

# Non-Major Currency Remittance Guide

**Important Notes/ Disclaimer:**

1. The information contained in this Guide is provided to customers for general informational purposes only and is subject to change without notice from time to time.
2. Bank of China (Hong Kong) Limited (the “Bank”) makes no representation as to, and does not warrant, the accuracy, adequacy or completeness of any information (including but not limited to the applicable exchange control regulations and local banking regulations) contained in this Guide and customers should not rely on it as accurate, adequate or complete. The Bank expressly disclaims liability for errors or omissions in such information.
3. Customer is advised to inquire with the beneficiary about the local regulatory requirements before effecting the remittance.
4. In any event, the remittances are subject to the conditions for services of the related account(s) and remittance, copies of which are available at the Bank’s website ([www.bochk.com](http://www.bochk.com)) or our branches.

Currency	Cut-off Time	Best Value Date	Special Requirement(s)
<b>Armenian Dram (AMD)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Purpose of payment is required.</li> <li>✧ Full legal entity type of the beneficiary (e.g. charity, corporate etc) is required in the remittance information field in the below format:               <ul style="list-style-type: none"> <li>- /REC/BENEFICIARY TYPE:INDIVIDUAL</li> </ul> </li> <li>✧ For amount above AMD 20 million, if the remitter is not the same as the beneficiary, supporting documents regarding this transfer is required. Supporting documents can be invoices, loan agreements etc.</li> <li>✧ Bank codes (3 digits) are required to be added in front of the beneficiary account number.               <ul style="list-style-type: none"> <li>- 103 or 900 Central Bank of Armenia</li> <li>- 115 ArmbusinessBank</li> <li>- 118 Anelik Bank</li> <li>- 151 Ararat Bank</li> <li>- 157 AmeriaBnak</li> <li>- 160 VTB Bank Armenia</li> <li>- 163 Armekonombank</li> <li>- 166 Prometey Bank</li> <li>- 175 BTA Bank</li> <li>- 181 Armneian Development Bank</li> <li>- 193 Converse Bank</li> <li>- 205 Inecobank</li> <li>- 208 Mellat Bank</li> <li>- 214 Byblos Bank Armenia</li> <li>- 217 HSBC Bank Armenia</li> <li>- 220 ACBA Credit Agricol Bank</li> <li>- 223 Artsakhbank</li> <li>- 241 Unibank</li> </ul> </li> </ul>

			<ul style="list-style-type: none"> <li>- 247 Ardshininvestbank</li> <li>- 250 Armswisbank</li> </ul> <p>✧ For payments to Central Bank of Armenia (CBRAAM22XXX), the following information is required between double slashes in the remittance information field:</p> <ul style="list-style-type: none"> <li>- Residency of the Beneficiary (1 for resident and 2 for non-resident)</li> <li>- Legal status of the Beneficiary (11--commercial organization ; 12---non-profit organization ; 21--- individual , 22--- Individual Entrepreneur )</li> <li>- TIN 10 digits (for Legal entity or Individual Entrepreneur) or Social card (for individual)</li> <li>- Name of the Beneficiary</li> </ul> <p>Example: //2//11//1802630897//EXAMPLE AG//</p>
<b>Bangladeshi Taka (BDT)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Beneficiary Bank address and branch number is required. Swift Code does not point to an exact branch; therefore it is not preferred.</li> <li>✧ The beneficiary is required to complete an Inward Remittance Form (FORM C) indicating the purpose of the remittance. In addition to Form C, the onshore Correspondent bank or Beneficiary bank may request the beneficiary for supporting documentary evidence to establish the identity of the beneficiary and to corroborate the purpose of the remittance i.e. invoices, valid work permit etc.</li> <li>✧ To speed up the completion of the documentation formalities, it is recommended that the Payer provide the Telephone number and Contact person at the beneficiary in the Transaction Details fields of the Payment Instruction.</li> </ul>
<b>Bulgarian Lev (BGN)</b>	17:00	T+1	<ul style="list-style-type: none"> <li>✧ The International Bank Account Number (“IBAN”-22 digits) of the account to be credited is required. This should be entered in the ‘Beneficiary Bank Account’ field.</li> <li>✧ For payments relating to budget/tax payments into Bulgaria the following must also be provided into the remittance information: <ul style="list-style-type: none"> <li>■ BULSTAT UIC (unified identification code of the entity) or EGN of the liable individual or LNC (ID card number of foreigner who pays tax, customs duty or insurance contribution).</li> <li>■ Payment type code it refers to (official number from National Revenue Agency’s</li> </ul> </li> </ul>

			register (6 digits).
<b>Chilean Peso (CLP)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ For beneficiaries who are corporations, the payer must provide 8 or 9 digit / alphanumeric RUT Tax ID Number in the remittance information of the payment instructions.</li> <li>✧ For beneficiaries who are individuals holding a personal / non-professional bank account, the payer must provide 8 or 9 digit RUN Tax ID Number in the remittance information of the payment instructions.</li> <li>✧ Purpose of payment must be included in remittance information.</li> <li>✧ Beneficiary shall be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</li> <li>✧ This is a zero decimal currency and therefore does not have cents on the amount.</li> </ul>
<b>Costa Rican Colon (CRC)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Beneficiary street address and beneficiary contact name and phone number are required.</li> <li>✧ Beneficiary Tax id number (Cedula Juridica or Cedula Natural) and DIMEX ID must be included with each payment detail.</li> <li>✧ Purpose of payment is required.</li> <li>✧ The International Bank Account Number ("IBAN"-22 digits) of the account to be credited is required.</li> </ul>
<b>Czech Koruna (CZK)</b>	17:00	T+0	<ul style="list-style-type: none"> <li>✧ IBAN is required (24 alphanumeric in length).</li> </ul>
<b>Djibouti Franc (DJF)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ The Purpose of payment must be explicitly mentioned in the remittance information of the payment instructions.</li> <li>✧ This is a zero decimal currency and therefore does not have cents on the amount.</li> <li>✧ Beneficiary may be required to provide documentation, as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the country's Exchange Control regulations and applicable local banking regulations. Supporting documentation (such as a copy of the invoice or payroll request) must be provided in support of the underlying economic reasons for the remittance</li> <li>✧ Invoice is required for payment of goods and services</li> </ul>
<b>Algerian Dinar (DZD)</b>	17:00	T+1	<ul style="list-style-type: none"> <li>✧ Beneficiary account numbers must be formatted as 20 digits.</li> <li>✧ IBAN is recommended (24 alphanumeric characters) (i.e. DZ+XX+20 digit account number).</li> </ul>

