

Transferring Funds

For Citi International Personal Bank clients who hold an Account with Citibank N.A., Jersey Branch.

Effective 31 December 2012.

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 27¹ different countries worldwide, free of charge. Transfers can also be made across currencies without charge. Limits may apply. CGTs can be carried out via your Relationship Manager 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, 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, Channel Islands, Isle of Man and Gibraltar. CHAPS payments can be made via your Relationship Manager and are free of charge.

BACS is a payment method for sterling payments to the UK, Channel Islands, Isle of Man and Gibraltar. BACS payments take three to four working days to clear and are free of charge.

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

Beneficiary bank:	Citibank N.A. London
Bank SWIFT:	CITIGB2L
Beneficiary name:	Citibank IPB Jersey
Beneficiary details:	The account numbers for each currency are listed below and overleaf.
Payment reference or beneficiary message:	Your name and 6-digit relationship number - this is important so we know which account to credit.

In some circumstances, 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.

Transferring funds into your account

Currency	Beneficiary details	Payment reference or beneficiary message	Correspondent bank details
Sterling from abroad	Account number: 10402419 IBAN: GB85CITI18500810402419	Your name and your 6-digit relationship number	N/A
Sterling CHAPS payment	Sort code: 18-50-08 Account number: 10402419 IBAN: GB85CITI18500810402419	Your name and your 6-digit relationship number	N/A
Sterling via BACS	Citibank, N.A. Jersey Branch Sort code: 30-00-84 Account number: Your 8 digit account number Beneficiary name: Your name IBAN: GB85CITI18500810402419	N/A	N/A
US Dollar	Account number: 10402540 IBAN: GB19CITI18500810402540	Your name and your 6-digit relationship number	Citibank, N.A. New York, 399 Park Avenue, New York, NY 10043 USA - SWIFT: CITIUS33, ABA: 021000089 Account number: 10990765
Euro	IBAN: GB22CITI18500810402486	Your name and your 6-digit relationship number	N/A
Arab Emirates Dirham	Account number: 11962353 IBAN: GB43CITI18500811962353	Your name and your 6-digit relationship number	Citibank, N.A., P.O. Box 749, Dubai City, U.A.E, SWIFT: CITIAEAD
Australian Dollar	Account number: 10402567 IBAN: GB66CITI18500810402567	Your name and your 6-digit relationship number	Citibank, N.A. Sydney, SWIFT: CITIAU2X
Canadian Dollar	Account number: 10402427 IBAN: GB63CITI18500810402427	Your name and your 6-digit relationship number	Toronto Dominion Bank Canada, SWIFT: TDOMCATTOR Account number: 0360-01-2329189
Czech Koruna	Account number: 11962388 IBAN: GB68CITI18500811962388	Your name and your 6-digit relationship number	Citibank Europe plc, Prague, Czech Republic Prague SWIFT: CITICZPX

Transferring funds into your account (continued)

Currency	Beneficiary details	Payment reference or beneficiary message	Correspondent bank details
Danish Kroner	Account number: 10416444 IBAN: GB01CITI18500810416444	Your name and your 6-digit relationship number	Nordea Bank Danmark A/S, SWIFT: NDEADKKK
Hong Kong Dollar	Account number: 10402524 IBAN: GB63CITI18500810402524	Your name and your 6-digit relationship number	Citibank, N.A. Hong Kong, SWIFT: CITIHKHX
Hungarian Forint	Account number: 11621882 IBAN: GB70CITI18500811621882	Your name and your 6-digit relationship number	Citibank Europe plc, Budapest, Hungary SWIFT: CITIHUHX
Israeli Shekel	Account number: 12200872 IBAN: GB54CITI18500812200872	Your name and your 6-digit relationship number	Citibank N.A., Tel Aviv, Israel SWIFT: CITIILIT
Japanese Yen	Account number: 10402559 IBAN: GB88CITI18500810402559	Your name and your 6-digit relationship number	Citibank, N.A. Tokyo, 2-1 Ohtemachi, 2-Chome Chiyoda-Ku Tokyo, Japan, SWIFT: CITIJPJT
New Zealand Dollar	Account number: 10402532 IBAN: GB41CITI18500810402532	Your name and your 6-digit relationship number	Citibank, N.A. Auckland SWIFT: CITINZ2X
Norwegian Krone	Account number: 10402451 IBAN: GB94CITI18500810402451	Your name and your 6-digit relationship number	Den Norske Bank (DNB NOR BANK, ASA), 21 Stranden, Oslo, Norway SWIFT: DNBANOKK
Polish Zloty	Account number: 11621890 IBAN: GB48CITI18500811621890	Your name and your 6-digit relationship number	Citibank Poland, S A Warsaw, Poland SWIFT: CITIPLPX
Romanian Lei	Account number: 11621904 IBAN: GB58CITI18500811621904	Your name and your 6-digit relationship number	Citibank Europe plc, Bucharest, Romania SWIFT: CITIROBU
Russian Ruble	Account number: 3011810700400003069 Citibank IPB Jersey, A/c 12046733 IBAN: GB22CITI18500812046733	Your name and your 6-digit relationship number	ZAO Citibank Russia SWIFT: CITIRUMX
South African Rand	Account number: 10402478 IBAN: GB44CITI18500810402478	Your name and your 6-digit relationship number	Citibank, N.A. Johannesburg SWIFT: CITIZAJX
Swedish Krona	Account number: 10402508 IBAN: GB10CITI18500810402508	Your name and your 6-digit relationship number	Svenska Handelsbanken AB [Pub], S 103 28 Stockholm SWIFT: HANDSESS
Swiss Franc	Account number: 10402443 IBAN: GB19CITI18500810402443	Your name and your 6-digit relationship number	UBS AG Zurich SWIFT: UBSWCHZH80A
Turkish Lira	Account number: 11270222 IBAN: GB45CITI18500811270222	Your name and your 6-digit relationship number	Citibank, A.S. Istanbul SWIFT: CITITRIX

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 type². 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	Payment limit	Is it possible to arrange a payment to be executed on a future date?	Transfers can be made within	Available currencies	Charge
CGT	None	Instant	Via Citibank Online: £10,000 or currency equivalent From branch: £30,000 or currency equivalent	Yes (through Relationship Manager only)	27 countries ¹	All currencies listed above	No charge
SWIFT	GBP/EUR: 14:00 USD/CAD: 15:00 All other currencies: refer to your Relationship Manager For all Citibank Online transfers: 14:00	Within the EEA and in an EEA currency ³ by the end of the next business day following the business day the instruction is received (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.	None	Yes	All countries	All currencies listed above	US\$60
BACS	15:00	3 - 4 days	None	No, except if sent by standing order	UK	Sterling	No charge
CHAPS	14:00	Same day	None	Yes	UK	Sterling	No charge

Payments to certain countries may require an IBAN for the destination account.

¹Correct at time of printing. Please see www.ipb.citi.com or ask your Relationship Manager for a full list of countries. ²More information about the exact details you need to provide us with for each payment type is set out in clause 6 of the General Terms and Conditions applicable to your account with Citi International Personal Bank. ³The EEA consists of all EU member states, Iceland, Liechtenstein and Norway. For a full list of EEA currencies please ask your Relationship Manager.

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