



Habib Bank AG Zurich

Fund transfer application

Fill in BLOCK letters and check [x] where appropriate

Date [] [] []
day month year

Branch,
United Arab Emirates.

Effect this transaction as a (select only one) [] Telegraphic Transfer [] Demand Draft [] Pay Order

REMITTER'S ACCOUNT DETAILS

Debit account number* [02] - [] - [] - [] - [] - []
Account title*
Physical address* (Other than P.O. Box)

REMITTANCE DETAILS

Remittance currency* [] AED [] CHF [] USD [] EUR [] GBP [] CAD [] Other
Remittance amount in figures* (in words)
Purpose of payment* for Telegraphic transfer, Demand draft or Pay order (select a transaction code listed overleaf/page 2)
Beneficiary/Ordering Customer Reference number, if any
Charges* (select only one) [] BEN - Beneficiary will pay other bank(s) charges [] OUR - Remitter will pay all other bank(s) charges

BENEFICIARY DETAILS

Name*
Physical address* (Other than P.O. Box)
Account/IBAN No*
Bank name*
Branch name* & address
City/State/Province* Country*
Bank code
SWIFT / Sort code / Fedwire ID / CHIPS UID / Other

I/We have read and understood the Terms & Conditions that are applicable to the Telegraphic Transfer/Demand Draft/Pay Order and request you to effect this transaction as detailed above. I/We authorize the Bank to debit my/our account specified above with the payment and applicable Bank charges.

I/We confirm that this payment has no direct or indirect connection with any sanctioned country including Cuba, Iran, Myanmar, North Korea, Sudan, Syria and Yemen.

authorized signatory(s)

FOR OFFICE USE

Received by
FX rate (Customer)
Fx rate (Bank)
Date
signature
Verified by
SV

NOTE: * indicates mandatory fields. In the case of multiple signatories, authorized signatories must sign as per the account mandate.

TRANSACTION CODES

Applicable to both Business & Personal Accounts:

ATS	Air transport.
CHC	Charitable Contributions.
CRP	Credit Card Payment.
DCP	Debit Card Payments.
DIV	Dividend Payouts From FI.
DLF	Debt instruments intragroup loans, deposits foreign.
DOE	Dividends on equity not intra group.
DSF	Debt instruments intragroup foreign securities.
EDU	Educational Support.
EMI	Equated Monthly Installments.
FIS	Financial services.
GDE	Goods sold.
GDI	Goods bought.
GMS	Processing repair & maintenance services on goods.
GOS	Government goods and services embassies etc.
GRI	Government related income taxes tariffs capital transfers etc.
IFS	Information services.
IGD	Intra group dividends.
IID	Intra group interest on debt.
INS	Insurance services.
IOD	Income on deposits.
IOL	Income on loans.
IPC	Charges for the use of intellectual property royalties.
IPO	IPO subscriptions.
IRP	Interest rate swap payments.
IRW	Interest rate unwind payments.
ISH	Income on investment funds shares.
ISL	Interest on securities more than a year.
ISS	Interest on securities less than a year.
ITS	Computer services.
LDS	Debt instruments intragroup securities in the UAE.
LDL	Debt instruments intragroup loans, deposit in the UAE.
LIP	Loan Interest Payments.
LNC	Loan Charges.
MWI	Mobile wallet card cash-in.
MWO	Mobile wallet card cash-out.
MWP	Mobile wallet card payments.
OTS	Other modes of transport.
PIP	Profits on Islamic products.
PMS	Professional and management consulting services.
PRP	Profit rate swap payments.
PRR	Profits or rents on real estate.
PRS	Personal cultural audio visual and recreational services.

PRW	Profit rate unwind payments.
RDS	Research and development services.
RNT	Rent Payments.
SCO	Construction.
STR	Travel.
STS	Sea transport.
SVI	Stored value card cash-in.
SVO	Stored value card cash-out.
SVP	Stored value card payments.
TCS	Telecommunication services.
TOF	Transfer of funds between persons normal and juridical.
TTS	Technical trade-related and other business services.
UFP	Unclaimed funds placement.
UTL	Utility bill payments.

Applicable to Business Account only:

ACM	Agency commissions.
AES	Advance payment against EOS.
ALW	Allowance.
BON	Bonus.
CCP	Corporate card payments.
CIN	Commercial investments.
COM	Commission.
COP	Compensation.
EOS	End of service / Final settlement.
IGT	Inter group transfers.
LAS	Leave Salary.
MCR	Monetary claim reimbursements.
OVT	Overtime.
PEN	Pension.
SAA	Salary advance.
SAL	Salary.
TKT	Tickets.

Applicable to Personal Account only:

FAM	Family support.
OAT	Own account transfer.
PIN	Personal investments.