			<ul style="list-style-type: none"> <li>✧ Purpose of Payment must be included in all payments. Reason stated must be very specific. (i.e. exact nature of the transaction).</li> <li>✧ For Capital Injection transaction, purpose of payment must be indicated as capital injection on payment instructions, remittance details.</li> </ul>
<b>Ethiopian Birr (ETB)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Foreign Direct Investment and/or Loan disbursements are not supported.</li> <li>✧ Branch Name or full address of the Beneficiary Bank is required.</li> <li>✧ Contact Name and Telephone Number of the Beneficiary are required.</li> </ul>
<b>Georgian Lari (GEL)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Tax Payments are not permitted.</li> <li>✧ IBAN account number is required for all payments. It consists of 22 letters/numbers.</li> <li>✧ Purpose of Payment needs to be provided for each payment.</li> </ul>
<b>Hungarian Forint (HUF)</b>	17:00	T+0	<ul style="list-style-type: none"> <li>✧ HUF currency does not carry decimal points after the digits, even though ISO code allows 2 digits.</li> <li>✧ IBAN is required (28 alphanumeric in length).</li> </ul>
<b>Indonesian Rupiah (IDR)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Beneficiary may be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</li> <li>✧ Beneficiary Bank BIC is mandatory.</li> <li>✧ Transfers of IDR into a non-resident account with amount above the equivalent of USD 1,000,000.00 (one million US Dollars) per day, per Foreign Party must be supported by the underlying document, such as Sales / Purchase Agreement, Invoices, etc. The supporting documents would need to be provided by the beneficiary to the beneficiary bank.</li> <li>✧ Please do not include the decimals with the payment, as per local market convention.</li> <li>✧ Payment to exporters (Indonesia Entity) to include code word "1011//", invoice number and invoice amount in the remittance information of the payment instructions following this format: "1011//" + Invoice 1 number + "(" + Invoice 1 amount + ")" + ... + Invoice n number + "(" + Invoice n amount + ")"</li> </ul> <p>Example: 1011//123abc(350000)234cde(1250000)</p>

✧ Purpose of payment must be provided and please provide the purpose of payment by selecting the corresponding purpose in table below. Remitter is required to enter purpose code for the corresponding purpose in the message to beneficiary field using the following format: /PURP/CODE/Purpose Description Text (e.g./PURP/2011/Goods Transaction)

Payment Purpose Code	Purpose Description
A. Goods Transaction	
2011	Export Goods
2012	Import Goods
2802	Refund Export
2803	Refund Import
2018	Exp / Imp advance full pay
2019	Exp / Imp advance partial pay
2015	Bunkers & Stores
2097	Trading goods in Indo
2098	Selling Goods outside Indo
2804	Refund other goods
B. Service Transaction	
2400	Goods processing svcs
2405	Repair and maintenance Svcs
2411	Sea transport Svcs
2412	Air transportation Svcs
2413	Others transportation Svcs
2421	Export / import – Sea freight
2422	Export / import – Air freight
2423	Export / import – Others freight
2431	Non-exp/imp – Sea freight
2432	Non-exp/imp – Air freight
2433	Non-exp/imp – Others freight

			2441	Support – Sea transportation
			2442	Support – Air transportation
			2443	Support – Other transportation
			2450	Post and Courier
			2461	Business Trip
			2462	Personal Trip
			2466	Medical Svs in Indonesia
			2467	Medical Svs outside Indonesia
			2468	Education / training in Indo
			2469	Education / training out Indo
			2480	Communication Service
			2490	Computer Services
			2495	Information services
			2501	Construction in Indo < 1 year
			2502	Construction in Indo > 1 year
			2511	Construction out Indo < 1 year
			2512	Construction out Indo > 1 year
			2521	Life insurance Premium
			2522	Life insurance Benefit
			2523	Freight insurance Premium
			2524	Freight insurance Claim
			2525	Other insurance Premium
			2526	Other insurance Claim
			2531	Reinsurance
			2532	Reinsurance Claim
			2533	Reinsurance Comission
			2541	Auxiliary insurance services
			2546	Pension Fund Contributions

			2547	Pension Fund Benefit
			2550	Financial Service
			2560	Intellectual Property Rights
			2570	Research and Development
			2580	Legal, acc'ing, consulting, PR
			2590	Advertising- Market rsch- Poll
			2600	Architecture, other technical
			2610	Mining, agri, and waste
			2615	Leasing Goods
			2616	Leasing transport
			2630	Trade Service
			2640	Other Business Svs
			2651	Svs art and recr in Indonesia
			2652	Svs art and recr outside Indo
			2660	Government Services
			2670	Other Transaction Service
			2127	Netting - related export
			2129	Netting - Not related export
			C. Income	
			2701	Interest non-resident < 1 yr
			2702	Interest non-resident > 1 yr
			2705	Interest current and savings
			2710	Interest Loans
			2716	Interest resident < 1 yr
			2717	Interest resident > 1 yr
			2720	Gold swap
			2725	Dividends and gains
			2730	Transaction fee by owner Sec



