



中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

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) or our branches.

Currency	Cut-off Time	Best Value Date	Special Requirement(s)
Bangladeshi Taka (BDT)	17:00	T+2	<ul style="list-style-type: none"> ✧ Beneficiary Bank address and branch number is required. Swift Code does not point to an exact branch; therefore it is not preferred. ✧ 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. ✧ 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.
Bulgarian Lev (BGN)	17:00	T+1	<ul style="list-style-type: none"> ✧ 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. ✧ 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"> ■ 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). ■ Payment type code it refers to (official number from National Revenue Agency’s register (6 digits).
Chilean Peso (CLP)	17:00	T+2	<ul style="list-style-type: none"> ✧ 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. ✧ 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. ✧ Purpose of payment must be included in remittance information. ✧ Beneficiary shall be required to provide such documentation as may be requested by the

			<p>Correspondent Bank or Beneficiary's bank in order to comply with the relevant Exchange Control regulations and applicable local banking regulations.</p> <ul style="list-style-type: none"> ✧ This is a zero decimal currency and therefore does not have cents on the amount.
Costa Rican Colon (CRC)	17:00	T+2	<ul style="list-style-type: none"> ✧ Beneficiary street address and beneficiary contact name and phone number are required. ✧ Beneficiary Tax id number (Cedula Juridica or Cedula Natural) and DIMEX ID must be included with each payment detail. ✧ Purpose of payment is required. ✧ The International Bank Account Number ("IBAN"-22 digits) of the account to be credited is required.
Czech Koruna (CZK)	17:00	T+0	<ul style="list-style-type: none"> ✧ IBAN is required (24 alphanumeric in length).
Djibouti Franc (DJF)	17:00	T+2	<ul style="list-style-type: none"> ✧ The Purpose of payment must be explicitly mentioned in the remittance information of the payment instructions. ✧ This is a zero decimal currency and therefore does not have cents on the amount. ✧ 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 ✧ Invoice is required for payment of goods and services
Algerian Dinar (DZD)	17:00	T+1	<ul style="list-style-type: none"> ✧ Beneficiary account numbers must be formatted as 20 digits. ✧ IBAN is recommended (24 alphanumeric characters) (i.e. DZ+XX+20 digit account number). ✧ Purpose of Payment must be included in all payments. Reason stated must be very specific. (i.e. exact nature of the transaction). ✧ For Capital Injection transaction, purpose of payment must be indicated as capital injection on payment instructions, remittance details.
Ethiopian Birr (ETB)	17:00	T+2	<ul style="list-style-type: none"> ✧ Foreign Direct Investment and/or Loan disbursements are not supported. ✧ Branch Name or full address of the Beneficiary Bank is required. ✧ Contact Name and Telephone Number of the Beneficiary are required.
Georgian Lari (GEL)	17:00	T+2	<ul style="list-style-type: none"> ✧ Tax Payments are not permitted.

