

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 26¹ 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 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 25 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. Charges apply for all CHAPS transfers. CHAPS payments can be made via your Relationship Manager.

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) | 26 countries ¹ | All currencies listed in table overleaf | No charge |
| SWIFT | GBP/EUR: 13:30 USD/CAD: 14:45 All other currencies: 14:45 For all Citibank Online transfers: 14:00 | Three Business Days within the EEA and in an EEA currency ³ . 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 table overleaf | US\$60 |
| SEPA | 14:45 | Three Business Days within the EEA and in an EEA currency. 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 | 13.30 | Same day | None | Yes | UK | Sterling | US\$60 |

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 document entitled "Important information about our services".

³The EEA consists of all EU member states, Iceland, Liechtenstein and Norway. For a full list of EEA currencies please ask your Relationship Manager.

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: | Citibank IPB London |
| Account: | The account numbers for each currency are listed 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 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 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: 10125288 IBAN: GB42CITI18500810125288 | Your name and your 6 digit account number | N/A |
| Sterling CHAPS Payment | Sort code: 18-50-08 Account number: 10125288 | Your name and your 6 digit account number | N/A |
| US Dollar | Account number: 10125393 | 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 | IBAN: GB92CITI18500810125261 | Your name and your 6 digit account number | N/A |
| Arab Emirates Dirham | Account number: 12023466 | 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: 10125237 | Your name and your 6 digit account number | Citibank, N.A. Sydney SWIFT: CITIAU2X |
| Canadian Dollar | Account number: 10125245 | Your name and your 6 digit account number | Toronto Dominion Bank Canada SWIFT: TDOMCATTOR Account number: 0360-01-2329189 |
| Czech Koruna | Account number: 12023474 | Your name and your 6 digit account number | Citibank Europe plc Prague Czech Republic Pragu. SWIFT: CITICZPX |
| Danish Kroner | Account number: 10125407 | Your name and your 6 digit account number | Nordea Bank Danmark A/S SWIFT: NDEADKKK |
| Hong Kong Dollar | Account number: 10125296 | Your name and your 6 digit account number | Citibank, N.A. Hong Kong SWIFT: CITIHKHX |
| Israeli Shekel | Account number: 10450162 | Your name and your 6 digit account number | Citibank N.A., Tel Aviv, Israel SWIFT: CITIILIT |
| Japanese Yen | Account number: 10125318 | 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: 10125334 | Your name and your 6 digit account number | Citibank, N.A. Auckland SWIFT: CITINZ2X |
| Norwegian Krone | Account number: 10125326 | 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 Citibank IPB London, A/c 11 88 65 76 | Your name and your 6 digit account number | Citibank, N.A. Moscow SWIFT: CITIRUMX |
| South African Rand | Account number: 10125369 | Your name and your 6 digit account number | Citibank, N.A. Johannesburg SWIFT: CITIZAJX |
| Swedish Krona | Account number: 10125342 | Your name and your 6 digit account number | Svenska Handelsbanken AB [Pub] S 103 28 Stockholm SWIFT: HANDSESS |
| Swiss Franc | Account number: 10125253 | Your name and your 6 digit account number | UBS AG Zurich SWIFT: UBSWCHZH80A |
| Swiss Franc via clearing | Account number: 10125253 IBAN: CH028909500010125253 | Your name and your 6 digit account number | N/A |
| Turkish Lira | Account number: 11122002 | Your name and your 6 digit account number | Citibank, A.S. Istanbul SWIFT: CITITRIX |