			2731	Transaction fee by owner Gold
			2150	Worker's remittances
			2163	Labor Income
			2741	Rental - Land
			2742	Rental - Building
			2743	Rental - Land and Building
			2751	Grants no purchase obligation
			2752	Grants w/ purchase obligation
			2760	Sanctions / penalties
			2765	Taxes on products
			2766	Taxes on income
			2767	Others
			2770	Use of natural resources right
			D. Capital Transaction/Finance	
			2193	Sale/Purch - Marketing asset
			2194	Sale/Purch - Contract, license
			2197	Sale and Purchase - Land
			2198	Sale and Purchase - Building
			2203	Investment - in Indonesia
			2204	Investment - outside Indonesia
			2206	Capital divestment - in Indo
			2207	Capital divestment - out Indo
			2311	Stock - non residents
			2321	Bonds > 1 yr - non res
			2322	MTNs > 1 yr - non res
			2323	Long term sec > 1 yr - non res
			2331	Try Bills < 1 yr - non res
			2332	Promes < 1 yr - non res

2333	Other Notes < 1 yr - non res
2341	Stock - Resident
2342	Other equity - Resident
2351	Other debt sec > 1 yr - Res
2352	Indonesian government bonds
2353	Companies Bonds
2354	Medium Term Notes - Resident
2361	SBI and SWBI
2362	SPN
2363	Promes < 1 yr - Resident
2364	NCD < 1 yr - Resident
2365	Bonds < 1 yr - Resident
2366	SDBI
2371	Mutual Funds
2372	Exchange Traded Fund
2375	Repo sales by owner < 1 yr Res
2376	Repo sales by owner > 1 yr Res
2377	Resale repo buyer < 1 yr - Res
2378	Resale repo buyer > 1 yr - Res
2379	Repurchase repo < 1 yr - Res
2380	Repurchase repo > 1 yr - Res
2381	Purch sec in repo < 1 yr - Res
2382	Purch sec in repo > 1 yr - Res
2821	Repo sales owner < 1 yr Nonres
2822	Repo sales owner > 1 yr Nonres
2823	Resale repo buyer < 1 yr Nonres
2824	Resale repo buyer >1 yr Nonres
2825	Repurchase repo < 1 yr -Nonres

			2826	Repurchase repo > 1 yr -Nonres
			2827	Purch sec repo < 1 yr - Nonres
			2828	Purch sec repo > 1 yr - Nonres
			2221	Loan wdrl with maturity < 1 yr
			2222	Loan wdrl with maturity > 1 yr
			2231	Loan repayment <1 yr
			2232	Loan repayment > 1 yr
			2233	Financial Leasing
			2383	Factoring Indo bank < 1 yr
			2384	Factoring Indo bank > 1 yr
			2385	Factoring Indo company < 1 yr
			2386	Factoring Indo company > 1 yr
			2387	Factoring bank abroad < 1 yr
			2388	Factoring bank abroad > 1 yr
			2389	Factoring comp abroad < 1 yr
			2390	Factoring comp abroad > 1 yr
			2391	Gold swap cash tfr < 1 yr
			2392	Gold swap cash tfr > 1 yr
			2393	Gold swap refund owner < 1 yr
			2394	Gold swap refund owner >1 yr
			2395	Gold swap receipt funds < 1 yr
			2396	Gold swap receipt funds > 1 yr
			2397	Gold swap receipt owner < 1 yr
			2398	Gold swap receipt owner > 1 yr
			2808	Working capital - Oil and Gas
			2809	Working capital - Non Oil Gas
			2811	Advance pay - Non exp/imp good
			2812	Advance pay – Insurance

			2813	Advance pay – others
			2814	Receipt/ Refund IPO
			2815	Reimbursement on bailouts
			2240	Placement TD < 3 months local
			2241	Placement other <3months local
			2242	Placement 3 to 6months local
			2243	Placement > 6 months local
			2244	Withdrawal TD < 3 months local
			2245	Withdrawal other < 3mo local
			2246	Withdrawal 3 mo to 6mo local
			2247	Withdrawal > 6 months local
			2251	Placements < 3 months abroad
			2252	Placements > 3 months abroad
			2255	Withdrawal < 3 months abroad
			2256	Withdrawal > 3 months abroad
			2257	Withdrawal Export proceed
			2261	Spot FCY against IDR
			2262	Spot FCY against FCY
			2263	Forward FCY against IDR
			2264	Forward FCY against FCY
			2271	Derivative - Gain on fwd trx
			2272	Derivative - FRA
			2273	Derivative - IRS or CCS
			2274	Derivative - Repayable margin
			2275	Derivative - Non Repay margin
			2276	Derivative - Option trx
			2277	Derivative - Prin CCS first lg
			2278	Derivative - Prin CCS final lg