			<ul style="list-style-type: none"> ✧ IBAN account number is required for all payments. It consists of 22 letters/numbers. ✧ Purpose of Payment needs to be provided for each payment. 														
Hungarian Forint (HUF)	17:00	T+0	<ul style="list-style-type: none"> ✧ HUF currency does not carry decimal points after the digits, even though ISO code allows 2 digits. ✧ IBAN is required (28 alphanumeric in length). 														
Indonesian Rupiah (IDR)	17:00	T+2	<ul style="list-style-type: none"> ✧ 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. ✧ Although there are two decimals in the IDR currency, please do not include the decimals with the payment, as per local market convention. ✧ 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 + ")" <p style="margin-left: 40px;">Example: 1011//123abc(350000)234cde(1250000)</p> <ul style="list-style-type: none"> ✧ 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) <table border="1" style="margin-left: 40px; width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Payment Purpose Code</th> <th style="text-align: left;">Payment Purpose</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>Goods Transaction</td> </tr> <tr> <td>2016</td> <td>Goods Processing Service Fee</td> </tr> <tr> <td>2017</td> <td>Goods Repairs Service Fee</td> </tr> <tr> <td>2018</td> <td>Goods Transaction Paid Full</td> </tr> <tr> <td>2019</td> <td>Goods Transaction Paid Partial</td> </tr> <tr> <td>2021</td> <td>Transportation Service Fee Passenger</td> </tr> </tbody> </table>	Payment Purpose Code	Payment Purpose	2011	Goods Transaction	2016	Goods Processing Service Fee	2017	Goods Repairs Service Fee	2018	Goods Transaction Paid Full	2019	Goods Transaction Paid Partial	2021	Transportation Service Fee Passenger
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2022	Transportation Service Fee Goods
2030	Traveling Expense
2040	Education Expense
2050	Postal Service Fee
2062	Construction Service Fee
2070	Insurance Fee
2080	Financial Service Fee
2090	Computer Service Fee
2100	Royalties or License Fee
2111	Lease Payment
2112	Rent for Land or Building
2121	Service Fee – Law/Audit/Tax/Business Management
2122	Service Fee – Mining/Agriculture/Architecture design
2123	Service Fee – Research and Development
2124	Service Fee – Administrative and Operations
2130	Service Fee – Recreation/Art
2150	Workers Remittance
2161	Tax or Penalties or Fines
2162	Gift or Grants
2163	Employee Compensation
2192	Buy fixed asset
2201	Direct investment in Indonesia
2221	Loan to Indonesian resident/entity up to 1 year
2222	Loan to Indonesian resident/entity more than 1 year
2234	Loan to Indonesian resident/entity fin leasing
2341	Buy - Shares
2342	Buy Warrant and Rights
2351	Buy Government Bond

			<table border="1"> <tr> <td>2352</td> <td>Buy Corporate Bond</td> </tr> <tr> <td>2353</td> <td>Buy Medium Term Note (MTN)</td> </tr> <tr> <td>2361</td> <td>Buy SBI and SWBI</td> </tr> <tr> <td>2362</td> <td>Buy Government Bills</td> </tr> <tr> <td>2363</td> <td>Buy Promissory Note</td> </tr> <tr> <td>2364</td> <td>Buy NCD</td> </tr> <tr> <td>2371</td> <td>Buy Mutual Fund</td> </tr> <tr> <td>2372</td> <td>Buy Exchange Trade Fund</td> </tr> </table>	2352	Buy Corporate Bond	2353	Buy Medium Term Note (MTN)	2361	Buy SBI and SWBI	2362	Buy Government Bills	2363	Buy Promissory Note	2364	Buy NCD	2371	Buy Mutual Fund	2372	Buy Exchange Trade Fund
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Israeli New Shekel (ILS)	17:00	T+2	✧ IBAN (23 digits) of the beneficiary is required.																
Indian Rupee (INR)	17:00	T+2	<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/P1701/Receipts on account of processing of goods)</p> <table border="1"> <thead> <tr> <th>Purpose Code Header</th> <th>Purpose Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Capital Account</td> <td>P0017</td> <td>Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government</td> </tr> <tr> <td>P0019</td> <td>Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government</td> </tr> <tr> <td>P0028</td> <td>Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government</td> </tr> </tbody> </table>	Purpose Code Header	Purpose Code	Description	Capital Account	P0017	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government	P0019	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government	P0028	Capital transfer receipts (Guarantee payments, Investment Grant given by the government/international organisation, exceptionally large Non-life insurance claims including claims arising out of natural calamity) - Government						
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			Foreign Direct Investment	P0003	Repatriation of Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares
				P0004	Repatriation Indian Direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments
				P0005	Repatriation of Indian investment abroad in real estate
				P0006	Foreign Direct Investment made by overseas Investors in India in equity shares
				P0007	Foreign Direct Investment made by overseas Investors in India in debt instruments.
				P0008	Foreign Direct Investment made by overseas Investors in India in real estate
			Foreign Portfolio Investment	P0001	Repatriation of Indian Portfolio investment abroad in equity capital (shares)
				P0002	Repatriation of Indian Portfolio investment abroad in debt instruments.
				P0009	Foreign Portfolio Investment made by overseas Investors in India in equity shares
				P0010	Foreign Portfolio Investment made by overseas Investors in India in debt Instruments.
			External Commercial Borrowings	P0011	Repayment of loans extended to Non-Residents
				P0012	Long & medium term loans, with original maturity of above one year, from Non-Residents to India (External Commercial Borrowings)
			Short term credits	P0013	Short term loans with original maturity upto one year from Non-Residents to India (Short-term Trade Credit)

