

# Transferring Funds

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

You can send money from your Citi International Personal Bank account using a service called SWIFT. The SWIFT method of sending and receiving money can be used in all of the currencies listed below. SWIFT payments can be made via your Relationship Manager.

CHAPS is a service which enables you to send 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 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. Further details 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
SWIFT	Client Service Team: <b>GBP: 16:30 GMT/BST</b> <b>EUR: 15:00 GMT/BST</b> <b>USD: 16:00 GMT/BST</b>  For all other currencies, please speak to your Client Service Team	Sending money in EEA currencies (other than Euros <sup>*</sup> and Pounds (GBP) within the UK <sup>†</sup> or the EEA <sup>*</sup> ) 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	No charge
			No	60+ currencies For the full list of available currencies, please visit <b><a href="https://ipb.citi.com/currencies">ipb.citi.com/currencies</a></b>	
CHAPS <sup>†</sup>	Client Service Team: <b>16:30 GMT/BST</b>	Same day	Yes	Pounds (GBP)	No charge

<sup>\*</sup>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)

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

<sup>\*</sup>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.

“**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.