

## Transferring Funds

### For Citi International Personal Bank clients who hold an Account with Citibank Europe plc, UK Branch.

For maximum flexibility, funds in a number of currencies can be transferred to your account in several ways. Citi International Personal Bank will not levy any charges against funds transfers received into your account, however, please note that the Citi IPB Reference Exchange Rate will apply to transactions across currencies.

A Citibank Global Transfer (“**CGT**”) allows you to send funds instantly between your Citibank accounts in over 20 countries worldwide, transaction fee-free. Transfers can also be made across currencies without charge when the currency of the destination account is the same. Limits may apply. CGTs can be carried out via Citi Online or your Relationship Manager.

Another way to transfer money into or out of your Citi International Personal Bank account is through the international funds transfer network, SWIFT. The SWIFT payment method can be used to transfer funds in all of the currencies listed below and overleaf. Charges apply for SWIFT transfers. SWIFT payments can be made via Citi Online or your Relationship Manager.

Single Euro Payments Area (“**SEPA**”) is a payment method designed to make Euro payments to participating countries quickly, safely and without charge. You can use this funds transfer method to transfer Euros to and from bank accounts in the European Economic Area (“**EEA**”)\* at no cost. SEPA payments can be made via Citi Online or your Relationship Manager.

Faster Payments allows you to make transaction fee free-free payments to beneficiaries in the UK with payments credited the same day and usually within a few hours. You can make a Faster Payment online via Citi Online although there are payment limits with this service.

### Transferring funds into your account

Currency	Intermediary Bank	Citibank Correspondent Bank Details
Sterling from abroad	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	N/A
US Dollar	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., New York, 399 Park Avenue, New York, NY 10043, USA SWIFT/BIC: CITIUS33, ABA: 021000089 Account number: 10990765
Euro	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	N/A

CHAPS Faster Payments allows you to make transaction fee-free payments to beneficiaries in the UK with payments credited the same day and usually within a few hours. You can make a Faster Payment online via Citi Online although there are payment limits with this service.

### How to transfer funds into your account

To make sure your funds are transferred quickly and easily into your account, you should provide the following information to the bank making the transfer.

<b>Intermediary Bank Name:</b>	Citibank NA LONDON
<b>Intermediary Bank SWIFT/BIC:</b>	CITIGB2L
<b>Beneficiary Bank*:</b>	CEPLC Personal Banking
<b>Beneficiary Bank SWIFT/BIC:</b>	CITIGB2LIPP
<b>Beneficiary Name:</b>	Your name
<b>Beneficiary Account:</b>	Your 8 digit account number

\* “CEPLC Personal Banking” is the name of the account maintained by Citi International Personal Bank operating through Citibank Europe plc, UK Branch.

An International Bank Account Number (“**IBAN**”) is only required for SEPA payments in Euros, please ensure that you use the IBAN number quoted in this leaflet. If you require an IBAN for another currency or payment type then please contact your Relationship Manager.

On occasion, the bank transferring the funds may request the correspondent bank’s details. The correspondent bank’s details are listed below and overleaf and if requested, should be provided to avoid any delay or rejection of the funds transfer.

\*EEA countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

## Transferring funds into your account (continued)

Currency	Intermediary Bank	Citibank Correspondent Bank Details
Arab Emirates Dirham	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., P.O. Box 749, Dubai City, U.A.E SWIFT/BIC: CITIAEAD
Australian Dollar	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., Sydney SWIFT/BIC: CITIAU2X
Canadian Dollar	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Toronto Dominion Bank Canada SWIFT/BIC: TDOMCATTOR Account number: 0360-01-2329189
Czech Koruna	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank Europe Limited, Prague, Czech Republic Prague SWIFT/BIC: CITICZPX
Danish Kroner	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Nordea Bank Danmark A/S SWIFT/BIC: NDEADKKK
Hong Kong Dollar	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., Hong Kong SWIFT/BIC: CITIHKHX
Hungarian Forint	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank Europe Limited, Budapest, Hungary SWIFT/BIC: CITIHUHX
Japanese Yen	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., Tokyo, 2-1 Ohtemachi, 2-Chome, Chiyoda-Ku Tokyo, Japan SWIFT/BIC: CITIJPJT
New Zealand Dollar	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., Auckland SWIFT/BIC: CITINZ2X
Norwegian Krone	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Den Norske Bank (DNB NOR BANK, ASA), 21 Stranden, Oslo, Norway SWIFT/BIC: DNBANOKK
Polish Zloty	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank Poland, S A Warsaw, Poland SWIFT/BIC: CITIPLPX
Romanian Lei	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank Europe Limited, Bucharest, Romania SWIFT/BIC: CITIROBU
Russian Ruble	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	ZAO Citibank Russia SWIFT/BIC: CITIRUMX
South African Rand	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., Johannesburg SWIFT/BIC: CITIZAJX
Swedish Krona	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Svenska Handelsbanken AB [Pub], S 103 28, Stockholm SWIFT/BIC: HANDSESS
Swiss Franc	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	UBS AG Zurich SWIFT/BIC: UBSWCHZH80A
Turkish Lira	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank, A.S. Istanbul SWIFT/BIC: CITITRIX