			Banking Capital	P0014	Receipts o/a Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not “swapped” into Rupees}
				P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)
				P0016	Purchase of a foreign currency against another currency.
			Financial Derivatives and Others	P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions
				P0021	Receipts on account of sale of share under Employee stock option
				P0022	Receipts on account of other investment in ADRs/GDRs
			External Assistance	P0024	External Assistance received by India e.g. Multilateral and bilateral loans received by Govt. of India under agreements with other govt. / international institutions.
				P0025	Repayments received on account of External Assistance extended by India
			Exports (of Goods)	P0101	Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.) – Other than Nepal and Bhutan
				P0102	Realisation of export bills (in respect of goods) sent on collection (full invoice value) – Other than Nepal and Bhutan
				P0103	Advance receipts against export contracts, which will be covered later by GR/PP/SOFTEX/SDF – other than Nepal and Bhutan
				P0104	Receipts against export of goods not covered by the GR /PP /SOFTEX /EC copy of shipping bill etc. (under Intermediary/transit trade, i.e., third country/region export passing through India
				P0108	Goods sold under merchanting / Receipt against export leg of merchanting trade*
				P0109	Export realisation on account of exports to Nepal and Bhutan, if

				any
Transport	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad		
	P0202	Receipts on account of operating expenses of Foreign shipping companies operating in India		
	P0205	Receipts on account of operational leasing (with crew) – Shipping companies		
	P0207	Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.		
	P0208	Receipt on account of operating expenses of Foreign Airlines companies operating in India		
	P0211	Receipt on account of operational leasing (with crew) – Airlines companies		
	P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Shipping Companies)		
	P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).(Airlines companies)		
	P0216	Receipts of freight fare -Shipping companies operating abroad		
	P0217	Receipts of passenger fare by Indian Shipping companies operating abroad		
	P0218	Other receipts by Shipping companies		
	P0219	Receipts of freight fare by Indian Airlines companies operating abroad		
	P0220	Receipts of passenger fare –Airlines		
	P0221	Other receipts by Airlines companies		
P0222	Receipts on account of freights under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)			

				P0223	Receipts on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and Others)
				P0224	Postal & Courier services by Air
				P0225	Postal & Courier services by Sea
				P0226	Postal & Courier services by others
			Travel	P0301	Purchases towards travel (Includes purchases of foreign TCs, currency notes etc over the counter, by hotels, Emporiums, institutions etc. as well as amount received by TT/SWIFT transfers or debit to Non-Resident account).
				P0302	Business travel
				P0304	Travel for medical treatment including TCs purchased by hospitals
				P0305	Travel for education including TCs purchased by educational institutions
				P0306	Other travel receipts
				P0308	Foreign Currencies/TCs surrendered by returning Indian tourists.
			Construction Services	P0501	Receipts on account of services relating to cost of construction of projects in India
				P0502	Receipts on account of construction works carried out abroad by Indian Companies
			Insurance and Pension Services	P0601	Life Insurance premium except term insurance
				P0602	Freight insurance – relating to import & export of goods
				P0603	Other general insurance premium including reinsurance premium; and term life insurance premium
				P0605	Auxiliary services including commission on insurance
				P0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)
				P0608	Life insurance claim settlements (excluding term insurance) received by residents in India

	P0609	Standardised guarantee services
	P0610	Premium for pension funds
	P0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.
	P0612	Invoking of standardised guarantees
Financial Services	P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, etc.
	P0702	Investment banking – brokerage, under writing commission etc.
	P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
Telecommunication, Computer & Information Services	P0801	Hardware consultancy/implementation
	P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
	P0803	Data base, data processing charges
	P0804	Repair and maintenance of computer and software
	P0805	News agency services
	P0806	Other information services- Subscription to newspapers, periodicals, etc.
	P0807	Off-site Software Exports
	P0808	Telecommunication services including electronic mail services and voice mail services
	P0809	Satellite services including space shuttle and rockets, etc.
Charges for the use of intellectual property n.i.e	P0901	Franchises services
	P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.
Other Business Services	P1002	Trade related services – commission on exports / imports
	P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies

