



Live more, Bank less



Live more,  
Bank less

# DBS Remittance Currency Guide

## 星展外幣匯款指南



## Cross-border Payment Currency List

The currency guide applies to the following currencies and may change from time to time. Please check with your respective RMs for the latest version.

Currency	Currency Name	Cut-off Day	eForm Cutoff Time	eChannel Cutoff Time
USD	United States Dollar	VD	3:30pm	5:30pm
AUD	Australia Dollar	VD-1	3:30pm	5pm
CAD	Canadian Dollar	VD	3:30pm	5pm
CHF	Swiss Franc	VD-1	3:30pm	5pm
CNY	Chinese Yuan	VD	2pm	4pm
DKK***	Danish Krone	VD-2	3:30pm	5pm
EUR	Euro	VD	3:30pm	5:30pm
GBP	Pound Sterling	VD	3:30pm	5:30pm
HKD	Hong Kong Dollar	VD	3:30pm	5:30pm
JPY	Japanese Yen	VD-1	3:30pm	5pm
NOK	Norwegian Kroner	VD-1	3:30pm	5pm
NZD	New Zealand Dollar	VD-1	3:30pm	5pm
PHP***	Philippine Peso	VD-2	3:30pm	5pm
SEK	Swedish Krona	VD-2	3:30pm	5pm
SGD	Singapore Dollar	VD	3:30pm	5pm / 4pm*
THB	Thai Baht	VD-2	3:30pm	5pm

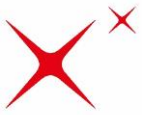
\*Payment in SGD with FX cutoff at 11am

\*\*Payment to DBS SG cutoff at 5pm, non-DBS SG cutoff at 4pm

\*\*\* Not available for DBS Bank Ltd., HK Branch.

The following exotic currencies can only pay to their domicile countries.

Currency	Currency Name	Cut-off Day	eForm Cutoff Time	eChannel Cutoff Time
AED	UAE Dirham	VD	11:00	13:00
BDT	Bangladesh Taka	VD-1	11:00	13:00
BHD	Bahraini Dinar	VD	11:00	13:00
BND	Brunei Dollar	VD-1	11:00	13:00
BRL	Brazilian Real	VD-2	15:30	17:00
HUF	Hungarian Forint	VD	15:30	17:00
IDR	Indonesia Rupiah	VD-2	15:30	17:00
INR	Indian Rupee	VD	11:00	13:00
KHR	Cambodia Riel	VD-2	15:30	17:00
KRW	Korean Won	VD-1	11:00	13:00
KWD	Kuwaiti Dinar	VD-2	15:30	17:00
MUR	Mauritius Rupee	VD-1	11:00	17:00

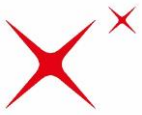


MXN	Mexican Nuevo Peso	VD-1	15:30	17:00
MYR	Malaysian Ringgit	VD-1	15:30	13:00
NPR	Nepal Rupee	VD-1	11:00	13:00
PLN	Polish Zloty	VD	15:30	17:00
QAR	Qatar Riyal	VD	11:00	13:00
SAR	Saudi Arabian Riyal	VD	11:00	13:00
TRY	New Turkish Lira	VD	15:30	17:00
TWD	Taiwan Dollar	VD-2	15:30	17:00
VND	Vietnam Dong	VD-1	15:30	17:00
ZAR	South African Rand	VD	15:30	17:00

\*VD: Value Day

VD-1: 1 Day Prior Value Day

VD-2: 2 Days Prior Value Day



# 1. Payment eForm

## 1A. Introduction

Payment e-Form provides a convenient way to provide payment instructions to DBS for execution.

All payment details you've provided in the e-Form have been encoded in the 2D bar code which enables DBS to execute your instruction accurately.

Also, with the payment e-Form, you can always save it as your transaction record and as a template for your future payment with the similar type.



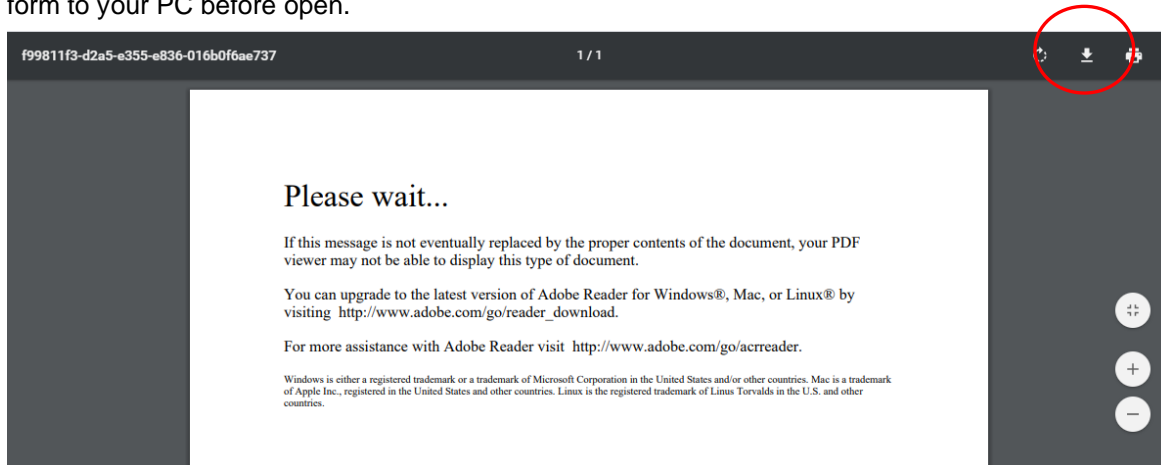
### **IMPORTANT NOTE:**

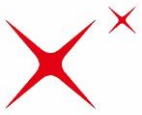
**Please always use the Print Form button to generate an updated bar code before signing. DO NOT use the Adobe Reader or Internet Browser print function to print the form without updated bar code.**

## 1B. Requirement

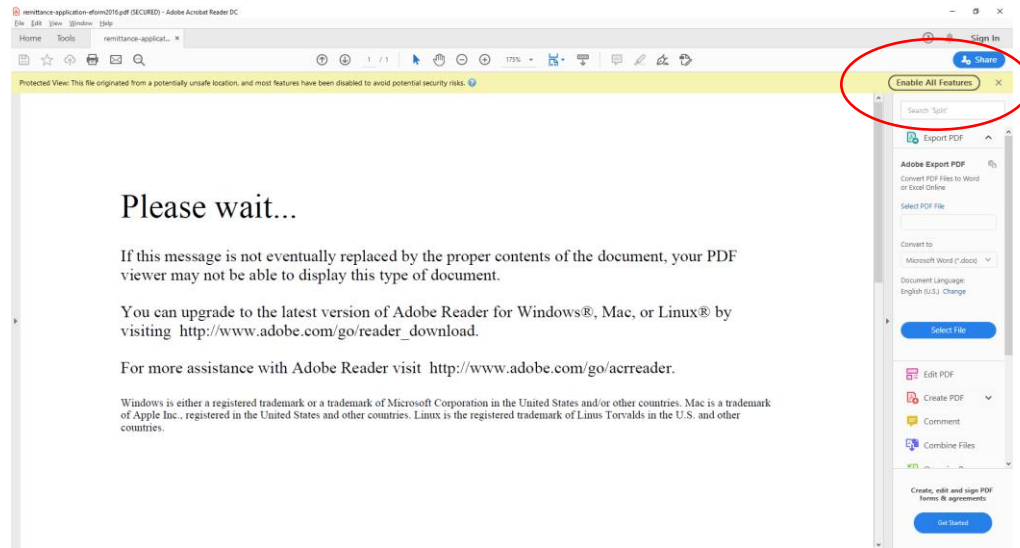
Payment e-Form is a PDF file require Adobe Reader 10 or above to run and should be printed on a printer with 600dpi or above.

