

Transferring Funds

For Citi International Personal Bank clients who hold an Account with Citibank International Plc.

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. You can use this funds transfer method to transfer Euros to and from bank accounts in 33¹ 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. Charges apply for all CHAPS transfers. CHAPS payments can be made via your Relationship Manager 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.

Beneficiary bank:	Citibank N.A. London
Bank SWIFT:	CITIGB2L
Beneficiary name:	Citi PLC IPB London
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: 11611968 IBAN: GB28CITI18500811611968	Your name and your 6-digit relationship number	N/A
Sterling CHAPS payment	Sort code: 18-50-08 Account number: 11611968 IBAN: GB28CITI18500811611968	Your name and your 6-digit relationship number	N/A
US Dollar	Account number: 11611933 IBAN: GB03CITI18500811611933	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: GB78CITI18500811611941	Your name and your 6-digit relationship number	N/A
Arab Emirates Dirham	Account number: 11612123 IBAN: GB14CITI18500811612123	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: 11611984 IBAN: GB81CITI18500811611984	Your name and your 6-digit relationship number	Citibank, N.A. Sydney SWIFT: CITIAU2X
Canadian Dollar	Account number: 11611992 IBAN: GB59CITI18500811611992	Your name and your 6-digit relationship number	Toronto Dominion Bank Canada SWIFT: TDOMCATTOR Account number: 0360-01-2329189
Czech Koruna	Account number: 11612034 IBAN: GB89CITI18500811612034	Your name and your 6-digit relationship number	Citibank Europe plc, Prague Czech Republic Prague SWIFT: CITICZPX
Danish Kroner	Account number: 11612050 IBAN: GB45CITI18500811612050	Your name and your 6-digit relationship number	Nordea Bank Danmark A/S SWIFT: NDEADKKK
Hong Kong Dollar	Account number: 11612026 IBAN: GB14CITI18500811612026	Your name and your 6-digit relationship number	Citibank, N.A. Hong Kong SWIFT: CITIHKHX

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Transferring funds into your account (continued)

Currency	Beneficiary details	Payment reference or Beneficiary message	Correspondent bank details
Hungarian Forint	Account number: 11621866 IBAN: GB17CITI18500811621866	Your name and your 6-digit relationship number	Citibank Europe plc, Budapest, Hungary SWIFT: CITIHUHX
Israeli Shekel	Account number: 11612069 IBAN: GB17CITI18500811612069	Your name and your 6-digit relationship number	Citibank N.A., Tel Aviv, Israel SWIFT: CITIILIT
Japanese Yen	Account number: 11612018 IBAN: GB36CITI18500811612018	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: 11612077 IBAN: GB92CITI18500811612077	Your name and your 6-digit relationship number	Citibank, N.A. Auckland SWIFT: CITINZ2X
Norwegian Krone	Account number: 11612115 IBAN: GB36CITI18500811612115	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: 11621874 IBAN: GB92CITI18500811621874	Your name and your 6-digit relationship number	Citibank Poland, S A Warsaw, Poland SWIFT: CITIPLPX
Romanian Lei	Account number: 11621858 IBAN: GB39CITI18500811621858	Your name and your 6-digit relationship number	Citibank Europe plc, Bucharest, Romania SWIFT: CITIROBU
Russian Ruble	Account number: 3011810700400003069 Citibank IPB London, A/c 11612042 IBAN: GB67CITI18500811612042	Your name and your 6-digit relationship number	ZAO Citibank Russia SWIFT: CITIRUMX
South African Rand	Account number: 11612093 IBAN: GB48CITI18500811612093	Your name and your 6-digit relationship number	Citibank, N.A. Johannesburg SWIFT: CITIZAJX
Swedish Krona	Account number: 11612085 IBAN: GB70CITI18500811612085	Your name and your 6-digit relationship number	Svenska Handelsbanken AB [Pub] S 103 28 Stockholm SWIFT: HANDSESS
Swiss Franc	Account number: 11611976 IBAN: GB17CITI18500811611976	Your name and your 6-digit relationship number	UBS AG Zurich SWIFT: UBSWCHZH80A
Turkish Lira	Account number: 11612107 IBAN: GB58CITI18500811612107	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	Via Citibank Online: none From branch: 16.30	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
SEPA	14:00	For Euro transfers 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	EU	Euros	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. Citibank International Plc. is authorised and regulated by the Financial Services Authority with reference number 122342. Citibank International Plc. is licensed by the Office of Fair Trading with licence number 0482552 to extend credit under the Consumer Credit Act 2006. Citibank International Plc. has its registered office at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB. © 2012, Citibank N.A. CITI, CITI and Arc Design are registered service marks of Citigroup Inc. Calls may be monitored or recorded for training and service quality purposes.