			<table border="1"> <tbody> <tr> <td>2279</td> <td>Derivative - Premium CDS trx</td> </tr> <tr> <td>2280</td> <td>Deposit</td> </tr> <tr> <td>2282</td> <td>Refunds non export/import</td> </tr> <tr> <td>2299</td> <td>Others capital transaction</td> </tr> <tr> <td colspan="2">E. Special Transactions</td> </tr> <tr> <td>2901</td> <td>Trx between non-residents</td> </tr> <tr> <td>2902</td> <td>Payment credit card and alike</td> </tr> <tr> <td>2903</td> <td>FCY trade, buy, sell, send</td> </tr> <tr> <td>2904</td> <td>Travel check trade, buy, clear</td> </tr> <tr> <td>2905</td> <td>Export LC - Negotiate</td> </tr> <tr> <td>2911</td> <td>Export LC - Redisc/Refinancing</td> </tr> <tr> <td>2912</td> <td>Export LC - Payment</td> </tr> <tr> <td>2906</td> <td>Return funds, change, ammend</td> </tr> <tr> <td>2907</td> <td>Change of resident status</td> </tr> <tr> <td>2150</td> <td>TKI income abroad</td> </tr> <tr> <td>2981</td> <td>DHE Deposit 1 month</td> </tr> <tr> <td>2982</td> <td>DHE Deposit 3 month</td> </tr> <tr> <td>2983</td> <td>DHE Deposit 6 month</td> </tr> <tr> <td>2984</td> <td>DHE Deposit &gt; 6 month</td> </tr> <tr> <td>2985</td> <td>DHE Deposit Settlement</td> </tr> <tr> <td>2986</td> <td>Reksus - Funds between Reksus</td> </tr> <tr> <td>2987</td> <td>Reksus - Non SDA funds</td> </tr> <tr> <td>2988</td> <td>Reksus - Interest Profit share</td> </tr> </tbody> </table>	2279	Derivative - Premium CDS trx	2280	Deposit	2282	Refunds non export/import	2299	Others capital transaction	E. Special Transactions		2901	Trx between non-residents	2902	Payment credit card and alike	2903	FCY trade, buy, sell, send	2904	Travel check trade, buy, clear	2905	Export LC - Negotiate	2911	Export LC - Redisc/Refinancing	2912	Export LC - Payment	2906	Return funds, change, ammend	2907	Change of resident status	2150	TKI income abroad	2981	DHE Deposit 1 month	2982	DHE Deposit 3 month	2983	DHE Deposit 6 month	2984	DHE Deposit > 6 month	2985	DHE Deposit Settlement	2986	Reksus - Funds between Reksus	2987	Reksus - Non SDA funds	2988	Reksus - Interest Profit share
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<b>Israeli New Shekel (ILS)</b>	17:00	T+1	✧ IBAN (23 digits) of the beneficiary is required.																																														
<b>Jordanian Dinar (JOD)</b>	17:00	T+1	<ul style="list-style-type: none"> <li>✧ Beneficiary name and complete address must be provided.</li> <li>✧ IBAN requirement (30 alphanumeric characters).</li> <li>✧ Purpose of payment must be provided and please provide the purpose of payment by</li> </ul>																																														

selecting the corresponding purpose in table below. Remitter is required to enter purpose code for the corresponding purpose in the message to beneficiary field using the following format: /PURP/CODE/Purpose Description Text (e.g./PURP/0102/Utility Bill Payment)

Code	Description of Details	Classification
0101	Invoice Payment & Purchase	Personal
0102	Utility Bill Payment	
0103	Prepaid Cards Recharging	
0104	Standing Orders	
0105	Personal Donation	
0106	Family Assistance & Expenses	
0107	Individual Social Security Subscription	
0108	Associations Subscriptions	
0109	Saving and Funding Account	
0110	Heritage	
0111	End of Service Indemnity	
0201	Public Sector Employees Salaries	Salaries & Wages
0202	Laborers Salaries	
0203	Private Sector Staff Salaries	
0204	Jordanian Diplomatic Staff Salaries	
0205	Foreign Diplomatic Salaries	
0206	Overseas Incoming Salaries	
0207	Civil/Military Retirement Salaries	
0208	Social Security Retirement Salaries	
0209	Established Social Security Subscription	
0301	Investment Revenues	Investment Remittances
0302	Brokerage Investment	
0303	Insurance	
0304	Subscriptions to international nonmonetary organizations	
0305	Local Investment	

			0306	External Investment	
			0307	Tender bond Guarantee	
			0401	Air Freight	Transportation & Tourism
			0402	Land Freight	
			0403	Sea Freight	
			0404	Travel and Tourism	
			0501	Government Delegation Transfers	Training & Delegation
			0502	Private Sector Delegation Transfers	
			0503	Governmental Education	
			0504	Private Sector Education	
			0601	Public Sector Exportation	Import & Export
			0602	Private Sector Exportation	
			0603	Public Sector Importation	
			0604	Private Sector Importation	
			0701	Religious Communities Aid	External Aid
			0702	International Communities Aid	
			0703	Arab Communities Aid	
			0704	UN Aid	
			0705	Charity Communities Aid	
			0801	Telecommunications Services	Services
			0802	Financial Services	
			0803	Information Technology Services	
			0804	Consulting Services	
			0805	Construction Services	
			0806	Maintenance & Assembling Services	
			0807	Marketing & Media Services	
			0808	Mining Services	
			0809	Medical & Health Services	

			0810	Cultural, Education & Entertainment Services	
			0811	Rental Expenses	
			0812	Real Estate	
			0813	Taxes	
			0814	Fees	
			0815	Commissions	
			0816	Franchise & License Fees	
			0817	Cheque Collection	
			0818	Membership fees	
			0901	Municipality Funds	Funding
			0902	Government Funds	
			0903	Private Sector Funds	
			0904	External Incoming Funds	
			1001	International Communities & Embassies Remittances	Diplomacy
			1102	Long-Term Loans Interest Installments/Public Sector	
			1103	Short-Term Loans Installments/Public Sector	
			1104	Short-Term Loans Interest Installments/Public Sector	
			1105	Long-Term Loans Installments/Private Sector	
			1106	Long-Term Loans Interest Installments/Private Sector	
			1107	Short-Term Loans Installments/Private Sector	
			1108	Short-Term Loans Interest Installments/Private Sector	
			1109	Loans Installments Against Governmental Guarantee	
			1110	Loans Interest Installments Against Governmental Guarantee	
			1111	Credit Card Payment	
			1112	Personal Loan Payment	
			1201	Rerouting	General
			1202	Scientific Research Support	
<b>Kenyan Shilling (KES)</b>	17:00	T+2	✧ As per local market convention, Remit Amount should be rounded to the nearest 0.05.		