				P1004	Legal services
				P1005	Accounting, auditing, book keeping services
				P1006	Business and management consultancy and public relations services
				P1007	Advertising, trade fair service
				P1008	Research & Development services
				P1009	Architectural services
				P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.
				P1011	Inward remittance for maintenance of offices in India
				P1013	Environmental Services
				P1014	Engineering Services
				P1015	Tax consulting services
				P1016	Market research and public opinion polling service
				P1017	Publishing and printing services
				P1018	Mining services like on-site processing services analysis of ores etc.
				P1019	Commission agent services
				P1020	Wholesale and retailing trade services.
				P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
				P1022	Other Technical Services including scientific/space services.
			Personal, Cultural & Recreational services	P1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.
				P1103	Radio and television production, distribution and transmission services
				P1104	Entertainment services
				P1105	Museums, library and archival services
				P1106	Recreation and sporting activity services

	P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
	P1108	Health Service (Receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
	P1109	Other Personal, Cultural & Recreational services
Govt. not included elsewhere (G.n.i.e.)	P1201	Maintenance of foreign embassies in India
	P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India.
Secondary Income	P1301	Inward remittance from Indian non-residents towards family maintenance and savings
	P1302	Personal gifts and donations
	P1303	Donations to religious and charitable institutions in India
	P1304	Grants and donations to governments and charitable institutions established by the governments
	P1306	Receipts / Refund of taxes
	P1307	Receipts on account of migrant transfers including Personal Effects
Primary Income	P1401	Compensation of employees
	P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
	P1405	Inward remittance towards interest receipts of ADs on their own account (on investments.)
	P1408	Inward remittance of profit by branches of Indian FDI Enterprises (including bank branches) operating abroad.
	P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI Enterprises, other than branches, operating abroad
	P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their Parent company in India.

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Jordanian Dinar (JOD)	17:00	T+1	<p> ✧ Beneficiary name and complete address must be provided. ✧ IBAN requirement (30 alphanumeric characters). ✧ 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/0102/Utility Bill Payment) </p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description of Details</th> <th>Classification</th> </tr> </thead> <tbody> <tr> <td>0101</td> <td>Invoice Payment & Purchase</td> <td>Personal</td> </tr> </tbody> </table>	Code	Description of Details	Classification	0101	Invoice Payment & Purchase	Personal																	
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			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
			0302	Brokerage Investment	Remittances
			0303	Insurance	
			0304	Subscriptions to international nonmonetary organizations	
			0305	Local Investment	
			0306	External Investment	
			0307	Tender bond Guarantee	
			0401	Air Freight	Transportation &
			0402	Land Freight	Tourism

			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	
Kenyan Shilling (KES)	17:00	T+2	<ul style="list-style-type: none"> ✧ As per local market convention, Remit Amount should be rounded to the nearest 0.05. 		
South Korean Won (KRW)	17:00	T+2	<ul style="list-style-type: none"> ✧ 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. ✧ For payments below KRW 5.8 million (USD 5,000 Equivalent) no Purpose of payment or additional information is required. 		

			<ul style="list-style-type: none"> ✧ 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"> ■ Telephone number and contact person at the beneficiary ■ Purpose of payment (On each payment instruction). ■ Payments to corporations must include “Business registration number (10 digits)” ■ Payments to individuals: must include the “Beneficiary government issued ID number (13 numeric code:nnnnnnn-nnnnnnn)” or “Passport ID”. ✧ Supporting documentation is required from the ultimate beneficiary for KRW remittances, when transaction amount exceeds KRW 21 million (USD 20,000 Equivalent), the information is required to authenticate the purpose of the FX payment. ✧ KRW payments must be entered in whole currency amounts without decimal points to avoid rejection.
Kuwaiti Dinar (KWD)	17:00	T+2	<ul style="list-style-type: none"> ✧ Customer IBAN number (30 alphanumeric characters) is required when making any inward or outward remittance.
Sri Lankan Rupee (LKR)	17:00	T+2	<ul style="list-style-type: none"> ✧ Foreign Direct Investment and/or Loan disbursements are not supported. ✧ Purpose of payment must be provided.
Lesotho Loti (LSL)	17:00	T+2	<ul style="list-style-type: none"> ✧ None.
Moroccan Dirham (MAD)	17:00	T+1	<ul style="list-style-type: none"> ✧ 24 digit account number (which represents bank code (3 digits) /town location (3 digits) / branch code 5 digits / account number (11 digits) / RIB key (2 digits)) required.
Malagasy Ariary (MGA)	17:00	T+2	<ul style="list-style-type: none"> ✧ Foreign Direct Investment and/or Loan disbursements are not supported. ✧ Purpose of payment must be provided ✧ Foreign invoices must be provided ✧ 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"> ■ Bank Code – 5 Numbers ■ Branch Code – 5 Numbers

