

## Transferring funds

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 Citibank exchange rates will apply to transactions across currencies.

Citibank Global Transfer (CGT) allows you to send funds instantly between your Citibank accounts in 27<sup>1</sup> different countries worldwide, free of charge. Transfers can also be made across currencies without charge. Limits may apply. CGTs can be done via your Relationship Manager, Citibank ATMs, or Citibank Online with an active Citi VISA Debit card.

Another way to transfer money into or out of your Citi International Personal Bank account is through the international funds transfer network, called 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 your Relationship Manager and Citibank Online.

Single Euro Payments Area (SEPA) is a payment method designed to make Euro payments to participating countries quickly, safely and without charge. Euro payments by SEPA can be received into your account. However, as Jersey is not a participating SEPA country, you can not transfer funds from your account using this method.

CHAPS is a payment method which enables you to make same day payments to and from bank accounts in the UK. Charges apply for all CHAPS transfers. CHAPS payments can be made via your Relationship Manager.

Bankers' Automated Clearing Services (BACS) is a payment method for Sterling payments to the United Kingdom. BACS payments take three to four working days to clear and has no charge for clients.

## How to transfer funds into your account

In some circumstances (i.e. transferring GBP or EUR), you may need to quote an International Bank Account Number (IBAN). These numbers have been listed below and overleaf, where necessary. Please only use the IBANs listed in this leaflet.

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.

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. With the exception of Sterling BACS payments, where beneficiary details are listed below, you will always need to credit the following bank:

<b>Beneficiary bank:</b>	Citibank N.A., London
<b>Bank SWIFT:</b>	CITIGB2L
<b>Further credit to:</b>	Citi IPB Jersey
<b>Beneficiary details:</b>	The account numbers are listed below and overleaf for each differing currency.
<b>Payment reference or</b>	Your name and 8 digit account
<b>Beneficiary message:</b>	number - this is important so we know which account to credit.

Please note, SWIFT code CITIJESX should not be used.

## Transferring funds into your account

Currency	Beneficiary details	Payment reference or Beneficiary message	Correspondent bank details
Sterling [from abroad]	Account number: 10402419 IBAN: GB85CITI118500810402419	Your name and your 8 digit account number	N/A
Sterling CHAPS Payment	Sort code: 18-50-08 Account number: 10402419	Your name and your 8 digit account number	N/A
Sterling in the UK via BACS	Citibank, N.A. Jersey Branch Sort code: 30-00-84 Account number: Your 8 digit account number Beneficiary name: Your name	N/A	N/A
US Dollar	Account number: 10402540	Your name and your 8 digit account number	Citibank, N.A. New York 399 Park Avenue New York NY 10043 USA - SWIFT: CITIUS33 ABA: 021000089 Account number: 10990765
Euro	IBAN: GB22CITI118500810402486	Your name and your 8 digit account number	N/A
Arab Emirates Dirham	Account number: 11962353	Your name and your 8 digit account number	Citibank, N.A. U.A.E SWIFT: CITIAEAD
Australian Dollar	Account number: 10402567	Your name and your 8 digit account number	Citibank, N.A. Sydney SWIFT: CITIAU2X
Canadian Dollar	Account number: 10402427	Your name and your 8 digit account number	Toronto Dominion Bank Canada SWIFT: TDOMCATTTOR

## Transferring funds into your account (continued)

Currency	Beneficiary details	Payment reference or Beneficiary message	Correspondent bank details
Czech Koruna	Account number: 11962388	Your name and your 8 digit account number	Citibank Europe plc Czech Republic SWIFT: CITICZPX
Danish Kroner	Account number: 10416444	Your name and your 8 digit account number	Nordea Bank Danmark A/S SWIFT: NDEADKKK
Hong Kong Dollar	Account number: 10402524	Your name and your 8 digit account number	Citibank, N.A. Hong Kong SWIFT: CITIHKHX
Israeli Shekel	Account number: 12200872	Your name and your 8 digit account number	Citibank, N.A. Tel Aviv, Israel SWIFT: CITILIT
Japanese Yen	Account number: 10402559	Your name and your 8 digit account number	Citibank, N.A. Tokyo, 2-1 Ohtemachi 2-Chome Chiyoda-Ku Tokyo, Japan SWIFT: CITIJPJT
New Zealand Dollar	Account number: 10402532	Your name and your 8 digit account number	Citibank, N.A. Auckland SWIFT: CITINZ2X
Norwegian Kroner	Account number: 10402451	Your name and your 8 digit account number	Den Norske Bank (DNB NOR BANK ASA), 21 Stranden, Oslo, Norway SWIFT: DNBANOKK
Russian Ruble	Account number: 30111810700400003069 Citibank IPB Jersey, A/c 12046733	Your name and your 8 digit account number	ZAO Citibank Russia SWIFT: CITIRUMX
South African Rand	Account number: 10402478	Your name and your 8 digit account number	Citibank, N.A. Johannesburg SWIFT: CITIZAJX
Swedish Krona	Account number: 10402508	Your name and your 8 digit account number	Svenska Handelsbanken AB [Pub] S 103 28 Stockholm SWIFT: HANDSESS
Swiss Franc	Account number: 10402443	Your name and your 8 digit account number	UBS AG Zurich SWIFT: UBSWCHZH80A
Swiss Franc via clearing	Account number: 10402443 IBAN: GB19CITI118500810402443	Your name and your 8 digit account number	N/A
Turkish Lira	Account number: 11270222	Your name and your 8 digit account number	Citibank, A.S. Istanbul SWIFT: CITITRIX
Hungarian forint	Sort code: Account number: 11621882 IBAN: GB70CITI118500811621882	Your name and your 8 digit account number	Citibank Europe plc, Budapest, Hungary SWIFT: CITIHUHX
Polish zloty	Sort code: Account number: 11621890 IBAN: GB48CITI118500811621890	Your name and your 8 digit account number	Citibank Poland, S A Warsaw, Poland SWIFT: CITIPLPX
Romanian lei	Sort code: Account number: 11621904 IBAN: GB58CITI118500811621904	Your name and your 8 digit account number	Citibank Europe plc, Bucharest, Romania SWIFT: CITIROBU

## How to transfer funds out of your account

Type of payment	Time taken for payment	Payments out of your account	Transfers can be made within	Available currencies
CGT	Instant	No charge	Selected countries <sup>2</sup>	All currencies listed in previous tables
SWIFT	1 - 2 days	US\$60	All countries	All currencies listed in previous tables
BACS	3 - 4 days	No charge	UK	Sterling
CHAPS	Same day	US\$60	UK	Sterling

Payments to Saudi Arabia and South Africa require an IBAN for the destination account.



<sup>1</sup>Correct at time of printing. Please see [www.ipb.citi.com](http://www.ipb.citi.com) or ask your Relationship Manager for a full list of countries.

<sup>2</sup>Please ask your Relationship Manager for a full list of countries.