	11	07	31
Down Town	11	00	32
Industrial	11	00	33
Kasumbalesa	11	04	34

Cavmont Capital Bank Ltd	13		
Head Office	13	00	00
Lusaka Square	13	00	01
Lusaka South end	13	00	02
Ndola	13	01	03
Chingola	13	03	04
Mbala	13	14	05
Mpulungu	13	13	06
Kitwe	13	02	07
Kalingalinga	13	00	09
Corporate	13	00	10
Mansa	13	19	11
Garden	13	00	12
Kasama	13	08	13
Chipata	13	11	14
Solwezi	13	28	15
Mufumbwe	13	54	16
Makumbi	13	00	17

BANK	Bank	Area	Branch
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Intermarket Banking Corporation (Zambia) Ltd	15		
Head Office	15	00	00
Lusaka	15	00	01
Kitwe	15	02	02
Independence Avenue	15	00	03

Investrust Bank Plc	17		
Lusaka	17	00	01
Kitwe	17	02	02
Chipata	17	11	03
Luangwa	17	11	04
Arcades	17	00	05
Savings Center	17	00	06
Chililabombwe	17	04	07
Solwezi	17	28	08
Lumwana	17	48	09
Livingstone	17	10	10
Odys Branch	17	00	11
Lusaka Industrial Branch	17	00	12

The United Bank of Zambia Limited	18		
Lusaka	18	00	01
Kitwe	18	02	02

Bank Of China (Zambia) Ltd	19		
Lusaka	19	00	01

African Banking Corporation Zambia Ltd	20		
Head Office	20	00	00
Pyramid Plaza	20	00	01

First National Bank Zambia Limited	26		
Commercial Suite Lusaka	26	00	01
Industrial Branch	26	00	02
Ndola Branch	26	01	03
Head Office Lusaka	26	00	05
Kitwe	26	02	12
Mazabuka	26	36	13

International Commercial Bank Zambia Limited	28		
Head Office	28	00	00
Lusaka Main Branch	28	00	01

BANK	Bank	Area	Branch
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First Alliance Bank Zambia	34		
Lusaka Main	34	00	01
Ndola	34	01	03
Kitwe	34	02	04
Lusaka Head Office	34	00	05

Access Bank Zambia	35		
Head Office	35	00	00
Northend	35	00	01
Longacres	35	00	02
Arcades	35	00	03

Ecobank Zambia Limited	36		
Head Office	36	00	01
Thabo Mbeki	36	00	02
Cairo Road	36	00	03
Woodlands	36	00	04
Kitwe	36	02	05

United Bank For Africa	37		
Head Office	37	00	99
Head Office Branch	37	00	01
Kamwala	37	00	02
Cairo	37	00	03

Addendum 13: Handling of funds transfer payments in non-liquid currencies

To ensure that WorldLink Payment Services continues to offer the highest quality service to our clients, we regularly review our operational practices. As part of this continuous effort to improve, we have recently reviewed our practices in relation to the handling of foreign exchange (FX) transactions for some currencies where there are market or liquidity restrictions.

In order to maximize efficiencies and reduce potential risk to our clients we have decided upon the following amendments to our processes:

Rejection/Repair of Currency Payment Instruction

Upon notification that WorldLink requires amending instructions in order to execute a previously advised payment instruction all clients will have 9 business days from notification of the same to provide full and correct amending details. If no amending details are provided by the 10th business day, the instruction will be deemed null and void and the FX contract cancelled.

Upon processing of a payment cancellation CitiDirect clients will no longer be able to view an available balance on the CitiDirect system in respect of a rejected or repaired item. CitiDirect clients will be notified of the rejection / repair and will be required to provide full amending details as per the timeline above by MIFT instruction to WorldLink. WorldLink will re-effect the transaction upon receipt of valid amending instructions. In the event that amending instructions are not received by the 10th business day, the instruction will be null and void and the FX contract cancelled.