			<ul style="list-style-type: none"> ■ Account Number – 11 Numbers ■ RIB Key – 2 Numbers 																														
Malawian Kwacha (MWK)	17:00	T+0	✧ None.																														
Malaysian Ringgit (MYR)	17:00	T+1	<p>✧ 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.</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/00000/Food and live animals)</p> <table border="1"> <thead> <tr> <th>Purpose Code</th> <th>Purpose Description</th> </tr> </thead> <tbody> <tr> <td>00000</td> <td>Food and live animals</td> </tr> <tr> <td>01000</td> <td>Beverages and tobacco</td> </tr> <tr> <td>02000</td> <td>Crude materials, inedible, except fuels</td> </tr> <tr> <td>03000</td> <td>Mineral fuels, lubricants and related materials</td> </tr> <tr> <td>04000</td> <td>Animal and vegetable oils, fats and waxes</td> </tr> <tr> <td>05000</td> <td>Chemicals and related products, not classified elsewhere</td> </tr> <tr> <td>06000</td> <td>Manufactured goods</td> </tr> <tr> <td>07000</td> <td>Machinery, non-customised packaged software and transport equipment</td> </tr> <tr> <td>07100</td> <td>Power lines, pipelines and undersea communication cables</td> </tr> <tr> <td>08000</td> <td>Miscellaneous manufactured articles</td> </tr> <tr> <td>09000</td> <td>Commodities and miscellaneous transactions, not classified elsewhere</td> </tr> <tr> <td>09100</td> <td>Refunds relating to goods transactions</td> </tr> <tr> <td>09700</td> <td>Non-monetary gold</td> </tr> <tr> <td>16710</td> <td>Merchanting trade</td> </tr> </tbody> </table>	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	16710	Merchanting trade
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			09001	Goods (Broad Classification)
			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
			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)
			16780	Rentals/operating leasing of dwellings, other buildings and machinery
			12140	Postal and courier services
			12400	Fees for salvage operations
			12500	Repair and maintenance of aircraft, ships and other transport equipment
			13110	Goods and services purchased by travellers
			13300	Travel for pilgrimage and religious observances
			13400	Travel for medical treatment
			13500	Education-related
			13210	Goods and services purchased through business and official travel
			13220	Goods and services purchased by short term workers
			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,
			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
			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
			16720	Sharing of administrative expenses
			16730	Research and development
			16740	Architectural, engineering, and other technical services
			16750	Agricultural, mining, and on-site processing
			16791	Trade-related services
			16792	Waste treatment services
			16760	Advertising, market research and public opinion polling services
			16771	Legal services

			16772	Accounting services
			16773	Management consulting 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
			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
			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.

			17010	Inter-company settlement for offsetting payables against receivables.
			17020	Transfer by a company to/from its own current account overseas.
			17040	Transfer of funds between overseas accounts of same resident company.
			17060	Transfer of funds between overseas accounts maintained by different resident companies. (For
			17070	Transfer by a resident (exclude bank) to/from current account overseas of another resident
			17080	Settlement between Remittance Services Providers (RSPs) with resident financial institutions.
			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.
			22110	Debt forgiveness (government sector)
			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	Issued by residents in domestic capital market.
			36120	Issued by residents in international markets.
			36130	Issued by Non-residents in international markets.