<b>South Korean Won (KRW)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ For KRW remittances, depending on the payment amount additional information is required; this is to facilitate the onshore payment bank to contact the beneficiary for the supporting documentation.</li> <li>✧ For payments below KRW 5.8 million (USD 5,000 Equivalent) no Purpose of payment or additional information is required.</li> <li>✧ For payments above KRW 5.8 million (USD 5,000 Equivalent), the remitting party must provide the below information in the message to beneficiary field of the payment instruction: <ul style="list-style-type: none"> <li>■ Telephone number and contact person at the beneficiary</li> <li>■ Purpose of payment (On each payment instruction).</li> <li>■ Payments to corporations must include “Business registration number (10 digits)”</li> <li>■ Payments to individuals: must include the “Beneficiary government issued ID number (13 numeric code:nnnnnn-nnnnnn)” or “Passport ID”.</li> </ul> </li> <li>✧ Supporting documentation is required from the ultimate beneficiary for KRW remittances, when transaction amount exceeds KRW 58 million (USD 50,000 Equivalent), the information is required to authenticate the purpose of the FX payment.</li> <li>✧ KRW payments must be entered in whole currency amounts without decimal points to avoid rejection.</li> </ul>
<b>Kuwaiti Dinar (KWD)</b>	17:00	T+1	<ul style="list-style-type: none"> <li>✧ Customer IBAN number (30 alphanumeric characters) is required when making any inward or outward remittance.</li> </ul>
<b>Sri Lankan Rupee (LKR)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Foreign Direct Investment and/or Loan disbursements are not supported.</li> <li>✧ Purpose of payment must be provided.</li> </ul>
<b>Lesotho Loti (LSL)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Foreign Direct Investment and/or Loan disbursements are not supported.</li> <li>✧ Full beneficiary address is required</li> </ul>
<b>Malagasy Ariary (MGA)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Foreign Direct Investment and/or Loan disbursements are not supported.</li> <li>✧ Purpose of payment must be provided</li> <li>✧ Foreign invoices must be provided</li> </ul>

			<ul style="list-style-type: none"> <li>◇ IBAN must be provided in the following 27 digit format or in a full IBAN which starts with MG46: <ul style="list-style-type: none"> <li>■ Bank Code – 5 Numbers</li> <li>■ Branch Code – 5 Numbers</li> <li>■ Account Number – 11 Numbers</li> <li>■ RIB Key – 2 Numbers</li> </ul> </li> </ul>
<b>Mongolian Tugrik (MNT)</b>	17:00	T+2	◇ Full beneficiary address is required.
<b>Malawian Kwacha (MWK)</b>	17:00	T+2	◇ Foreign Direct Investment and/or Loan disbursements are not supported.
<b>Malaysian Ringgit (MYR)</b>	17:00	T+1	<ul style="list-style-type: none"> <li>◇ All FX transactions involving MYR requires an underlying ‘commercial reason’ that needs to be substantiated by underlying supporting documentation. The beneficiary will need to provide such documentation as requested by the correspondent bank and/or beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</li> <li>◇ Beneficiary Bank BIC is mandatory.</li> <li>◇ Payment into non-resident MYR account in Malaysia, is allowed ONLY for the Purposes: <ul style="list-style-type: none"> <li>a) any purpose between Immediate Family Members;</li> <li>b) income earned or expense incurred in Malaysia; or</li> <li>c) settlement of <ul style="list-style-type: none"> <li>i) a trade in goods or service in Malaysia;</li> <li>ii) a Ringgit Asset including any income and profit due from the Ringgit Asset;</li> <li>iii) a commodity murabahah transaction between Non-Residents undertaken through a Resident commodity trading service provider; or</li> <li>iv) a Non-Financial Guarantee denominated in Ringgit for use in Malaysia.</li> </ul> </li> </ul> </li> <li>◇ Purpose of payment must be provided and please provide the purpose of payment by selecting the corresponding purpose in table below. Remitter is required to enter purpose code for the corresponding purpose in the message to beneficiary field using the following format: /PURP/CODE/Purpose Description Text (e.g./PURP/00000/Food and live animals)</li> </ul>

Purpose Code	Purpose Description
00000	Food and live animals
01000	Beverages and tobacco
02000	Crude materials, inedible, except fuels
03000	Mineral fuels, lubricants and related materials
04000	Animal and vegetable oils, fats and waxes
05000	Chemicals and related products, not classified elsewhere
06000	Manufactured goods
07000	Machinery, non-customised packaged software and transport equipment
07100	Power lines, pipelines and undersea communication cables
08000	Miscellaneous manufactured articles
09000	Commodities and miscellaneous transactions, not classified elsewhere
09100	Refunds relating to goods transactions
09700	Non-monetary gold
10010	Goods for processing (manufacturing services)
11110	Freight by air
11120	Freight by sea
11130	Freight by other modes of transportation
11210	Passenger fare by air
11220	Passenger fare by sea
11230	Passenger fare by other modes of transportation
12110	Airport services
12120	Port services
12130	Other terminal facilities
12140	Postal and courier services
12210	Charter of aircraft (with crew)
12220	Charter of ships and vessels (with crew)
12230	Charter of other modes of transport (with crew)