For File and SWIFT clients the process to obtain a refund in respect of a cancelled instruction remains the same as exists today. For CitiDirect clients this process will change. Once the instruction and FX contract has been cancelled the full funding amount will sit on the WorldLink omnibus account and CitiDirect clients will be required to perform a due customer adjustment on the CitiDirect system in order to process a refund of the funding amount. All clients will receive notification of the available amount for refund in respect of the cancelled payment instruction.

Return of Currency Payment Instruction

Upon receipt of a returned payment instruction from a third-party bank or counterparty, WorldLink immediately processes a reversal of the original FX contract at the prevailing market rate and make the returned payment available in the original funding currency for client refund.

The process to complete a refund to your account in respect of a returned item is the same as outlined above for rejected or repaired items.

By adopting the above measures WorldLink expects to improve overall efficiencies in relation to the processing of currency payment instructions and reduce exposure to Foreign Exchange rate fluctuation in the market.

List of Non-Liquid Currencies

Code	Currency
ALL	Albania Lek
AMD	Armenia Dram
AOA	Angola Kwanza
BAM	Bosnia & Herzegovina Convertible Mark
BIF	Burundi Franc
BMD	Bermudian Dollar
BOB	Bolivian Boliviano
BRL	Brazilian Real
BTN	Bhutan Ngultrum
BYR	Belarus Ruble
CLP	Chilean Peso
CNY / RMB	Chinese Renminbi
COP	Colombian Peso
CVE	Cape Verde Escudo
DJF	Djibouti Franc
ERN	Eritrea Nakfa
GEL	Georgia Lari
GMD	Gambian Dalasi
GNF	Guinea Republic Franc
HNL	Honduran Lempira
HTG	Haitian Gourde
KHR	Cambodia Riel
KMF	Comoros Franc
KRW	Korean Won

Code	Currency
LAK	Laos Kip
LSL	Lesotho Malati
MDL	Moldavian Leu
MGA	Madagascar Malagasy Ariary
MKD	Macedonia Denar
MNT	Mongolian Tugrik
MRO	Mauritania Oguiya
MVR	Maldives Rufiyaa
MZN	Mozambique Metical
NAD	Namibia Dollar
NIO	Nicaragua Cordoba
NPR	Nepal Rupee
PYG	Paraguayan Guarani
RON	Romanian Leu
RSD	Serbian Dinar
SCR	Seychelles Rupee
SLL	Sierra Leone Leone
SRD	Suriname Dollar
SZL	Swaziland Lilangeni
TWD	Taiwan Dollar
UAH	Ukraine Hryvnia
UZS	Uzbekistan Sum
XPF	Central Pacific Franc

Addendum 14 – Currencies and their Decimal Places

List of Currencies that do not have decimal places:

Code	Currency
BIF	Burundi Franc
BYR	Belarus Ruble
CLP	Chilean Peso
DJF	Djibouti Franc
GYD	Guyana Dollar
GNF	Guinea Republic Franc
HUF	Hungarian Forint
IDR	Indonesian Rupiah
JPY	Japanese Yen
KMF	Comoros Franc
KRW	Korean Won
PYG	Paraguayan Guarani
RWF	Rwanda Franc
TWD	Taiwan New Dollar
UGX	Uganda Shilling
VND	Vietnam Dong
VUV	Vanuatu Vatu
XAF	CFA Franc BEAC
XOF	CFA Franc BCEAO
XPF	Central Pacific Franc

List of Currencies that have 3 decimal places:

Code	Currency
BHD	Bahraini Dinar
JOD	Jordanian Dinar
KWD	Kuwaiti Dinar
OMR	Omani Rial
TND	Tunisian Dinar

Currencies that have 2 decimal places:

All other currencies that WorldLink supports have two decimal places.

