

Transferring funds

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 Citibank exchange rates will apply to transactions across currencies.

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 done via your Relationship Manager, Citibank ATMs, 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, called 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. CHAPS payments can be made via your Relationship Manager.

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 account number	N/A
Sterling CHAPS Payment	Sort code: 18-50-08 Account number: 11611968	Your name and your 6 digit account number	N/A
US Dollar	Account number: 11611933 IBAN: GB03CITI18500811611933	Your name and your 6 digit account number	Citibank N.A., New York, 399 Park Avenue, New York, NY 10043 USA - SWIFT: CITIUS33 ABA: 021000089 Account number: 10990765
Euro	Account number: 11611941 IBAN: GB78CITI18500811611941	Your name and your 6 digit account number	N/A
Arab Emirates Dirham	Account number: 11612123	Your name and your 6 digit account number	Citibank N.A., P.O. Box 749 Dubai City, U.A.E SWIFT: CITIAEAD
Australian Dollar	Account number: 11611984	Your name and your 6 digit account number	Citibank N.A., Sydney SWIFT: CITIAU2X
Canadian Dollar	Account number: 11611992	Your name and your 6 digit account number	Toronto Dominion Bank Canada SWIFT: TDOMCATTTOR Account number: 0360-01-2329189
Czech Koruna	Account number: 11612034	Your name and your 6 digit account number	Citibank Europe plc, Prague Czech Republic Prague SWIFT: CITICZPX
Danish Kroner	Account number: 11612050	Your name and your 6 digit account number	Nordea Bank Danmark A/S SWIFT: NDEADKKK
Hong Kong Dollar	Account number: 11612026	Your name and your 6 digit account number	Citibank N.A., Hong Kong SWIFT: CITIHKHX

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 account 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 (continued)

Currency	Beneficiary details	Payment reference or Beneficiary message	Correspondent bank details
Japanese Yen	Account number: 11612018	Your name and your 6 digit account number	Citibank N.A., Tokyo, 2-1 Ohtemachi 2-Chome Chiyoda-Ku Tokyo, Japan SWIFT: CITIJPJT
New Zealand Dollar	Account number: 11612077	Your name and your 6 digit account number	Citibank N.A., Auckland SWIFT: CITINZ2X
Norwegian Krone	Account number: 11612115	Your name and your 6 digit account number	Den Norske Bank (DNB NOR BANK ASA), 21 Stranden, Oslo, Norway SWIFT: DNBANOKK
Russian Ruble	Account number: 30111810700400003069 Citi Plc IPB London, A/c: 11612042	Your name and your 6 digit account number	ZAO Citibank Russia SWIFT: CITIRUMX
South African Rand	Account number: 11612093	Your name and your 6 digit account number	Citibank N.A., Johannesburg SWIFT: CITIZAJX
Swedish Krona	Account number: 11612085	Your name and your 6 digit account number	Svenska Handelsbanken AB [Pub] S 103 28 Stockholm SWIFT: HANDSESS
Swiss Franc	Account number: 11611976	Your name and your 6 digit account number	UBS AG Zurich SWIFT: UBSWCHZH80A
Swiss Franc via clearing	Account number: 11611976 IBAN: GB06CITI1850081161976	Your name and your 6 digit account number	N/A
Turkish Lira	Account number: 11612107	Your name and your 6 digit account number	Citibank, A.S. Istanbul SWIFT: CITITRIX
Hungarian forint	Sort code: Account number: 11621866 IBAN: GB17CITI18500811621866	Your name and your 6 digit account number	Citibank Europe plc, Budapest, Hungary SWIFT: CITIHUHX
Polish zloty	Sort code: Account number: 11621874 IBAN: GB92CITI18500811621874	Your name and your 6 digit account number	Citibank Poland, S A Warsaw, Poland SWIFT: CITIPLPX
Romanian lei	Sort code: Account number: 11621858 IBAN: GB39CITI18500811621858	Your name and your 6 digit account number	Citibank Europe plc, Bucharest, Romania SWIFT: CITIROBU

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 sent on a future date?	Transfers can be made within	Available currencies	Charge
CGT	None	Instant	From Internet/ ATM: £10,000 or currency equivalent From branch: £30,000 or currency equivalent	Yes (through Relationship Manager only)	27 countries ¹	All currencies listed in previous tables	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 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 in previous tables	US\$60
SEPA	14:00	Three Business Days within the EEA and in an EEA currency. By the end of the next business day following the business day 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
CHAP	14:00	Same day	None	Yes	UK	Sterling	US\$60

¹ Correct at time of printing. Please see 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 document entitled "Important information about our services".

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.