			12310	Rentals/operating leasing of aircraft (without crew)
			12320	Rentals/operating leasing of ships and vessels (without crew)
			12330	Rentals/operating leasing of other transport equipment (without crew)
			12400	Fees for salvage operations
			12500	Repair and maintenance of aircraft, ships and other transport equipment
			13110	Goods and services purchased by travellers
			13210	Goods and services purchased through business and official travel
			13220	Goods and services purchased by short term workers
			13300	Travel for pilgrimage and religious observances
			13400	Travel for medical treatment
			13500	Education-related
			14110	Direct investment income
			14120	Portfolio investment income
			14140	Investment income attributable to Non-resident policyholders in insurance, pension
			14210	Interest paid to/ received from related Non-resident company relating to loan obligations,
			14220	Interest paid to/ received from non-related Non-resident company relating to loan obligations,
			14230	Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs)
			14240	Interest paid to/received from Non-residents on investment in bonds and notes.
			14250	Interest paid to/received from Non-residents on money market instruments.
			14310	Wages and salaries in cash
			14320	Wages and salaries in kind/benefits attributable to employees
			14330	Employer's social contributions
			14410	Taxes on products and productions
			14420	Subsidies on products and productions
			14430	Rental on natural resources
			15100	Malaysian government offices abroad and foreign offices in Malaysia

			15200	International organisations
			15300	Trade missions
			15400	Commission & other charges relating to loan obligations of the Malaysian Government.
			15500	The Bank minting of coins and printing of notes.
			16100	Telecommunication services
			16210	Construction and installation services in Malaysia
			16220	Construction and installation services abroad
			16311	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc
			16312	Premiums paid/received on other general insurance/takaful
			16313	Premium paid/received on life insurance/takaful
			16314	Premiums paid/received on reinsurance/retakaful
			16315	Premium paid/received on insurance/takaful on goods in the process of being exported/imported
			16321	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.
			16322	Claims settlements on other general insurance/takaful
			16323	Claims settlements on life insurance/takaful
			16324	Claims paid/received on reinsurance/retakaful
			16325	Claims paid/received on insurance/takaful on goods
			16332	Auxiliary Insurance Services
			16410	Explicitly-charged financial services
			16420	Explicit margins on buying and selling of financial instruments
			16430	Explicitly-charged asset management services
			16440	Financial intermediation service charges indirectly measured (FISIM)
			16510	Computer services
			16520	Information services
			16610	Charges associated with intellectual property rights
			16620	License fees to reproduce and distribute intellectual property
			16711	Merchanting trade in Malaysia

			16712	Merchanting trade Abroad
			16720	Sharing of administrative expenses
			16730	Research and development
			16740	Architectural, engineering, and other technical services
			16750	Agricultural, mining, and on-site processing
			16760	Advertising, market research and public opinion polling services
			16771	Legal services
			16772	Accounting services
			16773	Management consulting services
			16780	Rental services
			16791	Trade-related services
			16792	Waste treatment services
			16793	Other business services
			16810	Audio-visual and artistic related services
			16820	Health services
			16830	Education services
			16840	Heritage and recreational services
			16850	Other personal services
			16910	Refunds relating to services transactions
			17010	Inter-company settlement for offsetting payables against receivables.
			17020	Transfer by a company to/from its own current account overseas.
			21110	Grants, aid, donations and unclaimed monies
			21120	Pension, gratuity
			21131	Taxes on income, wealth and other taxable assets (government sector)
			21132	Fines and penalties (government sector)
			21133	Social contributions and benefits (government sector)
			21140	Compensation and pledging
			21201	Personal transfer

			21210	Grants and gifts
			21220	Workers' remittances
			21230	Legacies, compensations and prizes
			21241	Taxes on income, wealth and other taxable assets (private sector)
			21242	Fines and penalties (private sector)
			21245	Net premiums on non-life insurance and standardised guarantees.
			21246	Non-life insurance claims and calls under standardised guarantees.
			22130	Other capital transfers (government sector)
			22220	Migrant transfer
			22230	Other capital transfers (private sector)
			23000	Acquisition/ disposal of non-produced, non-financial assets
			31111	Extension/receipt (drawdown) of long-term term loan to/from Non-resident.
			31112	Repayment of principal to/by Non-resident on long-term term loan.
			31113	Prepayment of principal to/by Non-resident on long-term term loan.
			31121	Extension/receipt (drawdown) of short-term term loan to/from Non-resident.
			31122	Repayment of principal to/by Non-resident on short-term term loan.
			31123	Prepayment of principal to/by Non-resident on short-term term loan.
			31311	Issuance
			31312	Redemption
			31411	Financial lease extension to/receipt from Non-residents.
			31412	Repayment of financial lease to/receipt from Non-residents.
			31413	Prepayment of financial lease to/receipt from Non-residents.
			31511	Credit facilities extension to/receipt from Non-resident.
			31512	Repayment of credit facilities to/by Non-resident.
			31513	Prepayment of credit facilities to/by Non-resident.
			31911	Extension to /receipt from Non-resident.
			31912	Repayment of other loans facilities to/by Non-resident.
			31913	Prepayment of other loans facilities to/by Non-resident.