Addendum 15 - Lifting Fees Information

Country		Book to Book				Local (In country) Charges				Cross Border (Out of Country) Charges			
		Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes
Australia	AUD	10.00	10.00	10.00	-	19.00	19.00	19.00	-	35.00	35.00	35.00	-
Canada	CAD	-	-	-	-	-	10.00	-	-	-	10.00	-	-
Denmark	DKK	20.00	20.00	20.00	-	50.00	50.00	50.00	-	50.00	50.00	50.00	-
Euro-EMU	EUR	-	-	-	-	-	-	-	-	-	-	-	-
Automated 2.50 Repaired 10.00 Manual 30.00*													
Great Britain	GBP	-	-	-	-	-	-	-	-	-	-	-	-
Book to Book: Automated 1.40 Manual 12.00 Repaired 2.90; Domestic: Automated 4.40 Manual 15.00 Repaired 5.90 Wire Receipts 4.40													
Hong Kong	HKD	-	-	-	-	100.00	100.00	100.00	-	100.00	100.00	100.00	-
In addition there are third party bank charges.													
Japan	JPY	1,000	1,000	1,000	-	0.025%	0.025%	0.025%	Min=2,500, Max=100,000	0.025%	0.025%	0.025%	Min=2,500, Max=100,000
Most Third Party banks charge 1/20% (min 2,500.00)													
Mexico	MXN	-	-	-	-	4.60	-	-	4.00+15%tax	-	USD 17.25	-	USD 15.00+15%tax
Morocco	MAD	-	-	-	-	12.50	12.50	12.50	VAT7%=13.38	1.50%	1.50%	1.50%	7% VAT
New Zealand	NZD	20.00	12.00	12.00	-	27.00	27.00	27.00	-	35.00	35.00	35.00	-
Norway	NOK	20.00	20.00	20.00	-	50.00	50.00	50.00	-	50.00	50.00	50.00	-
In addition there are third party charges for other Norwegian banks (50.00) or foreign bene banks (100.00). The charge for forwarding a payment is 50.00.													
Singapore	SGD	-	-	-	-	-	-	-	-	-	-	-	-
There are only third party bank charges.													
South Africa	ZAR	4.40	4.40	4.40	-	55.00	0.30%	0.30%	Min=60 Max=250	88.00	88.00	88.00	-
Sweden	SEK	26.00	26.00	26.00	-	26.00	26.00	26.00	-	26.00	26.00	26.00	-
Switzerland	CHF	-	-	-	-	-	-	-	-	-	-	-	-
There are only third party bank charges.													
Tunisia	TND	-	-	-	-	0.20%	0.20%	0.20%	Min=12.29 Max=122.86	0.20%	0.20%	0.20%	Min=12.29 Max=122.86 Cable Charge=24.57
Tunisia applies USD 10.00 to the system and then converts to TND													
Bahrain	BHD	1-499.99=8.00; 500-999=9.00; 1000-9999=10.00; >10,000=10% (Max 20)				1-499.99=8.00; 500-999=9.00; 1000-9999=10.00; >10,000=10% (Max 20)				1-499.99=8.00; 500-999=9.00; 1000-9999=10.00; >10,000=10% (Max 20)			
Brunei	BND	-	-	-	-	15.00	15.00	15.00	-	>1,000=60 <1,000=50	>1,000=60 <1,000=50	>1,000=60 <1,000=50	>1,000= 40.00 for ASEAN, <1,000= 30.00 for ASEAN.
Fiji Islands	FJD	10.00	10.00	25.00	-	15.00	15.00	25.00	SWIFT=20.00	-	-	-	-
India	INR	-	-	-	-	0.25%	0.25%	0.25%	Min=250 Max=2,500	-	-	-	-
For DAOs 0.25% (min 350 max 2,500)													
Indonesia	IDR	-	-	-	-	<IDR 500 million- 15,000.00(if manual), or 7,500.00(EB), >IDR 500million- 50,000.00(if manual), or 25,000.00(EB).			Incoming- no charge. Outgoing- no FX USD 20.00(telex fee), 1/8% (min USD 5.00, max USD 300), FX USD 20.00(telex fee), USD 10.00(Manual), USD 5.00(EB).				
Kenya	KES	-	-	-	-	0.25% min. KES 1000 max KES 2750+ postage KES 2000			-	0.25% min. KES 1000 max KES 2750+ telex KES 1500	US\$20.00	-	-
Kuwait	KWD	2.00	2.00	-	-	5.00+2.00	-	-	2.00is the outward remit charge	13.00	-	-	-

