

## Transferring Funds

### For Citi International Personal Bank clients who hold an Account with Citibank N.A., London 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 27<sup>1</sup> different 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 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. You can use this funds transfer method to transfer Euros to and from bank accounts in 33<sup>1</sup> European Union countries at no cost. SEPA payments can be made via your Relationship Manager.

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 transaction fee free.

### Transferring funds into your account

Currency	Intermediary Bank	Citibank London N.A., 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
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

### 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 London N.A.
<b>Intermediary Bank SWIFT/BIC:</b>	CITIGB2L
<b>Beneficiary Bank:</b>	Citibank IPB London N.A.
<b>Beneficiary Bank SWIFT/BIC:</b>	CITIGB2LLON
<b>Beneficiary Name:</b>	Your name
<b>Beneficiary Account:</b>	Your 8 digit account number

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.

## Transferring funds into your account (continued)

Currency	Intermediary Bank	Citibank London N.A., Correspondent Bank Details
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 plc, 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 plc, Budapest, Hungary SWIFT/BIC: CITIHUHX
Israeli Shekel	Citibank London N.A. SWIFT/BIC Code: CITIGB2L	Citibank N.A., Tel Aviv, Israel SWIFT/BIC: CITIILIT
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 plc, 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 (€) and CHAPS (£)

Currency	Beneficiary Details	Payment Reference	Correspondent bank details
<b>SEPA:</b> Euro	IBAN: GB92CITI18500810125261	Your name and your 8 digit account number	NA
<b>CHAPS:</b> Sterling	Sort code: 18-50-08 Account number: 10125288	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<sup>2</sup>. 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	Via Citibank Online: none From branch: 16.30 GMT/BST	Instant	Subject to country limits	Yes (through Relationship Manager only)	27 countries <sup>1</sup>	All currencies listed above	No charge
SWIFT	From Branch: GBP/EUR: 14:00 GMT/BST USD: 15:00 GMT/BST Online: GBP: 15:58 GMT/BST EUR: 15:56 GMT/BST USD: 17:00 GMT/BST All other currencies: refer to your Relationship Manager	Within the EEA and in an EEA currency <sup>3</sup> 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
SEPA	14:00 GMT/BST	For Euro transfers the end of the next business day following the business day the instruction is received (subject to our cut off times).	None	Yes	EU	Euros	No charge
CHAPS	14:00 GMT/BST	Same day	None	Yes	UK	Sterling	No charge

1. 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.

2. More 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.

3. The 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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