Please do NOT open the file directly from web browser such as Internet Explorer or Google Chrome, you'll see the following error code if you open from browser. Please click the download button to download the form to your PC before open.

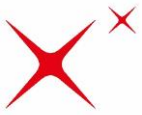




Open the file with Adobe Reader **and Enable All Features**, by clicking the button on upper right-hand corner.



Please do NOT hand-write any information in the e-Form except your signature. The 2D bar code will not capture those hand-written information and DBS may ignore those information during processing.



### 1C. Key Notes to Make a Payment with the currency listed in this document

**電匯申請書 TELEGRAPHIC TRANSFER APPLICATION FORM**

DBS 星展銀行

Reset 重新填寫

Mandatory 必須填寫

Please select the application type:  Funds Transfer,  Demand Draft,  Cashier's Order

**申請人資料 Applicant's Details**

Name: Good Luck Trading (HK) Limited  
 Debit A/C No.: 470123456  
 Debit A/C Currency: HKD - Hong Kong Dollar  
 Contact Person / Phone No: 9635 1234  
 Processing Date: 28 Feb, 2023

**付款指示 Payment Instruction**

Payment Currency: KRW, Amount: 356,000.00  
 Purpose of payment: GOODS TRADING  
 DBS Bank Charges: OURSELVES, Agent Charges: BENEFICIARY

**收款人銀行資料 Beneficiary's Bank Details**

Name: Standard Chartered Bank  
 Address: 47, Jong-ro, Jongno-gu, 03160, Seoul, Korea South  
 SWIFT BIC Code: SCBLKRSE

**中間人銀行資料 Intermediary Bank Details (if any)**

**收款人資料 Beneficiary's Details**

Name: Super Show Company Limited  
 Address: Beneficiary Partry Address  
 A/C No.: 89789766  
 Payment Details: /PHON/1577-8899, /CONT/LEE MAN HOJ

**銀行專用 For Bank Use (電匯 Telegraphic Transfer)**

Customer Confirmation (if applicable)

Name	Tel No.	Confirmed By	
Time / Remarks			
Ex Rate	GFM Staff	Confirmed by	CN REMIT
Approver			

Applicant's Signature(s) with Company Stamp (if applicable)

**請勿書寫或覆蓋此部分 Please do not write on or cover this section**

Print Form 列印申請書

**備註 Notes for Telegraphic Transfer:**

- 如收款人名稱長過35個字母, 請用收款人地址第一行繼續填寫。  
If your beneficiary name is more than 35 characters, please use the first line of the address to complete the name;
- 如有IBAN, 請輸入於收款人戶口號碼, 不需輸入空白位。例如GB30 RBOS 12345678 901234 應輸入為GB30RBOS12345678901234。  
For IBAN number (if any), please enter the details in the beneficiary account number field, without any spaces. For e.g. GB30 RBOS 12345678 901234 should be entered as GB30RBOS12345678901234
- 匯款到加拿大, 必須填寫收款人地址。  
Beneficiary address for remittance to Canada is mandatory

Contract Booking No. provided by DBS

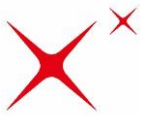
Refer to the following session for POP required

BENEFICIARY is NOT supported for exotic currencies

Please refer to **Payment Details** column in the following session for details

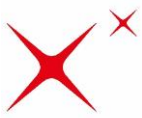
Please use this button to Print the form, DON'T use the print function in Adobe

Please refer to the **Beneficiary Bank Information and Payment Requirement** column in the following session for details



### 3. In-country Requirement

Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
<b>Country, Currency and Currency Code:</b>			
<b>United Arab Emirates</b> <b>UAE Dirham</b> (AED)			
FX Wire	<ul style="list-style-type: none"> <li>* Full name and address of remitter</li> <li>* Full name and address of beneficiary</li> <li>* Beneficiary bank ID, name and address</li> <li>* <b>Beneficiary banks in UAE only</b></li> </ul>	SWIFT/BIC 11 digits  Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b>			
<b>Bangladesh</b> <b>Bangladesh Taka</b> (BDT)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• Beneficiary must be an onshore resident. All remittances require central bank approval.</li> <li>• Investments can be closed via onshore custodian.</li> <li>• All loans require registration with the central bank in order to qualify for repatriation and repayment.</li> <li>• <b>Beneficiary banks in Bangladesh only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /BBB/<Beneficiary Bank Branch Name>
<b>Country, Currency and Currency Code:</b>			
<b>Bahrain</b> <b>Bahraini Dinar</b> (BHD)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• <b>Beneficiary banks in Bahrain only</b></li> </ul>	SWIFT/BIC 11 digits  Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> <Purpose of Payment Code>/<Purpose of Payment Description>  <b>Please refer to the next session for list of Purpose code &amp; Description.</b>

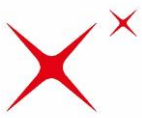


Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
<b>Country, Currency and Currency Code:</b> <b>Brunei Darussalam</b> <b>Brunei Dollar</b> (BND)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>Sometimes local trading institutions may require additional details.</li> <li><b>Beneficiary banks in Brunei Darussalam only</b></li> </ul>	SWIFT/BIC 11 digits  Acct or IBAN: Acct Number Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b> <b>Brazil</b> <b>Brazilian Real</b> (BRL)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>IBAN is considered Best Practice. If IBAN is _not_ provided, must include local branch Agency Code</li> <li>Beneficiary Local Contact Person name, phone number and email</li> <li>Tax ID: CNPJ for corporates (14 digits), CPF for individuals (11 digits)</li> <li>Purpose of Payment (POP) - economic reason for sending payment</li> <li>Please see Documentation Requirements for additional info related to closing payment locally.</li> <li><b>Beneficiary banks in Brazil only</b></li> </ul>	SWIFT/BIC 11 digits Sample Acct#: BR9700360305000010009795493P9 Acct or IBAN: Acct Number Required (IBAN Best Practice)	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /PHON/<Beneficiary Contact Phone Number> /CONT/<Beneficiary Contact Name> /CPF/<Corporate Tax ID, 14 digits> or /CPNJ/<Individual Tax ID, 11 digits> /AGCY/<Agency Code if no IBAN, 3-7 digits>
<b>Country, Currency and Currency Code:</b> <b>China</b> <b>Chinese Yuan</b> (CNY)			
FX ACH/WIRE	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>Purpose of Payment required if beneficiary banks in China</li> </ul>	SWIFT/BIC 11 digits	<b>Purpose of Payment:</b> <ul style="list-style-type: none"> <li>Goods Trade (貨物貿易)</li> <li>Service Trade (服務貿易)</li> <li>Capital Transfer (資本項下跨境資付)</li> <li>Other Transfers (經常賬項目)</li> </ul>





Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
<b>Country, Currency and Currency Code:</b> <b>Hungary</b> <b>Hungarian Forint</b> (HUF)			
FX ACH/WIRE	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li><b>Beneficiary banks in Hungary only</b></li> </ul>	SWIFT/BIC 11 digits Sample Acct#: HU42117730161111101800000123 Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b> <b>India</b> Indian Rupee      (INR)			
FX ACH/WIRE	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>IFSC code (Indian Financial Sorting Code) 11 digits</li> <li>Helpful to include BBK Branch phone number</li> <li><b>Beneficiary banks in India only</b></li> </ul>	IFSC Code 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Please refer to the next session for list of Purpose code &amp; Description.</b>
<b>Country, Currency and Currency Code:</b> <b>Indonesia</b> Indonesia Rupiah      (IDR)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li><b>Beneficiary banks in Indonesia only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b> <b>Cambodia</b> Cambodia Riel      (KHR)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li><b>Beneficiary banks in Cambodia only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text

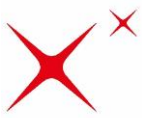


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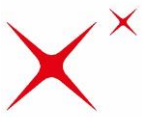


Live more, Bank less

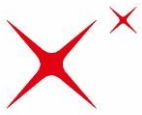
Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
<b>Country, Currency and Currency Code:</b>			
<b>Korea</b> <b>Korean Won</b> (KRW)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• Beneficiary Local Contact Person name and phone number</li> <li>• <b>Beneficiary banks in Korea only</b></li> </ul>	Sort Code 3 digits or SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /PHON/<Beneficiary Contact Phone Number> /CONT/<Beneficiary Contact Name>
<b>Country, Currency and Currency Code:</b>			
<b>Kuwait</b> <b>Kuwaiti Dinar</b> (KWD)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• <b>Beneficiary banks in Kuwait only</b></li> </ul>	SWIFT/BIC 11 digits Sample Acct#: KW74NBOK0000000000001000372123 Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b>			
<b>Myanmar</b> <b>Myanmar Kyat</b> (MMK)			
FX Wire	<b>Not support until further notice</b>		
<b>Country, Currency and Currency Code:</b>			
<b>Mauritius</b> <b>Mauritius Rupee</b> (MUR)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• Helpful to include Sort Code (7 digits)</li> <li>• <b>Beneficiary banks in Mauritius only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> <Purpose of Payment Code>/<Purpose of Payment Description>
<b>Country, Currency and Currency Code:</b>			
<b>Mexico</b> <b>Mexican Nuevo Peso (MXN)</b>			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> </ul>	SWIFT/BIC 11 digits Sample Acct#: Account Number 18 digits Acct or IBAN: Account Number	<b>Purpose of Payment:</b> Free Text



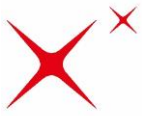
Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
	<ul style="list-style-type: none"> <li>CLABE account number (18 digits)</li> <li>Wires to Mexico: Please ensure all routing instructions are correct before releasing. Amendments/changes are not permitted due to local regulations.</li> <li><b>Beneficiary banks in Mexico only</b></li> </ul>	Required	
<b>Country, Currency and Currency Code:</b> <b>Malaysia</b> Malaysian Ringgit      (MYR)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>Purpose of payment code and description</li> <li>Helpful to include Sort Code (7 digits)</li> <li><b>Beneficiary banks in Malaysia only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> <Purpose of Payment Code>/<Purpose of Payment Description>  <b>Please refer to the next session for list of Purpose code &amp; Description.</b>
<b>Country, Currency and Currency Code:</b> <b>Nepal</b> Nepal Rupee      (NPR)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>Helpful for POP to be detailed in description of purpose (example: payment for invoice #12345 purchasing 500 widgets)</li> <li><b>Beneficiary banks in Nepal only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /BBB/<Beneficiary Bank Branch Name>
<b>Country, Currency and Currency Code:</b> <b>Poland</b> Polish Zloty      (PLN)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> </ul> Tax Payments must include additional... <ul style="list-style-type: none"> <li>NIP (Numer Identyfikacji Podatkowej) or REGON Rejestr</li> <li>Gospodarki Narodowej (Register of the National Economy)</li> <li>Period of time the payment is for</li> </ul>	SWIFT/BIC 11 digits Sample Acct#: PL61109010140000071219812123 Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> Free Text



Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
	<ul style="list-style-type: none"> <li>Kind of tax being paid</li> <li><b>Beneficiary banks in Poland only</b></li> </ul>		
<b>Country, Currency and Currency Code:</b> <b>Qatar</b> <b>Qatar Riyal</b> (QAR)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>Purpose of payment (POP) is required as part of the payment instructions, although no special routing is required based on POP.</li> <li>The beneficiary bank processes payments for all POPs, but reason must be provided.</li> <li><b>Beneficiary banks in Qatar only</b></li> </ul>	SWIFT/BIC 11 digits Sample Acct#: QA58DOHB00001234567890ABCDEF Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b> <b>Russian Federation</b> <b>Russian Ruble</b> (RUB)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li>Beneficiary Taxpayer Identification</li> <li>For Individuals: Patronymic Name (Father surname) + INN Tax Authority # (12 digits)</li> <li>For Businesses: INN Tax Authority # (10 digits)</li> <li>VAT Included or Excluded - Value Add Tax</li> <li>VO Code (5 digits) - POP identification code</li> <li><b>Beneficiary banks in Russian Federation only</b></li> </ul>	SWIFT/BIC 11 digits Or BIK 9 digit National ID Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /INN/<Tax Authority # (10/12 digits) /VO/< Transaction Type (5 digits) /PATRON/<Patronymic Name/Father Surname> /VAT/<Included/Excluded>
<b>Country, Currency and Currency Code:</b> <b>Saudi Arabia</b> <b>Saudi Arabian Riyal</b> (SAR)			
FX Wire	<ul style="list-style-type: none"> <li>Full name and address of remitter</li> <li>Full name and address of beneficiary</li> <li>Beneficiary bank ID, name and address</li> <li><b>Beneficiary banks in Saudi Arabia only</b></li> </ul>	SWIFT/BIC 11 digits Sample Acct#: SA0380000000608010167123 Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> Free Text



Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
<b>Country, Currency and Currency Code:</b>			
<b>Turkey</b> <b>New Turkish Lira</b> (TRY)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• <b>Beneficiary banks in Turkey only</b></li> </ul>	SWIFT/BIC 11 digits Sample Acct#: TR330006100519786457841123 Acct or IBAN: IBAN Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b>			
<b>Taiwan</b> <b>Taiwan Dollar</b> (TWD)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• <b>Beneficiary banks in Taiwan only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text
<b>Country, Currency and Currency Code:</b>			
<b>Thailand</b> <b>Thai Baht</b> (THB)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Please refer to the next session for list of valid Purpose of Payment</b>
<b>Country, Currency and Currency Code:</b>			
<b>Vietnam</b> <b>Vietnam Dong</b> (VND)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• 8-digit CITAD code Helpful to Include...</li> <li>• Beneficiary's date of birth (only for individual recipients)</li> <li>• <b>Beneficiary banks in Vietnam only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /BBB/<Beneficiary Bank Branch Name> /CITAD/<8-digit CITAD code>



Settlement Type	Payment Requirements	Beneficiary Bank Information	Purpose of Payment & Payment Details (給收款人之附言)
<b>Country, Currency and Currency Code:</b> <b>South Africa</b> South African Rand (ZAR)			
FX Wire	<ul style="list-style-type: none"> <li>• Full name and address of remitter</li> <li>• Full name and address of beneficiary</li> <li>• Beneficiary bank ID, name and address</li> <li>• Beneficiary contact details</li> <li>• <b>Beneficiary banks in South Africa only</b></li> </ul>	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	<b>Purpose of Payment:</b> Free Text  <b>Payment Details:</b> /PHON/<Beneficiary Contact Phone Number> /CONT/<Beneficiary Contact Name>



## Currency Information

### AED: UAE Dirham

**Market Description**

The Central Bank of the United Arab Emirates directs the monetary policy of the UAE and pegs the UAE dirham (AED) against the US dollar (USD). The AED is a fully convertible currency with no foreign exchange controls.

\*For Receivables: Certain restrictions may apply.

**Special Handling**

There is no clearing on Fridays due to the Middle Eastern weekend.

**Reference Information**

The Central Bank of the United Arab Emirates

<http://www.centralbank.ae/en/index.php>

### BDT: Bangladesh Taka

**Market Description**

The Bangladeshi taka (BDT) is only convertible onshore and is only available for spot-deliverable payments. The local market is open for trading Sunday through Thursday. The central bank, Bangladesh Bank, enforces strict foreign-exchange controls.

**Documentation Requirements**

Depending on the POP, the central bank or the beneficiary's local bank may require the beneficiary prior to settlement to prove its right to receive funds. This could include providing proof of identity and documents related to the POP (invoices, work permit for foreign payroll, etc.). Non-governmental organizations (NGOs) must keep up-to-date registration documents on file for all payments. On the value date, the beneficiary bank will contact the beneficiary to complete Form C (inwards remittance form) indicating reason of payment. Delays are common and payments can take on average 2-5 days (but sometimes much longer) to clear.

**Special Handling**

Clients can only purchase this currency for payments into country.

**Reference Information**

Bangladesh Bank

<http://www.bb.org.bd/>

### BND: Brunei Dollar

**Market Description**

The Brunei dollar (BND) is managed together with the Singapore dollar (SGD) and pegged 1/1 by the Monetary Authority of Singapore (MAS).

**Special Handling**

Limited ability for client to sell currency to bank. Please contact your sales advisor for more details.

**Reference Information**

Monetary Authority of Singapore (MAS)

<http://www.mas.gov.sg/currency/currency-interchangeability-agreement-with-brunei.aspx>

Ministry of finance (MOF)

<http://www.mof.gov.bn/>

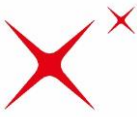
### BRL: Brazilian Real

**Market Description**

The National Monetary Council sets Brazil's exchange controls, and the Brazilian Central Bank (BCB) is responsible for implementation. The Brazilian real (BRL) is only convertible by local trading institutions registered with the BCB. The BRL is only available for spot-deliverable payments. Daily USD/BRL volume is approximately 20 billion BRL.

**Documentation Requirements**

Beneficiaries must have onshore representation. Required documents vary based on the beneficiary's relationship local Brazilian FX provider, and could include basic "know your customer" (KYC) information (including local tax forms), plus additional documents to support



the purpose of payment (POP). All documents should be provided by the beneficiary and will be reviewed by the local FX provider and the BCB for approval before locking in a rate for the beneficiary. Brazilian regulations require beneficiary registration with the local FX provider in order to process inbound BRL payments. To simplify BRL payments processing, DBS has partnered with Bank of America Merrill Lynch & INTL FC Stone (IFL). IFL will work directly with your payment beneficiaries to facilitate the registration process and establish the required Cadastro (beneficiary registration) on their behalf. Review the [https://baml.bankofamerica.com/fxpaymentsguide/docs/INTL\\_BRL\\_set\\_up\\_information\\_002\\_.pdf](https://baml.bankofamerica.com/fxpaymentsguide/docs/INTL_BRL_set_up_information_002_.pdf) and share this information with your beneficiaries.

**Special Handling**

Brazilian regulations require beneficiary registration with the local FX provider in order to process inbound BRL payments. All foreign capital inflows are subject to 0.38% IOF tax. Clients can only purchase this currency for payments into country.

**CNY: Chinese Yuan****Documentation Requirements**

Supporting documents are required from beneficiary to receive CNY in China. Generally document required as follows, but this could vary from bank to bank and differ between purpose of payments.

For Trade in Goods (non-entrepot) for Grade A enterprise approved by SAFE, documents needed, but not limited to, are:

1. Declaration form of inward fund
2. BOP reporting with purpose code of payment

Supporting docs for service trade type required (but not limited to):

1. Contract & Invoice, transport document (if any),
2. Declaration form of inward fund
3. BOP reporting with purpose code of payment

Depends on the natures of underlying transaction natures, other supporting docs for specific transactions will be required

For DBS China beneficiaries, supporting documents and BOP reporting can delivered via IDEAL as long if customer register DigiDocs service

**HUF: Hungarian Forint****Market Description**

The Magyar Nemzeti Bank (MNB) is the central bank of the Republic of Hungary. Along with the primary goal of maintaining price stability, the MNB also maintains the Hungarian forint (HUF) under a floating regime. The HUF is fully convertible and has historically been most often traded against the euro. Hungary joined the European Union in 2004 and continues to place special emphasis on EU integration, including implementing best payment practices within the community.

\*For Receivables: Certain restrictions may apply.