*Some country specific lifting fees may also apply

Country		Book to Book				Local (In country) Charges				Cross Border (Out of Country) Charges			
		Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes
Oman	OMR	-	-	-	-	5.00	5.00	5.00	-	10.00	10.00	10.00	-
Philippines	PHP	-	-	-	-	PDDTS (Philippine Domestic Dollar Transfer)-USD 5.00; Peso Netting (batch mode) (PHP50.00), RTGS(Real time Gross Settlement) (PHP500.00).			-	1/4 of 1%	1/4 of 1%	1/4 of 1%	Max 7,000.00In addition 200 cable/DST if applicable (PO30 @200.00)
Saudi Arabia	SAR	-	-	-	-	15.00	25.00	25.00	-	120.00	120.00	120.00	-
Thailand	THB	Resident acct to resident acct no charge; resident acct to non-resident acct 300 cable +1/8% commission in lieu of exchange rate; non-resident acct to resident acct 200				For RTGS Sender will be charged 500 and the receiver will be charged 100, if it is to upcountry area additional charge 0.10% (max 750)				0.13%	0.13%	0.00	300.00 cable charge
Turkey	TRY	-	-	-	-	-	-	-	-	15.00	-	-	In euro pmts only, receiving bank's charge.
Effective January 1, 2005 TRL will convert to TRY													
United Arab Emirates	AED	-	-	-	-	50.00	70.00	70.00	-	50.00	-	-	-
Argentina	ARS	-	-	-	-	-	-	-	-	-	-	-	-
No fee is deducted from the transaction – only manager checks (35.00) which are debited monthly.													
Bahamas	BSD	10.00	10.00	10.00	-	10.00	10.00	10.00	-	-	-	-	-
Cross Border Payments are not allowed.													
Bangladesh	BDT	-	-	-	-	300.00	300.00	300.00	15%VAT, Courier=100	SWIFT/Telex=0.05%(min 500+VAT15%+500) or Draft=0.3%(min 500+VAT 15%)			
Barbados	BBD	-	-	-	Incoming credit- no charge incoming debit-10.00	10.00	10.00	10.00	-	60.00	60.00	60.00	Payments are subject to external control and BBD is not allowed outside the country
Belize	BZD	16.20	16.20	16.20	-	16.20	16.20	16.20	-	-	-	-	-
Cross Border Payments are not allowed.													
Bolivia	BOB	-	-	-	-	-	USD 10	-	-	Incoming- USD 25.00, Outgoing-0.48%	-	-	-
Botswana	BWP	0.30%	0.30%	0.30%	Min 80.00, Max 300.00	0.30%	0.30%	0.30%	Min 65.00, Max 275.00	0.30%	0.30%	0.30%	Min 80.00, Max 330.00
Bulgaria	BGN	-	-	-	-	USD 4	USD 4	USD 4	-	-	-	-	-
Cayman Islands	KYD	-	-	-	-	10.00	-	-	-	25.00	-	-	-
West African States – Senegal Only	XOF	-	-	-	-	1091	1091	1091	-	-	-	-	Correspondent Charge
West African States – excluding Senegal	XOF	-	-	-	-	3500	3500	3500	-	-	-	-	-
Central African States	XAF	-	-	-	-	3,000.00	-	-	Plus VAT (18.7%)	1.00%	-	-	-
Chile	CLP	-	-	-	-	-	-	-	-	-	-	-	-
Costa Rica	CRC	USD 10	-	-	-	USD 10	-	-	-	-	-	-	-
Croatia	HRK	1.50%	0.00	0.00	Min EUR10, Max EUR100	1.50%	-	-	Min EUR10, Max EUR100	1.50%	-	-	Min EUR10, Max EUR100
Czech Republic	CZK	-	-	-	-	50.00	50.00	50.00	-	600.00	600.00	600.00	-

