

Transferring Funds

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

For maximum flexibility, money in a number of currencies can be sent to and from your account in several ways. Citi International Personal Bank will not levy any charges against money 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 send money from and receive money into your Citi International Personal Bank account is through a service called SWIFT. The SWIFT method of sending and receiving money can be used in all of the currencies listed below and overleaf. Charges apply for using SWIFT. SWIFT can be made via Citi Online or your Relationship Manager.

Single Euro Payments Area (“SEPA”) is a payment system designed to send and receive Euros to participating countries quickly, safely and without charge. You can use this method to receive Euros from bank accounts in the European Economic Area (“EEA”)* at no cost. **SEPA payments are not available for making payments from your account.**

Faster Payments allows you to send and receive money fee-free to beneficiaries in the UK with money credited the same day and usually within a few hours. You can make a Faster Payment online via Citi Online although there are limits on how much money you can send with this service.

CHAPS is a service which enables you to send and receive money on the same day to bank accounts in the UK, Channel Islands, Isle of Man and

Gibraltar. Sending money through CHAPS is fee-free and can be made through your Relationship Manager.

How to receive money into your account

To make sure money is received quickly and easily into your account, you should provide the following information to the bank sending the money.

Intermediary Bank Name:	Citibank N.A., London Branch
Intermediary Bank SWIFT/BIC:	CITIGB2L
Beneficiary Bank:	Citibank NA INT PERSONAL BANKING
Beneficiary Bank SWIFT/BIC:	CITIGB2LLON
Beneficiary Name:	Your name
Beneficiary Account:	Your 8 digit account number

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 (€), Faster Payments (€) and CHAPS (€)**’.

On occasion, 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.

Receiving money 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: CITIIE2X Account number: 0018736004

*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.

Receiving money 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: TDOMCATTOR Account number: 0360-01-2329189
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
Polish Zloty	CITI HANDLOWY SWIFT/BIC: CITIPLPX
Russian Ruble	AO KB Citibank Russia SWIFT/BIC: CITIRUMX
Singapore Dollars	Citibank N.A., Singapore SWIFT/BIC: CITISGSG
Swiss Franc	UBS AG Zurich SWIFT/BIC: UBSWCHZH80A

SEPA (€), Faster Payments (£) and CHAPS (£)

Currency	Beneficiary Bank	Beneficiary Details	Citibank Correspondent Bank Details
SEPA: Euro	Citibank N.A., London Branch SWIFT / BIC Code: CITIGB2L	IBAN: GB92CITI18500810125261	Citibank Europe plc, 1 North Wall Quay, Dublin, Ireland SWIFT/BIC Code: CITIIE2X Account Number: 0018736004
Faster Payments: Pounds (GBP)	Citibank UK Limited Sort code 08-30-00	Your name and your 8 digit account number	N/A
CHAPS: Pounds (GBP)	Sort code: 08-30-00	Your name and your 8 digit account number	N/A

How to send money from your account

When you want to send money from 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 type of service you decide to use. There are different types of services which can be used to send money from your account, and more details about each are set out in the table below.

Type of service	General cut-off time for giving instructions to us (UK time)	Maximum execution time (Subject to checks which may result in a delay)	Is it possible to arrange sending money to be executed on a future date?	Available currencies	Charge
CGT (subject to country 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, HKD, JPY, NZD, PLN, RUB, SGD	Citi Online/ Citi Mobile® UK App*: No charge Client Service Team: US\$60[‡]
			No	60+ currencies For the full list of available currencies, please visit ipb.citi.com/currencies	[‡] You will not be charged a fee for Euro payments sent to a beneficiary whose bank is located in the UK or the EEA*
Faster Payments [†]	Citi Online/Citi Mobile® UK App*: No cut-off Client Service Team: 17:00 GMT/BST	Same day	Yes	Pounds (GBP)	No charge
CHAPS [†]	Citi Online/Citi Mobile® UK App*: N/A 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 money sent within the UK in Pounds (GBP) will be executed using Faster Payments or CHAPS.

^{*}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 London and banks are open for business in all the geographic locations required to complete the relevant transaction.

All transactions are subject to fraud and compliance checks.