**Reference Information**

Hungary Central Bank (MNB)  
<http://english.mnb.hu/>

**IDR: Indonesia Rupiah****Market Description**

The exchange rate arrangement is free floating. Bank Indonesia (BI) may intervene whenever necessary to achieve the inflation target and to maintain macroeconomic stability. When it intervenes, the BI does not target a specific rate or maintain exchange-rate movements within a specific band; rather it provides liquidity to maintain market stability.

**Documentation Requirements**

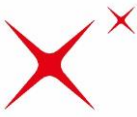
Transfers of IDR 500 million or more require supporting documents indicating the purpose and exact amount of each payment. These documents include a copy of the invoice or payroll request, or a letter on signed letterhead describing reason for the transfer.

**Reference Information**

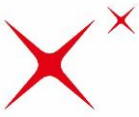
Bank Indonesia (BI)  
<http://www.bi.go.id/web/en>

BI is the regulatory entity for the FX market.

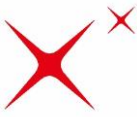




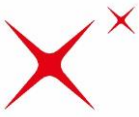
<b>INR: Indian Rupee</b>			
<b>Market Description</b>			
The Indian rupee (INR) is managed as a floating currency by the Reserve Bank of India (RBI). The RBI complies and publishes spot US dollar (USD)/INR reference rates daily.			
<b>Documentation Requirements</b>			
Beneficiaries or remitters may be required to present additional supporting documents for POPs other than goods and services.			
<b>Special Handling</b>			
Clients can only purchase this currency for payments into country.			
US Embassy does not accept payments in local currency for VISA's			
Payments to non-resident beneficiaries require central bank approval on case by case basis.			
<b>Reference Information</b>			
Reserve Bank of India			
<a href="http://www.rbi.org.in">http://www.rbi.org.in</a>			
<b>A. Payment Purposes</b>			
Gr. No.	Purpose Group Name	Purpose Code	Description
00	Capital Account	S0017	Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government
		S0019	Acquisition of non-produced non-financial assets (Purchase of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – Non-Government
		S0026	Capital transfers ( Guarantees payments, Investment Grand given by the government/international organisation, exceptionally large Non- life insurance claims) – Government
		S0027	Capital transfers ( Guarantees payments, Investment Grand given by the Non-government, exceptionally large Non-life insurance claims) – Non-Government
		S0099	Other capital payments not included elsewhere
<b>Financial Account</b>			
	Foreign Direct Investments	S0003	Indian Direct investment abroad (in branches & wholly owned subsidiaries) in equity Shares
		S0004	Indian Direct investment abroad (in subsidiaries and associates) in debt instruments
		S0005	Indian investment abroad – in real estate
		S0006	Repatriation of Foreign Direct Investment made by overseas Investors in India – in equity shares
		S0007	Repatriation of Foreign Direct Investment in made by overseas Investors India – in debt instruments
		S0008	Repatriation of Foreign Direct Investment made by overseas Investors in India – in real estate
	Foreign Portfolio Investments	S0001	Indian Portfolio investment abroad – in equity shares
		S0002	Indian Portfolio investment abroad – in debt instruments
		S0009	Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in equity shares



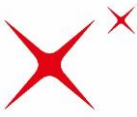
		S0010	Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in debt instruments
	External Commercial Borrowings	S0011	Loans extended to Non-Residents
		S0012	Repayment of long & medium term loans with original maturity above one year received from Non-Residents
	Short term Loans	S0013	Repayment of short-term loans with original maturity up to one year received from Non-Residents
	Banking Capital	S0014	Repatriation of Non-Resident Deposits (FCNR(B)/NR(E)RA etc)
		S0015	Repayment of loans & overdrafts taken by ADs on their own account.
		S0016	Sale of a foreign currency against another foreign currency
	Financial Derivatives and Others	S0020	Payments made on account of margin payments, premium payment and settlement amount etc. under Financial derivative transactions.
		S0021	Payments made on account of sale of share under Employee stock option
		S0022	Investment in Indian Depositories Receipts (IDRs)
		S0023	Remittances made under Liberalised Remittance Scheme (LRS) for Individuals
	External Assistance	S0024	External Assistance extended by India. e.g. Loans and advances extended by India to Foreign governments under various agreements
		S0025	Repayments made on account of External Assistance received by India.
01	Imports	S0101	Advance payment against imports made to countries other than Nepal and Bhutan
		S0102	Payment towards imports- settlement of invoice other than Nepal and Bhutan
		S0103	Imports by diplomatic missions other than Nepal and Bhutan
		S0104	Intermediary trade/transit trade, i.e., third country export passing through India
		S0108	Goods acquired under merchanting / Payment against import leg of merchanting trade*
		S0109	Payments made for Imports from Nepal and Bhutan, if any
02	Transport	S0201	Payments for surplus freight/passenger fare by foreign shipping companies operating in India
		S0202	Payment for operating expenses of Indian shipping companies operating abroad
		S0203	Freight on imports – Shipping companies
		S0204	Freight on exports – Shipping companies
		S0205	Operational leasing/Rental of Vessels (with crew) –Shipping companies
		S0206	Booking of passages abroad – Shipping companies
		S0207	Payments for surplus freight/passenger fare by foreign Airlines companies operating in India
		S0208	Operating expenses of Indian Airlines companies operating abroad
		S0209	Freight on imports – Airlines companies
		S0210	Freight on exports – Airlines companies
		S0211	Operational leasing / Rental of Vessels (with crew) – Airline companies
		S0212	Booking of passages abroad – Airlines companies
		S0214	Payments on account of stevedoring, demurrage, port handling charges etc.(Shipping companies)
		S0215	Payments on account of stevedoring, demurrage, port handling charges, etc.(Airlines companies)
		S0216	Payments for Passenger - Shipping companies
		S0217	Other payments by Shipping companies
02		Transport	S0218



		S0219	Other Payments by Airlines companies
		S0220	Payments on account of freight under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)
		S0221	Payments on account of passenger fare under other modes of transport (Internal Waterways, Roadways, Railways, Pipeline transports and others)
		S0222	Postal & Courier services by Air
		S0223	Postal & Courier services by Sea
		S0224	Postal & Courier services by others
03	Travel	S0301	Business travel.
		S0303	Travel for pilgrimage
		S0304	Travel for medical treatment
		S0305	Travel for education (including fees, hostel expenses etc.)
		S0306	Other travel (including holiday trips and payments for settling international credit cards transactions)
05	Construction Services	S0501	Construction of projects abroad by Indian companies including import of goods at project site abroad
		S0502	cost of construction etc. of projects executed by foreign companies in India.
06	Insurance and Pension Services	S0601	Life Insurance premium except term insurance
		S0602	Freight insurance – relating to import & export of goods
		S0603	Other general insurance premium including reinsurance premium; and term life insurance premium
		S0605	Auxiliary services including commission on insurance
		S0607	Insurance claim Settlement of non-life insurance; and life insurance (only term insurance)
		S0608	Life Insurance Claim Settlements
		S0609	Standardised guarantee services
		S0610	Premium for pension funds
		S0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian Pension Fund Companies.
		S0612	Invoking of standardised guarantees
07	Financial Services	S0701	Financial intermediation, except investment banking - Bank charges, collection charges, LC charges etc.
		S0702	Investment banking – brokerage, under writing commission etc.
		S0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
08	Telecommunication, Computer & Information Services	S0801	Hardware consultancy/implementation
		S0802	Software consultancy / implementation
		S0803	Data base, data processing charges
		S0804	Repair and maintenance of computer and software
		S0805	News agency services
		S0806	Other information services- Subscription to newspapers, periodicals
		S0807	Off-site software imports
		S0808	Telecommunication services including electronic mail services and voice mail services
		S0809	Satellite services including space shuttle and rockets etc.
09	Charges for the use of intellectual property i.e.	S0901	Franchises services
		S0902	Payment for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks and industrial processes etc.



