

Transferring Funds

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

For maximum flexibility, funds in a number of currencies can be transferred to or from 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 that require currency conversion(s).

A Citibank Global Transfer (“**CGT**”) allows you to send money instantly between Citibank accounts across the world, transaction fee-free (participating countries only). CGTs 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, the Citi Mobile® UK App, 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 system 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 cannot 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 transaction fee-free.

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 sending the money. We will always need to credit the following bank:

Intermediary Bank Name:	Citibank N.A., London Branch
Intermediary Bank SWIFT/BIC:	CITIGB2L
Beneficiary Bank:	Citibank N.A., Jersey Branch
Beneficiary Bank SWIFT/BIC:	CITIGB2LJER
Beneficiary Name:	Your name
Beneficiary Account:	Your IBAN

To obtain your International Bank Account Number (“**IBAN**”) for SWIFT transfers, which is unique for each currency, please log in to Citi Online, check your latest statement, or contact your Relationship Manager. The IBAN for receiving Euros into your account is provided in this leaflet.

For receiving SEPA payments into your account, please refer to the IBAN information under the section ‘**SEPA (€), CHAPS and BACS (£)**’.

The bank sending the money 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	Citibank Correspondent Bank Details
Pounds (GBP) from abroad	N/A
US Dollar	Citibank N.A., New York, 399 Park Avenue, New York, NY 10043 USA SWIFT/BIC: CITIUS33 ABA: 021000089 Account number: 10990765
Euro	Citibank Europe PLC, 1 North Wall Quay, Dublin, Ireland SWIFT/BIC: CITIE2X Account number: 0018736004

Transferring funds into your account (continued)

Currency	Citibank Correspondent Bank Details
Arab Emirates Dirham	Citibank N.A., P.O. Box 749, Dubai City, U.A.E SWIFT/BIC: CITIAEAD
Australian Dollar	Citibank N.A., Sydney, SWIFT/BIC: CITIAU2X
Canadian Dollar	Toronto Dominion Bank Canada SWIFT/BIC: TDOMCATTTOR Account number: 0360-01-2329189
Danish Kroner	Nordea Bank Danmark A/S, SWIFT/BIC: NDEADKKK
Hong Kong Dollar	Citibank N.A., Hong Kong, SWIFT/BIC: CITIHKHX
Japanese Yen	Citibank N.A., Tokyo, 2-1 Ohtemachi, 2-Chome Chiyoda-Ku Tokyo, Japan, SWIFT/BIC: CITIJPJT
New Zealand Dollar	Citibank N.A., Auckland, SWIFT/BIC: CITINZ2X
Norwegian Krone	Den Norske Bank (DNB NOR BANK, ASA), 21 Stranden, Oslo, Norway, SWIFT/BIC: DNBANOKK
Polish Zloty	Citibank Poland, S A Warsaw, Poland SWIFT/BIC: CITIPLPX
Russian Ruble	AO KB Citibank Russia, SWIFT/BIC: CITIRUMX
South African Rand	Citibank N.A., Johannesburg, SWIFT/BIC: CITIZAJX
Swedish Krona	Svenska Handelsbanken AB [Pub], S 103 28, Stockholm, SWIFT/BIC: HANDSESS
Swiss Franc	UBS AG Zurich, SWIFT/BIC: UBSWCHZH80A

SEPA (€), CHAPS and BACS (£)

Currency	Beneficiary Bank	Beneficiary Details	Citibank Correspondent Bank Details
SEPA: Euro	Citibank N.A., London Branch SWIFT / BIC Code: CITIGB2L	IBAN: GB22CITI18500810402486	Citibank Europe plc, 1 North Wall Quay, Dublin, Ireland SWIFT/BIC Code: CITIIE2X Account Number: 0018736004
CHAPS: Pounds (GBP)	Citibank N.A., Jersey Branch Sort code: 30-00-84	Your name and your 8 digit account number	N/A
BACS: Pounds (GBP)	Citibank N.A., Jersey Branch Sort code: 30-00-84	Your name and your 8 digit account number	N/A

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	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*: No cut-off Client Service Team: 16.30 GMT/BST	Instant	Yes (through Relationship Manager only)	For the full list of participating countries, please visit ipb.citi.com/cgt	No charge
SWIFT	Citi Online/ Citi Mobile® UK App*: GBP: 17:30 GMT/BST EUR: 16:00 GMT/BST USD: 17:00 GMT/BST Client Service Team: GBP: 16:30 GMT/BST EUR: 15:00 GMT/BST USD: 16:00 GMT/BST For all other currencies, please speak to your Client Service Team	Sending money in EEA currencies (other than Euros^ and Pounds (GBP) within the UK† or 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 money being sent outside the EEA or in non-EEA currencies, execution times may be longer depending on the destination country	Yes	GBP, EUR, USD, AED, AUD, CAD, CHF, DKK, HKD, JPY, NOK, NZD, PLN, RUB, SEK, SGD, THB, ZAR	Citi Online/ Citi Mobile® UK App*: No charge Client Service Team: US\$60* *You will not be charged a fee for Euro payments sent to a beneficiary whose bank is located in the UK or the EEA*
			No	60+ currencies For the full list of available currencies, please visit ipb.citi.com/currencies	
CHAPS†	Citi Online/ Citi Mobile® UK App*: No cut-off Client Service Team: 16:30 GMT/BST	Same day	Yes	Pounds (GBP)	No charge

*All Euro payments sent within the UK or EEA will use SWIFT and will be made by the end of the next Business Day following the Business Day the instruction is received (subject to our cut-off times)

†All Pounds (GBP) payments made within the UK will be executed using CHAPS.

*European Economic Area (“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 and Sweden.

*The Citi Mobile® UK App is available to download from the Apple Store and Google Play in the UK, Russia, Greece, UAE, USA, Hungary, Israel, Mexico, Poland, Romania, Singapore, Spain, Switzerland, Turkey and Hong Kong.

“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 Jersey 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.