Country		Book to Book				Local (In country) Charges				Cross Border (Out of Country) Charges			
		Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes
Eastern Caribbean	XCD	10.00	10.00	10.00	-	10.00	10.00	10.00	-	50.00	50.00	50.00	-
Egypt	EGP	-	-	-	-	0.20%	0.20%	0.20%	Min 5, Max100	-	-	-	-
Estonia	EUR	30.00	30.00	30.00	-	60.00	60.00	60.00	-	60.00	60.00	60.00	-
Guatemala	GTQ	200.00	-	-	-	40.00	-	-	-	200.00	-	-	-
Hungary	HUF	-	-	-	-	25.00	-	25.00	-	25.00	-	25.00	-
Israel	ILS	12.00	12.00	12.00	-	12.00	12.00	12.00	-	-	-	-	FCY entering country \$40.00, FCY leaving \$25.00
Jamaica	JMD	USD 10	USD 10	USD 10	GC tax 15%	USD 20	USD 20	USD 20	GC tax 15%	USD 20	USD 20	USD 20	GC tax 15%
GC= General Consumption; USD then converted, managers check=USD 3.50													
Jordan	JOD	-	-	-	-	3.00	3.00	3.00	-	-	-	-	Don't effect cross border
Latvia	EUR	1.00	1.00	1.00	-	3.00	3.00	3.00	-	3.00	3.00	3.00	-
Lebanon	LBP	-	-	-	-	15,000.00	15,000.00	15,000.00	-	-	-	-	-
Lithuania	LTL	10.00	10.00	10.00	-	15.00	15.00	15.00	-	-	-	-	-
Macau	MOP	-	-	-	-	100	100	100	-	-	-	-	-
In addition there will third party bank charges													
Madagascar	MGF	5,000.00	5,000.00	5,000.00	VAT 20%	10,000.00	10,000.00	10,000.00	VAT 20%	-	-	-	-
Malawi	MWK	-	-	-	-	1.00%	1.00%	1.00%	Min 350 Max1,650	1.00%	1.00%	1.00%	Min 350 Max 1,650
Mauritius	MUR	100.00	100.00	100.00	-	100.00	100.00	100.00	-	100.00	100.00	100.00	-
Enquiry/ Investigation Charge 300.00													
Netherlands Antilles	ANG	2.10	2.10	-	-	3.15+3.00	3.15	-	-	-	-	-	US bank= 15.75+28.35+54; Euro Bank = 15.75+28.35+min euro 12.50.
Papua New Guinea	PGK	-	-	-	-	30.00	30.00	30.00	-	30.00	30.00	30.00	N/A for LCY
Peru	PEN	-	-	-	-	<5,000USD or S/.15,000= Via local ACH 5USD +CCE Cost (Bank agreements for no CCE charge- Continental, Sudamericano, Interamerican de Finanzas, Boston, Comercio)=3.50; other location 0.50% min 17.50 max 350; Exclusive location (only one bank present)= 1.50% min 35 max 1050). >5,000USD or S/.15,000 = Via Central Bank 8USD.				0.13%	0.13%	0.13%	Min USD 30.00 Max USD 100.00
Poland	PLN	43.00	40.00	40.00	-	43.00	40.00	40.00	-	43.00	40.00	40.00	-
Qatar	QAR	-	-	-	-	30.00	30.00	30.00	-	-	-	-	-
Russia	RUB	-	-	-	-	6.00	-	-	-	-	-	-	-
Salmon Islands	SBD	-	-	-	-	-	50.00	-	-	50.00	-	-	-
Non STP repaired= EUR 5.00, Manual=EUR 30.00													
Sri Lanka	LKR	-	-	-	-	1,750.00	1,750.00	1,750.00	Third party charge	1,750.00	1,750.00	1,750.00	Third party charge
Tanzania	TZS	-	-	-	-	10,000.00	10,000.00	10,000.00	-	0.25%	0.25%	0.25%	Min 0.25% Max USD700.00
Tonga	TOP	-	5.00	-	-	-	15.00	-	-	<10,000= 15 >10,000= 11	-	-	-
Trinidad and Tobago	TTD	-	-	-	-	11.50-structured; 15.00unstructured	-	-	-	61.75-structured; 72.00-unstructured	-	-	-