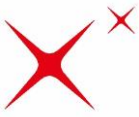
10	Other Business Services	S1002	Trade related services – commission on exports / imports
		S1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies
		S1004	Legal services
		S1005	Accounting, auditing, book-keeping services
		S1006	Business and management consultancy and public relations services
		S1007	Advertising, trade fair service
		S1008	Research & Development services
		S1009	Architectural services
		S1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services.
		S1011	Payments for maintenance of offices abroad
		S1013	Environmental Services
		S1014	Engineering Services
		S1015	Tax consulting services
		S1016	Market research and public opinion polling service
		S1017	Publishing and printing services
		S1018	Mining services like on-site processing services analysis of ores etc.
		S1020	Commission agent services
		S1021	Wholesale and retailing trade services.
		S1022	Operational leasing services (other than financial leasing) without operating crew, including charter hire- Shipping companies
S1023	Other Technical Services including scientific/space services.		
S1099	Other services not included elsewhere		
11	Personal, Cultural & Recreational services	S1101	Audio-visual and related services like Motion picture and video tape production, distribution and projection services.
		S1103	Radio and television production, distribution and transmission services
		S1104	Entertainment services
		S1105	Museums, library and archival services
		S1106	Recreation and sporting activities services
		S1107	Education (e.g. fees for correspondence courses abroad )
		S1108	Health Service (payment towards services received from hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
		S1109	Other Personal, Cultural & Recreational services
12	Govt. not included elsewhere (G.n.i.e.)	S1201	Maintenance of Indian embassies abroad
		S1202	Remittances by foreign embassies in India
13	Secondary Income	S1301	Remittance for family maintenance and savings
		S1302	Remittance towards personal gifts and donations
		S1303	Remittance towards donations to religious and charitable institutions abroad
		S1304	Remittance towards grants and donations to other governments and charitable institutions established by the governments.
		S1305	Contributions/donations by the Government to international institutions
		S1306	Remittance towards payment / refund of taxes.
		S1307	Outflows on account of migrant transfers including personal effects
14	Primary Income	S1401	Compensation of employees



		S1402	Remittance towards interest on Non-Resident deposits (FCNR(B)/NR(E)RA, etc.)
		S1403	Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc.
		S1405	Remittance towards interest payment by ADs on their own account (to VOSTRO a/c holders or the OD on NOSTRO a/c.)
		S1408	Remittance of profit by FDI enterprises in India (by branches of foreign companies including bank branches)
		S1409	Remittance of dividends by FDI enterprises in India (other than branches) on equity and investment fund shares
		S1410	Payment of interest by FDI enterprises in India to their Parent company abroad.
		S1411	Remittance of interest income on account of Portfolio Investment in India
		S1412	Remittance of dividends on account of Portfolio Investment in India on equity and investment fund shares
15	Others	S1501	Refunds / rebates / reduction in invoice value on account of exports
		S1502	Reversal of wrong entries, refunds of amount remitted for non- exports
		S1503	Payments by residents for international bidding
		S1504	Notional sales when export bills negotiated/ purchased/ discounted are dishonored/ crystallised/ cancelled and reversed from suspense account
		S1505	Deemed Imports (exports between SEZ, EPZs and Domestic tariff areas)
16	Maintenance and repair services n.i.e	S1601	Payments on account of maintenance and repair services rendered for Vessels, ships, boats, warships, etc.
		S1602	Payments on account of maintenance and repair services rendered for aircrafts, space shuttles, rockets, military aircrafts, helicopters, etc.
17	Manufacturing services (goods for processing)	S1701	Payments for processing of goods

**B. Receipt Purposes**

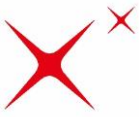
Gr. No.	Purpose Group Name	Purpose Code	Description
00	Capital Account	P0017	Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – Government
		P0019	Receipts on account 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
		P0029	Capital transfer receipts ( Guarantee payments, Investment Grant given by the Non-government, exceptionally large Non-life insurance claims including claims arising out of natural calamity) – Non-Government
		P0099	Other capital receipts not included elsewhere
	Financial Account		
	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
	01	Exports (of Goods)	P0101
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 export passing through India
P0105			Export bills (in respect of goods) sent on collection – other than Nepal and Bhutan
P0107			Realisation of NPD export bills (full value of bill to be reported) – other than Nepal and Bhutan
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
02	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		

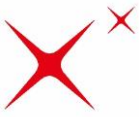


		P0217	Receipts of passenger fare by Indian Shipping companies operating abroad
		P0218	Other receipts by Shipping companies
		P0219	Receipts of freight fare by Indian Airlines companies operating abroad
		P0220	Receipts of passenger fare –Airlines
		P0221	Other receipts by Airlines companies
		P0222	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
03	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.
05	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
06	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
07	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.
08	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.
09	Charges for the use of intellectual property 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.
10	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.
		P1099	Other services not included elsewhere
11	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
12	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.
13	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
14	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.
		P1411	Inward remittance of interest income on account of Portfolio Investment made abroad by India
		P1412	Inward remittance of dividends on account of Portfolio Investment made abroad by India on equity and investment fund shares
		P1499	Other income receipts
15	Others	P1501	Refunds / rebates on account of imports
		P1502	Reversal of wrong entries, refunds of amount remitted for non- imports
		P1503	Remittances (receipts) by residents under international bidding process.
		P1505	Deemed Exports ( exports between SEZ, EPZs and Domestic Tariff Areas)
16	Maintenance and repair services .i.e	P1601	Receipts on account of maintenance and repair services rendered for Vessels, Ships, Boats, Warships, etc.
		P1602	Receipts of maintenance and repair services rendered for aircrafts, Space shuttles, Rockets, military aircrafts, etc.
17	Manufacturing services	P1701	Receipts on account of processing of goods

**KHR: Cambodia Riel**

**Market Description**

The exchange rate arrangement is a managed float. Given the high degree of financial dollarization, the National Bank of Cambodia (NBC) intervenes in the foreign-exchange market to accommodate demand for Cambodian riels (KHR) and stabilize exchange rates and prices by buying and selling US dollars (USD).