Applicable to payments made to Beneficiary Banks outside UAE

AFA	Receipts or payments from personal residents bank account or deposits abroad.
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AFL	Receipts or payments from personal non-resident bank account in the UAE.
CEA	Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad.
CEL	Equity for the establishment of new company in the UAE from non-residents equity of merger or acquisition of companies in the UAE from non-resident participation to capital increase of related companies.
DLA	Purchases and sales of foreign debt securities more than a year in the related companies.
DLL	Purchases and sales of securities issued by residents more than a year in the related companies.
DSA	Purchases and sales of foreign debt securities less than a year in the related companies.
DSL	Purchases and sales of securities issued by residents less than a year in the related companies.
FDA	Financial derivatives foreign.
FDL	Financial derivatives in the UAE.
FIL	Investment fund shares in the UAE.
FIA	Investment fund shares foreign.
FSA	Equity other than investment fund shares in t related companies abroad.
FSL	Equity other than investment fund shares in t related companies in the UAE.
LEA	Leasing abroad.
LEL	Leasing in the UAE.
LLA	Loans - Drawings or Repayments on loans extended to non-residents - long term.
LLL	Loans - Drawings or repayments on foreign loans extended to residents - long term.
PPA	Purchase of real estate abroad from residents.
PPL	Purchase of real estate in the UAE from non-residents.
RFS	Repos on foreign securities.
RLS	Repos on securities issued by residents.
SLA	Loans - Drawings or Repayments on loans extended to non-residents - short term.
SLL	Loans - Drawings or Repayments on foreign loans extended to residents - short term.
TCP	Trade credits and advances payable.
TCR	Trade credits and advances receivable.

TERMS & CONDITIONS (Telegraphic Transfers, Demand Drafts & Pay Orders)

- 1) The Bank shall not be liable if the payment of a draft is stopped or funds withheld by action of a de facto authority for any reason or cause whatsoever.
- 2) It is understood that SWIFT messages are sent entirely at the Customer's risk. The Customer agrees to hold harmless and indemnify the Bank against any loss, cost, damages, expenses, liability or proceedings which the Bank may incur or suffer as a result of the Bank acting upon or delaying to act upon or refraining from acting upon the said instructions. The Bank shall not be liable for any loss, delay, error, omission, etc. which may occur in the transmission of the message or for its misinterpretation when received or any delay caused by the clearing system of the country in which the payment is to be made or any act of default or negligence of the beneficiary's bank in collecting the remittance. In no event shall the Bank nor its branches, or correspondents under any circumstances be held responsible for any loss of profits or contracts or special, indirect or consequential loss or damages.
- 3) In the absence of specific instructions, all charges/commissions outside the UAE are for the beneficiary's account. The Customer may be unable to obtain full value under a demand draft/telegraphic transfer on account of exchange or other restrictions applicable in the country of payment or to the paying bank or charges and fees of the paying bank.
- 4) Encashment of the remittance is subject to any exchange control or other restrictions which may be imposed by the rules and regulations of the country where encashment is to be made. Neither the Bank nor its correspondents or agents shall be liable for any loss or delay caused by any such rules and regulations.
- 5) The Bank will use reasonable endeavors to process applications received by the Bank before the specified cut-off time notified by the receiving branches or centers from time to time. Applications received after such cut-off time will be processed on the next working day. For this purpose all holidays and Fridays are non-working days.
- 6) Telegraphic transfers will be effected with SPOT value (two business days after the date of receipt of request by the Bank). Applications for the same day value are subject to the time when the application is received, as well as cut-off times related to the geographical location of the payment destination.
- 7) If a Demand Draft/Pay Order is lost or stolen the Customer agrees to provide the Bank with an indemnity and/or other document(s) it deems necessary to the Bank. In the case this draft is lost or stolen the Bank is not liable for immediate refund.
- 8) If the application is not submitted by the Customer in person and is received through any other channel (e.g. postal or messenger service or by fax), the Bank may act upon such authority ("instructions") and may presume that they are genuine and accurately represent the wishes of the Customer, even if the instructions are actually complied or sent in error or fraud or negligence or altered or amended by someone other than the Customer with or without the actual knowledge or instructions of the Customer. The Bank has no duty to verify the fact or genuineness of the instructions.
- 9) If a refund or non-payment of the remitted amount is desired from the Bank by the applicant, after receipt of funds from the beneficiary's Bank, the Bank shall, at its discretion make the payment to the applicant at the prevailing buying rate for the relevant currency less all charges and expenses.
- 10) The Bank shall not be responsible or liable for damages if the draft is not rendered for payment to the Bank six month from the date of issue.
- 11) The Customer understands that the Bank shall not be held responsible for any erroneous Payment to Account, Bank, and Credit institutions, arising out of incorrect, incomplete or illegible details such as Name, Account, Bank's Name, Branch, etc. provided by the Customer.
- 12) The Customer understands and gives full freedom to the Bank to select the channel for Payment, including the method of payment and Correspondent Bank(s). The Customer further confirms and agrees to waive any right for holding the Bank responsible for any mistakes or omissions caused by or due to the Channel selected by the Bank and the Correspondent.
- 13) For transactions that require a cross currency conversion, the Bank will convert to the currency of the payment at the rate of exchange prevailing for purchasing & selling the relevant currency at the time of processing of the transaction.
- 14) Correspondent /Intermediary bank's may charge commissions, fees, or other charges in making the payment to the beneficiary's account. The Correspondent/Intermediary bank will either deduct those commissions, fees, or charges from the funds paid to the beneficiary's account, or pass them on to the Bank. Where the deduction is made, the beneficiary will receive less than the payment amount specified in your instructions. If the commissions, fees, or other charges are passed to the Bank then you will be required to reimburse the Bank for those charges.
- 15) In the event the Bank has reason to believe that the payment instruction submitted may have compliance related issues in any country, the Bank may cancel or delay the payment. It is also understood and agreed that any request for the information available related to the transaction will be submitted to the Bank in the event the Bank receives query(s) from any bank relating to this payment instruction.
- 16) Please be advised that, as per Central Bank guidelines, credit to accounts held in banks operating in UAE will be affected solely based on the beneficiary IBAN. All other information provided such as the beneficiary name and other details will not be used.