			31921	Extension to /receipt from Non-resident.
			31922	Repayment of other loans facilities to/by Non-resident.
			31923	Prepayment of other loans facilities to/by Non-resident.
			33000	Employee stock options
			34000	Subscriptions/ Contributions to/ Reimbursement from International Organisations
			35130	Mergers and acquisitions
			35140	Equity investment other than mergers and acquisitions
			35200	Liquidation of investment
			35300	Head office accounts in branches
			36110	Corporate stocks and shares issued by residents in domestic capital market.
			36120	Corporate stocks and shares issued by residents in international markets.
			36130	Corporate stocks and shares issued by Non-residents in international markets.
			36140	Corporate stocks and shares issued by Non-residents in domestic capital market.
			36210	Bonds and notes issued by residents in domestic capital market.
			36220	Bonds and notes issued by residents in international markets.
			36230	Bonds and notes issued by Non-residents in international markets.
			36240	Bonds and notes issued by Non-residents in domestic capital market.
			36310	Money market instruments issued by residents in domestic capital market.
			36320	Money market instruments issued by residents in international markets.
			36330	Money market instruments issued by Non-residents in international markets.
			36340	Money market instruments issued by Non-residents in domestic capital market.
			36410	Purchase/sale of Malaysian Government securities.
			36420	Purchase/sale of Foreign Government securities.
			37100	Swaps
			37200	Forwards
			37300	Futures
			37400	Options
			39111	Purchase/sale of real estate in Malaysia (commercial).



				39112	Purchase/sale of real estate in Malaysia (residential).
				39121	Purchase/sale of real estate abroad (commercial).
				39122	Purchase/sale of real estate abroad (residential).
				39210	Placement/withdrawal of deposits of residents with/from financial institutions abroad.
				39220	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan
<b>Mozambican Metical (MZN)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Payor must indicate the NIB number in the 'Beneficiary Account' field of the payment instruction. NIB Number – 21 characters or 25 characters (MZ59 + 21 digits)</li> <li>✧ In case of Loans, the following documents are required: <ul style="list-style-type: none"> <li>1. identification documents of borrower and lender</li> <li>2. copy of the loan agreement</li> <li>3. bank borderaux evidencing the inflow of funds</li> <li>4. repayment schedule</li> </ul> </li> <li>✧ Documents required for other types of payments may vary in accordance with the type of project</li> <li>✧ Beneficiary shall be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the country's Exchange Control regulations and applicable local banking regulations</li> <li>✧ Foreign Direct Investment are not supported</li> </ul>		
<b>Namibian Dollar (NAD)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Beneficiary may be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</li> <li>✧ 8-13-digit Account Number required.</li> </ul>		
<b>Nigerian Naira (NGN)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ 10-digit NUBAN account number is required.</li> <li>✧ Beneficiary may be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</li> <li>✧ Do not accept remittance where the remitter and the beneficiary are both individual.</li> </ul>		
<b>Nepalese Rupee</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Please include the purpose of trade in details.</li> </ul>		

<b>(NPR)</b>			✧ Trade related payments (both imports and exports) are not supported.																																
<b>Papua New Guinean Kina (PGK)</b>	17:00	T+2	✧ None.																																
<b>Philippine Peso (PHP)</b>	17:00	T+1	<p>✧ All payments must include the account number, name, and address of the beneficiary party. If the information is not provided, all payments will automatically be rejected.</p> <p>✧ For investment payments, documentation must be confirmed before payment is executed.</p> <p>✧ Beneficiary may be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</p> <p>✧ Purpose of payment must be provided and please provide the purpose of payment by selecting the corresponding purpose in table below. Remitter is required to enter purpose code for the corresponding purpose in the message to beneficiary field using the following format: /PURP/CODE/Purpose Description Text (e.g./PURP/UBIL/Utility Bills)</p> <table border="1"> <thead> <tr> <th><b>CODE</b></th> <th><b>Purpose Description Text</b></th> </tr> </thead> <tbody> <tr> <td>UBIL</td> <td>Utility Bills</td> </tr> <tr> <td>GOVT</td> <td>Government Levies / Taxes</td> </tr> <tr> <td>EDUC</td> <td>Educational Fee</td> </tr> <tr> <td>INSU</td> <td>Insurance</td> </tr> <tr> <td>LOAR</td> <td>Loan Repayment</td> </tr> <tr> <td>INTE</td> <td>Loan Interest</td> </tr> <tr> <td>MDCS</td> <td>Medical/Health Services</td> </tr> <tr> <td>GDSV</td> <td>Purchase / Sale of Properties, Goods &amp; Services</td> </tr> <tr> <td>SUPP</td> <td>Supplier/Vendor Payment</td> </tr> <tr> <td>SALA</td> <td>Payroll/Salaries</td> </tr> <tr> <td>PENS</td> <td>Pension</td> </tr> <tr> <td>BEXP</td> <td>Business Expenses</td> </tr> <tr> <td>TRVL</td> <td>Travel &amp; Tours Expenses</td> </tr> <tr> <td>COMM</td> <td>Commission</td> </tr> <tr> <td>CHAR</td> <td>Charity Payment</td> </tr> </tbody> </table>	<b>CODE</b>	<b>Purpose Description Text</b>	UBIL	Utility Bills	GOVT	Government Levies / Taxes	EDUC	Educational Fee	INSU	Insurance	LOAR	Loan Repayment	INTE	Loan Interest	MDCS	Medical/Health Services	GDSV	Purchase / Sale of Properties, Goods & Services	SUPP	Supplier/Vendor Payment	SALA	Payroll/Salaries	PENS	Pension	BEXP	Business Expenses	TRVL	Travel & Tours Expenses	COMM	Commission	CHAR	Charity Payment
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<b>Polish Zloty (PLN)</b>	17:00	T+0	<ul style="list-style-type: none"> <li>✧ The International Bank Account Number (“IBAN” – 28 digits) of the account to be credited is preferred.</li> <li>✧ For payments to the Polish Social Security Institution (ZUS) payer must use individual account number (26 digits) provided by ZUS. <ul style="list-style-type: none"> <li>■ Check Digits 2 digits</li> <li>■ Fixed ZUS Number 11 digits</li> <li>■ Complementary Number 3 digits</li> <li>■ Tax Identification Number (NIP) 10 digits</li> </ul> </li> <li>✧ Please include the following additional information for payments to the Polish Tax Office in this specific order: <ul style="list-style-type: none"> <li>■ NIP Number(TAX ID Number).</li> <li>■ Region or Personal ID.</li> <li>■ Type of Declaration (For Example 'S', 'M' ETC).</li> <li>■ Number of Declaration (For Example 01,02 ETC).</li> <li>■ Date of Declaration (MM-MONTH,YY-YEAR).</li> </ul> </li> </ul>																	
<b>Paraguayan Guarani (PYG)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Beneficiary tax ID -for individuals, this is a Cedula de Indentidad and for companies it is a RUC.</li> <li>✧ Purpose of payment is required.</li> <li>✧ This is a zero decimal currency and therefore does not have cents on the amount.</li> </ul>																	
<b>Romanian Leu (RON)</b>	17:00	T+1	<ul style="list-style-type: none"> <li>✧ The International Bank Account Number (“IBAN” – 24 digits) of the account to be credited is required. This should be entered in the 'Beneficiary Bank Account' field.</li> </ul>																	