**Special Handling**

Clients can only purchase this currency for payments into country.

**Reference Information**

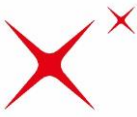
National Bank of Cambodia (NBC)  
<http://www.nbc.org.kh/english/index.php>

The NBC is the regulatory entity for the FX market.

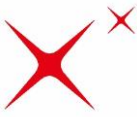
**KRW: Korean Won**

**Market Description**

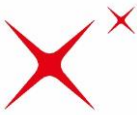
The exchange rate arrangement is free floating; determined on the basis of supply and demand. The Bank of Korea (BOK) may intervene in the market to provide and maintain stability of the market.



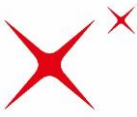
<p><b>Special Handling</b> For payments related to goods / services / invoices, transactions will be processed through bank's local branch. For all other purpose of payments, transactions must be sent directly to the beneficiary bank for processing and could cause some delays in settlement. US Embassy does not accept payments in local currency for VISA's Clients can only purchase this currency for payments into country.</p> <p><b>Reference Information</b> Bank of Korea: <a href="http://eng.bok.or.kr">http://eng.bok.or.kr</a></p>
<b>KWD: Kuwaiti Dinar</b>
<p><b>Market Description</b> The Kuwaiti dinar (KWD) is managed as a conventional peg by the Central Bank of Kuwait, which pegs it against an undisclosed basket of currencies. The official exchange rate is declared daily on the central bank's website. The local market is closed on Friday.</p> <p>*For Receivables: Certain restrictions may apply.</p> <p><b>Special Handling</b> Clients can only purchase this currency for payments into country.</p> <p><b>Reference Information</b> Central Bank of Kuwait: <a href="http://www.cbk.gov.kw">www.cbk.gov.kw</a></p>
<b>MMK: Myanmar Kyat</b>
<p><b>Market Description</b> The exchange rate arrangement is a managed float. In April 2012, the Central Bank of Myanmar (CBM) started daily two-way, multiple-price foreign currency auctions, which enable the market to determine an exchange rate the CBM can use to set its new reference rate. However, the CBM reserves the right to intervene periodically to mitigate undue exchange-rate volatility and support Myanmar kyat (MMK) liquidity.</p> <p><b>Special Handling</b> Full instructions are required upfront for validation purposes prior to pricing. Clients can only purchase this currency for payments into country.</p> <p><b>Reference Information</b> Central Bank of Myanmar (CBM) <a href="http://www.cbm.gov.mm">http://www.cbm.gov.mm</a></p> <p>The CBM is the regulatory entity for the FX market.</p>
<b>MRU: Mauritania Ouguiya</b>
<p><b>Market Description</b> The Mauritanian ouguiya (MRU) is managed as a floating currency by the Banque Centrale de Mauritanie. The central bank intervenes to regulate the market and achieve foreign-exchange-rate policy objectives. The MRU is used by Mauritania and Sahrawi Arab Democratic Republic.</p> <p><b>Special Handling</b> Clients can only purchase this currency for payments into country.</p> <p><b>Reference Information</b> Banque Centrale de Mauritanie <a href="http://www.bcm.mr/Pages/accueil.aspx">http://www.bcm.mr/Pages/accueil.aspx</a></p>
<b>MXN: Mexican Nuevo Peso</b>
<p><b>Market Description</b> The Banco de Mexico is the central bank of Mexico and its main function is to ensure the stability of the MXN's purchasing power. The MXN is a freely traded currency and managed under a floating regime. The central bank also promotes the optimal functioning of the payments systems and has developed efficient high- and low- value payments systems in the country.</p> <p><b>Reference Information</b> Banco de Mexico <a href="http://www.banxico.org.mx/indexEn.html">http://www.banxico.org.mx/indexEn.html</a></p>



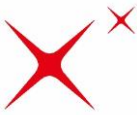
<b>NPR: Nepal Rupee</b>
<b>Market Description</b> The Nepalese rupee (NPR) exchange rate is maintained by the Nepal Rastra Bank (NRB), the agency that may decide on changes in the exchange rate system. The NPR is pegged to the Indian rupee (INR) at a rate of 1.6 NPR:1 INR.
<b>Special Handling</b> Clients can only purchase this currency for payments into country.
<b>Reference Information</b> Nepal Rastra Bank (NRB) <a href="http://www.nrb.org.np">http://www.nrb.org.np</a>
<b>PLN: Polish Zloty</b>
<b>Market Description</b> The Polish zloty (PLN) is managed as a free-floating currency by Narodowy Bank Polski (NBP), which is the National Bank of Poland. Poland is a European Union (EU) member, but there is no official target date for it to adopt the Euro (EUR). Local right-hand-side (RHS) and left-hand-side (LHS) rates are available.  *For Receivables: Certain restrictions may apply.
<b>Special Handling</b> The following are required for tax payments: * NIP (tax ID) * Regional or personal ID, or listing "No Region" * Type of declaration (i.e., S, M, or other) * Number of declaration * Date of declaration (MM-YY)
<b>Reference Information</b> National Bank of Poland <a href="http://www.nbp.pl">http://www.nbp.pl</a>
<b>QAR: Qatar Riyal</b>
<b>Market Description</b> The Qatari riyal (QAR) is pegged by the Qatar Central Bank to the US dollar (USD) at a rate of 1USD 1:QAR 3.6400. Local markets are closed on Fridays.  *For Receivables: Certain restrictions may apply.
<b>Reference Information</b> Qatar Central Bank <a href="http://www.qcb.gov.qa">http://www.qcb.gov.qa</a>
<b>RUB: Russian Ruble</b>
<b>Market Description</b> The Central Bank of Russia (CBR) manages the Russian ruble (RUB) rate under a managed float arrangement against the band set against the EUR-USD basket. The CBR seeks a quasi-floating arrangement by allowing for increased RUB volatility with reduced interventions. It only intervenes when it deems necessary to reduce excessive volatility and ease speculative pressure.
<b>Special Handling</b> Payments for goods and services, and loans to Russian beneficiaries exceeding USD 5,000, may require the beneficiary to open a "passport" (passport sdekli). Include the following: * 20-digit account number starting with the number 4 * 20-character KORR number if the beneficiary bank account is not with the Central Bank. The KORR starts with the digits 301, and the last 3 digits of the KORR should match those of the BIK * 9-character BIK code * Taxpayer identification - INN code (10 characters for companies, 12 for residents) * VO code (5 digits) indicating the purpose of payment Patronymic name may be required if beneficiary is female, resident and natural-born citizen of Russian Federation.