			36140	Issued by Non-residents in domestic capital market.
			36210	Issued by residents in domestic capital market.
			36220	Issued by residents in international markets.
			36230	Issued by Non-residents in international markets.
			36240	Issued by Non-residents in domestic capital market.
			36310	Issued by residents in domestic capital market.
			36320	Issued by residents in international markets.
			36330	Issued by Non-residents in international markets.
			36340	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
			37900	Others derivatives
			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
Mozambican Metical (MZN)	17:00	T+2	<ul style="list-style-type: none"> ✧ 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) ✧ In case of Loans, the following documents are required: <ul style="list-style-type: none"> 1. identification documents of borrower and lender 2. copy of the loan agreement 3. bank borderaux evidencing the inflow of funds 	

			<p>4. repayment schedule</p> <ul style="list-style-type: none"> ✧ Documents required for other types of payments may vary in accordance with the type of project ✧ 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 ✧ Foreign Direct Investment are not supported
Namibian Dollar (NAD)	17:00	T+2	<ul style="list-style-type: none"> ✧ 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. ✧ 8-13-digit Account Number required.
Nigerian Naira (NGN)	17:00	T+2	<ul style="list-style-type: none"> ✧ 10-digit NUBAN account number is required. ✧ 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. ✧ Do not accept remittance where the remitter and the beneficiary are both individual.
Nepalese Rupee (NPR)	17:00	T+2	<ul style="list-style-type: none"> ✧ Please include the purpose of trade in details. ✧ Trade related payments (both imports and exports) are not supported.
Papua New Guinean Kina (PGK)	17:00	T+2	<ul style="list-style-type: none"> ✧ None.
Philippine Peso (PHP)	17:00	T+1	<ul style="list-style-type: none"> ✧ 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. ✧ For investment payments, documentation must be confirmed before payment is executed. ✧ 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. ✧ 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)

CODE	Purpose Description Text
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
SUBS	Subscription
FCPM	Payment of Fees & Charges
BONU	Bonus Payment
REFU	Refund
SECU	Investment & Securities
DIVD	Dividend
ALLW	Allowance
CASH	Cash Mgmt. Transfer

Polish Zloty (PLN)

17:00

T+0

- ✧ The International Bank Account Number ("IBAN" – 28 digits) of the account to be credited is preferred.
- ✧ For payments to the Polish Social Security Institution (ZUS) payer must use individual

			<p>account number (26 digits) provided by ZUS.</p> <ul style="list-style-type: none"> ■ Check Digits 2 digits ■ Fixed ZUS Number 11 digits ■ Complementary Number 3 digits ■ Tax Identification Number (NIP) 10 digits <p>✧ Please include the following additional information for payments to the Polish Tax Office in this specific order:</p> <ul style="list-style-type: none"> ■ NIP Number(TAX ID Number). ■ Region or Personal ID. ■ Type of Declaration (For Example 'S', 'M' ETC). ■ Number of Declaration (For Example 01,02 ETC). ■ Date of Declaration (MM-MONTH,YY-YEAR).
Paraguayan Guarani (PYG)	17:00	T+2	<p>✧ Beneficiary tax ID -for individuals, this is a Cedula de Indentidad and for companies it is a RUC.</p> <p>✧ Purpose of payment is required.</p> <p>✧ This is a zero decimal currency and therefore does not have cents on the amount.</p>
Romanian Leu (RON)	17:00	T+1	<p>✧ 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.</p> <p>✧ 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.</p>
Rwandan Franc	17:00	T+2	<p>✧ This is a zero decimal currency and therefore does not have cents on the amount.</p>

(RWF)			
Sierra Leonean Leone (SLL)	17:00	T+1	<ul style="list-style-type: none"> ✧ This is a zero decimal currency and therefore does not have cents on the amount.
Taiwan Dollar (TWD)	17:00	T+2	<ul style="list-style-type: none"> ✧ 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. ✧ Please do not include the decimals with the payment, as per local market convention. ✧ Full beneficiary address and purpose of payment must be provided. ✧ The Payer must provide the telephone number of the beneficiary in the message to beneficiary of the Payment Instruction. ✧ Ordering customer name, beneficiary name, beneficiary address, and message to beneficiary must be <u>in English</u>.
Vietnamese Dong (VND)	17:00	T+2	<ul style="list-style-type: none"> ✧ All payments must indicate reason/purpose of payment. ✧ 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. ✧ 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 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: <ul style="list-style-type: none"> 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.

			<p>2. Please include "CIT ID" prefix before the number</p> <ul style="list-style-type: none"> ○ 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 <p>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.</p> <p>✧ Although there are two decimals in the VND currency, please do not include the decimals with the payment, as per local market convention.</p> <p>✧ 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.</p>
Zambian Kwacha (ZMW)	17:00	T+2	✧ Beneficiary Bank Branch Code is required.