			<ul style="list-style-type: none"> <li>✧ A Fiscal Identification Code (NIF) for both the remitter and the beneficiary should be included for all payments in favor of the Romanian State/Region Budget, Local Budgets, State/Region Social Security Budget, Unemployment Fund, Health Social Insurance Fund, which has the accounts opened with Ministry of Public Finance (swift address TREZROBU), or in favor of other entities which has the accounts opened with swift address TREZROBU. The NIF of the ordering party should be mentioned in the ordering party field, or remittance details field, and the beneficiaries NIF should be included in the beneficiary name and address field. Please note, in case the ordering party is a non-resident does and not have an NIF, he should appoint a fiscal representative in Romania. The fiscal representative's NIF would need then to be mentioned in the ordering party field.</li> </ul>
<b>Rwandan Franc (RWF)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Foreign Direct Investment and/or Loan disbursements are not supported.</li> <li>✧ This is a zero decimal currency and therefore does not have cents on the amount.</li> </ul>
<b>Sierra Leonean Leone (SLL)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Foreign Direct Investment and/or Loan disbursements are not supported.</li> </ul>
<b>Taiwan Dollar (TWD)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ Beneficiary may be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</li> <li>✧ Please do not include the decimals with the payment, as per local market convention.</li> <li>✧ Full beneficiary address and purpose of payment must be provided.</li> <li>✧ The Payer must provide the telephone number of the beneficiary in the message to beneficiary of the Payment Instruction.</li> <li>✧ Ordering customer name, beneficiary name, beneficiary address, and message to beneficiary must be <b>in English</b>.</li> </ul>
<b>Vietnamese Dong (VND)</b>	17:00	T+2	<ul style="list-style-type: none"> <li>✧ All payments must indicate reason/purpose of payment.</li> <li>✧ Beneficiary may be required to provide such documentation as may be requested by the Correspondent Bank or Beneficiary's bank in order to comply with the country's Exchange Control regulations and applicable local banking regulations.</li> <li>✧ Beneficiary Bank information must be complete in detail, please provide: Beneficiary Bank (Branch) Name, Address, CITAD code (clearing code at IBPS), just the SWIFT code and city</li> </ul>

name is not sufficient.

- ✧ In order to increase the accuracy of the payment process, it is strongly recommended that the 8 digit CITAD code be provided. The CITAD code can be provided by beneficiary bank as follows: the first 2 digits represent the region code, followed by 3 digits representing the bank code, and the next 3 digits identify the branch.
- ✧ Beneficiary name and complete address must be provided.
- ✧ Based on AML requirements for payments to individuals in VND, proof of residency is required:
  1. For Vendors/beneficiaries that are local residents of Vietnam: the beneficiary's Citizen id number must be provided in the remittance information. DOB is optional.
  2. Please include "CIT ID" prefix before the number
    - Old citizen id number: it may be CIT ID 023512345 (include 9 numbers)
    - New citizen id number: it may be CIT ID 079186003137 (include 12 numbers)
    - Current used phone number is also recommended
  3. For Vendors/beneficiaries that are foreigners: Documentation showing that non-resident beneficiary is legally allowed to be in Vietnam, as well as the reason for them to receive such funds may be requested by the beneficiary bank. Documentation required may include: employment pass, employment contract, or service invoice.
- ✧ Although there are two decimals in the VND currency, please do not include the decimals with the payment, as per local market convention.
- ✧ The requirements of tax payments should be pre-agreed with the tax authorities. Information required may vary based on the type of tax. The tax authority may keep transactions pending. Also there will not be any refund or return. The Bank will pass on all the information received, but will not have any direct control on the acceptance by the tax authorities.

<b>Zambian Kwacha (ZMW)</b>	17:00	T+2	✧ Beneficiary Bank Branch Code is required.
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