## SEPA (€), Faster Payments (£) and CHAPS (£)

Currency	Beneficiary Details	Payment Reference	Correspondent bank details
<b>SEPA:</b> Euro	IBAN: GB78CITI18500811611941	Your name and your 8 digit account number	NA
<b>Faster Payments:</b> Sterling	Citibank Europe plc, UK Branch Sort code 08-30-01	Your name and your 8 digit account number	NA
<b>CHAPS:</b> Sterling	Sort code: 18-50-08	Your name and your 8 digit account number	NA

### How to transfer funds out of your account

When you want to make a payment out of your account you will need to give us certain details about the beneficiary and the beneficiary's account (including the beneficiary's bank). The details we need will depend on the payment type. There are different types of payment which can be used to transfer funds out of your account, and more details about each are set out in the table below.

Type of payment	General cut-off time for giving instructions to us (UK time)	Maximum execution time (All time frames for execution of payment are subject to further checks which may result in a delay)	Is it possible to arrange a payment to be executed on a future date?	Available currencies	Charge
CGT (subject to country payment limits)	Citi Online/Citi Mobile® UK App*: <b>No cut-off</b> Client Service Team: <b>16.30 GMT/BST</b>	Instant	Yes (through Relationship Manager only)	All currencies listed above	No charge
SWIFT	Citi Online/Citi Mobile® UK App*: <b>GBP: 17:30 GMT/BST</b> <b>EUR: 16:00 GMT/BST</b> <b>USD: 17:00 GMT/BST</b> For all other currencies, please speak to your Relationship Manager Client Service Team: <b>GBP: 16:30 GMT/BST</b> <b>EUR: 15:00 GMT/BST</b> <b>USD: 16:00 GMT/BST</b>	Payments in EEA currencies (other than Euro and sterling payments within the UK <sup>†</sup> ) within the EEA* will be executed by the end of the fourth Business Day following the Business Day the instruction is received. In each case, this is subject to our cut-off times. For payments being sent outside the EEA or in non-EEA currencies, execution times may be longer depending on the destination country	Yes	All currencies listed above	US\$60
SEPA	Citi Online/Citi Mobile® UK App*: <b>16:00 GMT/BST</b> Client Service Team: <b>15:00 GMT/BST</b>	For Euro transfers the end of the next Business Day following the Business Day the instruction is received (subject to our cut-off times)	Yes	Euros	No charge
Faster Payments <sup>†</sup>	Citi Online/Citi Mobile® UK App*: <b>No cut-off</b> Client Service Team: <b>17:00 GMT/BST</b>	Same day	Yes	Sterling	No charge
CHAPS <sup>†</sup>	Citi Online/Citi Mobile® UK App*: <b>No cut-off</b> Client Service Team: <b>16:30 GMT/BST</b>	Same day	Yes	Sterling	No charge

<sup>†</sup>All sterling payments made within the UK will be executed using Faster Payments or CHAPS.

\*EEA countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

<sup>†</sup>The Citi Mobile® UK App is available to download from the Apple Store and Google Play in Greece, Russia, UAE and UK.

"Citi IPB Reference Exchange Rate" means the exchange rate applied by Citi. Please contact your Relationship Manager if you would like to know full details of the actual rate that is applied.

"Business Day" means any day on which banks are open for a full range of banking transactions in London and banks are open for business in all the geographic locations required to complete the relevant transaction.

All payments are subject to fraud and compliance checks.

**Important information: Investment products are not insured by any governmental agencies, are not bank deposits, and are neither obligations of, nor guaranteed by, Citigroup, or any of its affiliates, unless otherwise stated. Investment products are subject to investment risks, including possible loss of some or all of the principal amount invested. Past performance is not indicative of future results, investments can go down as well as up.**

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