Country		Book to Book				Local (In country) Charges				Cross Border (Out of Country) Charges			
		Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes	Charge Our	Charge Bene	Charge Bene/Sha	Notes
Vanuatu	VUV	-	800.00	-	-	-	3,000.00	-	-	0.25%	-	-	Min 2,500.00 Max 15,000.00

Addendum 16 - U.S. Regulation: Dodd-Frank Act, Section 1073

Clients who make WorldLink payments initiated by consumers whose accounts are located within the United States are required to comply with new requirements under the Dodd-Frank Wall Street Reform and Consumer Protection Act, Section 1073 ("DFA S1073"), a U.S. regulation focused on consumer remittances, by 2013.

New code word required:

In anticipation of DFA S1073 and to prepare clients to build the appropriate traceability of cross-border wire transfers, you are required to include a new code word in the payment instruction **when applicable**. We request that you include this code word only after confirming eligibility for the program with your internal counsel and local client sales representation.

If you confirm that you process payments that are subject to these new DFA S1073 regulatory obligations, WorldLink requires such clients to provide the following code word for each consumer-initiated funds transfer:

/CCT/

SWIFT and File payment instructions:

For transactions meeting the conditions above, the /CCT/ code word should be included in the first available line of **Field 72** of your payment instruction. The code word cannot be followed by any text.

CitiDirect payment instructions:

CitiDirect users should use the "**Bank Details Sub Form**" on the payment initiation screen to include the code word in payment instructions. In this sub form, you should select from a list of code words, in order to fill the related text box. The code word to select is /CCT/.

Background information

The Dodd-Frank Wall Street Reform and Consumer Protection Act ("the Act") is a new U.S. regulation passed in 2010. Section 1073 of the Act mandated new protections for consumers who send remittance transfers from the United States to beneficiaries outside of the United States. The Final Rule implementing Section 1073 of the Act was formally published in February 2012 as an amendment to U.S. "Regulation E". The Final Rule was released by the Consumer Financial Protection Bureau (CFPB), a new U.S. federal agency also founded under the Act and charged with primary responsibility for regulating consumer protection with regard to financial products and services in the United States.

Remittance Transfer Providers (RTPs) – defined as institutions that provide remittance transfer services in the normal course of business – must be compliant with the new rule by 2013. The original effective date of February 7, 2013 has recently been postponed with a new effective date anticipated for some time in the second quarter of 2013.

In order to comply with the new requirements, RTPs must present prescriptive up-front disclosures to consumers initiating cross-border remittances including:

- Fees (both those fees charged directly by the RTP and any fees charged by the intermediary banks all the way through to the beneficiary's bank)
- Delivery date/funds availability to the beneficiary
- FX rates
- Taxes applied to the transaction
- Disclosures in English, and, in some cases, in other languages

In many cases, these disclosures must be exact and estimates are not permissible.

RTPs are also subject to the following cancellation and error resolution requirements:

- A sender may cancel a remittance transfer within 30 minutes of making payment.
- A sender may notify an RTP verbally or in writing of an error up to 180 days of the "promised date of delivery".
- RTP must determine whether an error occurred within 90 days of receiving the sender's notice and resolve the sender's concern within 3 business days of completing the investigation.
- In the case of certain types of errors, the RTP will be required to refund the total amount paid for a transfer at no cost to the sender.

SWIFT User Handbook Impact and Practice

In order to support global recognition of wires that fall under these new U.S. regulatory requirements, as well as support internal tracking, a number of communication/messaging standards are being introduced.

The SWIFT Payments Maintenance Working Group (PMWG) is considering the inclusion in the SWIFT User Handbook (UHB) of a specific code for field 26T of the MT 103 to identify payments that are within the scope for these requirements under the Dodd-Frank Act.

At this time, WorldLink Payment Services does not advise clients to use any DFA S1073-related code word in field 26T. WorldLink Payment Services will receive your instruction and re-format MT103 payment instruction to use field 26T or keep it in field 72. The code word will be moved to field 26T if our team has confirmed that the local market will be able to accept information provided in this field. **In some markets, WorldLink Payment Services will remove the Dodd-Frank code word from the payment instruction if it is deemed that the local clearing system and/or local banks cannot handle the code word appropriately.** In such cases, however, the code word will be maintained for internal record-keeping purposes.

Reference Booklet Version Control

Below is a list of the latest changes made to the booklet:

Funds Transfer Updates	
BRL - Brazilian Real	Funds Transfer formatting sample for BRL payments have been amended to reflect the correct placement of the 'Agency Code' in the payment instruction.
DZD - Algerian Dinar	For DZD payment purchases of capital transactions need to be identified as such within the settlement instructions.
GBP - U.K. Pound Sterling	The Funds Transfer Clearing section for GBP has been updated in order to clarify when to use an IBAN and when to use a BBAN.
GTQ - Guatemalan Quetzal	IBAN is being introduced in Guatemala from July 1, 2014 - please refer to the IBAN example table for detail on IBAN format.
JOD - Jordanian Dinar	The use of IBAN is now mandatory - please refer to the IBAN example table for detail on IBAN format.
MAD - Moroccan Dirham	MAD has been added to the Same Day / Next Day Cut-off table.
MNT - Mongolian Tugrik	It should be noted that MNT Funds Transfers must only be sent to an MNT denominated account.
MYR - Malaysian Ringgit	Detail of local rules and regulations have been updated – please refer to the Funds Transfer Clearing section for information
PKR - Pakistani Rupee	A footnote has been added in the currency listing to reflect that PKR Funds Transfers cannot be sent outside of Pakistan.
QAR - Qatari Rial	The use of IBAN is now mandatory - please refer to the IBAN example table for detail on IBAN format.
XAF - Central African States CFA Franc BEAC	The mandatory requirement for XAF payments is to include a 23 digit BBAN/RIB account number, however a full 27 digit IBAN is highly recommended.
ZAR - South African Rand	Requirements when making CNY payments have been clarified - Please refer to the 'Funds Transfer Clearing' section for further information.

ACH Updates	
EUR - Euro	Euro ACH is no longer available - WorldLink SEPA Credit Transfers can be used.
HUF - Hungarian Forint	HUF has been added as an ACH currency - please refer to the ACH processing schedule for details.
PLN - Polish Zloty	The clearing limit for PLN ACH payments has been amended to PLN 10,000,000,000,000,000.

Remote Check Updates	
KWD - Kuwaiti Dinar	Please note that the presentation period for KWD Remote Checks is 6 months from the date of issue. Furthermore, a stop can only be placed by the drawer if the check has been lost.

Funding / Remittance Updates	
CAD – Canadian Dollar	The SWIFT / BIC Code has been updated for the WorldLink funding account.
EUR – Finland Euro	The WorldLink funding account number has been amended. The WorldLink remittance account numbers for these currencies have been updated to reflect IBAN.
Various:	The WorldLink remittance account numbers for these funding currencies have been updated to reflect IBAN: CHF – Swiss Franc, CZK – Czech Koruna, EUR – Malta Euro, ILS – Israeli Shekel, JOD – Jordanian Dinar and TRY - Turkish Lira