<b>Reference Information</b> Regulatory entity for FX Market: Central Bank of Russia <a href="http://www.cbr.ru">http://www.cbr.ru</a>
<b>SAR: Saudi Arabian Riyal</b>
<b>Market Description</b> The Saudi riyal (SAR) is managed as a conventional peg by the Saudi Arabian Monetary Agency. It is pegged to the US dollar (USD) at USD 1:SAR 3.7500. Local markets closed on Fridays.  *For Receivables: Certain restrictions may apply.
<b>Reference Information</b> Saudi Arabia Monetary Authority <a href="http://www.sama.gov.sa">http://www.sama.gov.sa</a>
<b>TRY: New Turkish Lira</b>
<b>Market Description</b> The Turkish lira (TRY) is managed as a free-floating currency by Turkiye Cumhuriyet Merkez Bankasi (Central Bank of the Republic of Turkey). Turkey is seeking European Union (EU) membership.
<b>Reference Information</b> Turkiye Cumhuriyet Merkez Bankasi <a href="http://www.tcmb.gov.tr/">http://www.tcmb.gov.tr/</a>
<b>TWD: Taiwan Dollar</b>
<b>Market Description</b> The Central Bank of China (CBC) operates a managed floating currency arrangement and intervenes as it deems necessary to smooth volatility. Exchange control restrictions prevent free flow of funds out of the country. TWD is not fully convertible, and any onshore spot transaction must be declared to the CBC.
<b>Documentation Requirements</b> Typically payments of less than TWD 500,000 do not require extra documentation. But practice could be vary between banks depending on transaction amount and purpose of payment declared. Beneficiary may be required to submit documents locally to uplift larger payments. Required Documents could include (but not limited to): * FX Declaration - with original signatures, no copies or emails * Supporting documents - this could be copies of invoice or loan agreements
<b>Special Handling</b> Clients can only purchase this currency for payments into country.
<b>Reference Information</b> Regulatory entity for FX Market: Central Bank of the Republic of China (Taiwan) <a href="http://www.cbc.gov.tw/mp2.html">http://www.cbc.gov.tw/mp2.html</a>
<b>VND: Vietnam Dong</b>
<b>Market Description</b> The Vietnamese dong (VND) is managed as a free-floating currency by the State Bank of Vietnam with strict exchange controls. The VND is a zero-decimal currency.
<b>Documentation Requirements</b> The beneficiary may be required to provide documents supporting the payment to the correspondent or nostro bank, or the central bank.
<b>Special Handling</b> Clients can only purchase this currency for payments into country.



<p><b>Reference Information</b>  State Bank of Vietnam  <a href="http://www.sbv.gov.vn">http://www.sbv.gov.vn</a></p>
<p><b>ZAR: South African Rand</b></p>
<p><b>Market Description</b>  The ZAR is maintained under a managed, floating regime by the South African Reserve Bank (SARB). Along with managing the currency, the SARB implements monetary policy with the primary goal of maintaining price stability, which it does by using a flexible inflation-targeting policy.</p> <p><b>Documentation Requirements</b>  South African Reserve Bank (SARB) requires all beneficiaries (commercial and private) to provide any required documents and sign declarations locally with the bene banks. Declarations will then be approved by SARB before funds will be credited. Beneficiaries are allotted 30 days locally to arrange with their local bank to uplift funds.</p> <p><b>Special Handling</b>  South Africa maintains restrictions on current payments and transfers to the Democratic Republic of the Congo, Cote d'Ivoire, Iraq, Liberia (only with respect to specified individuals in Liberia), and Sudan.</p> <p><b>Reference Information</b>  South African Reserve Bank (SARB)  <a href="http://www.resbank.co.za">http://www.resbank.co.za</a></p>
<p><b>THB: Thai Baht</b></p>
<p>Purpose of Payment is required for remit Thai Baht to Thailand, valid options as follows:</p> <ul style="list-style-type: none"> <li>• Pay for export</li> <li>• Transfer to other THB account</li> <li>• Income from working in abroad</li> <li>• Money for loan</li> <li>• Money for investment <ul style="list-style-type: none"> <li>- Business group or branch or partnership</li> <li>- Buy property</li> </ul> </li> <li>• Buy Foreign Currency <ul style="list-style-type: none"> <li>- To close account</li> <li>- To transfer to account in foreign countries</li> <li>- Traveling expense</li> </ul> </li> <li>• Other expense <ul style="list-style-type: none"> <li>- Accommodation and hotel services</li> <li>- Tickets</li> <li>- Freight fee and shipment fee</li> <li>- Insurance fee</li> <li>- Advertising expense</li> <li>- Expense for telegraph, teleprinter</li> <li>- Personal expense</li> <li>- Expense for representative office</li> <li>- Expense for compensation</li> <li>- Expense for agent</li> <li>- Expense for legal consultant</li> <li>- Medical expense</li> <li>- Expense for donation</li> <li>- Expense from credit card</li> </ul> </li> </ul>
<p><b>MYR: Malaysian Ringgit</b></p>
<p><b>Market Description</b>  The Malaysian ringgit (MYR) is managed as a float with reference to an undisclosed composition currency basket by The Bank Negara Malaysia (BNM).</p> <p><b>Documentation Requirements</b>  Remitters and Beneficiaries are responsible for completing forms P and R (payment and receipts) for values exceeding MYR 2,000,000.</p>

**Special Handling**

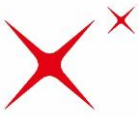
Clients can only purchase this currency for payments into country.  
Exchange control regulations make freeflow out of the country difficult, in turn recalled payments and returns of funds for any reason can be time consuming and costly.

**Reference Information**

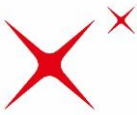
Central Bank of Malaysia  
<http://www.bnm.gov.my/>

**Purpose of Payment Codes & Descriptions**

Purpose code	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, fat 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
09001	Goods (broad classification) Services Manufacturing Services
09100	Refunds relating to goods transactions
09700	Non-monetary gold
10010	Manufacturing services on physical inputs that owned by others (goods for processing) Repair and Maintenance 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 Travel Services (exclude passenger fares)

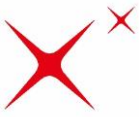


12500	Repair and maintenance of aircraft, ships and other transport equipment Transportation Services
13110	Goods and services purchased by travellers
13210	Goods and services purchased through business and official travel
13220	Goods and services purchased by short term workers Construction Services
13300	Travel for pilgrimage and religious observances
13400	Travel for medical treatment
13500	Education-related
14110	Direct investment income
14120	Portfolio investment income
14130	Retained earnings (note: applicable to eal only)
14140	Investment income attributable to non-resident policyholders in insurance, pension schemes, and standardised guarantees
14210	Interest paid to/ received from related non-resident company relating to loan obligations, including non-participating preference shares and financial leases.
14220	Interest paid to/ received from non-related non-resident company relating to loan obligations, including non-participating preference shares and financial leases.
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 Special Transactions
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	BNM minting of coins and printing of notes Income Primary Income
16100	Telecommunication services
16210	Construction and installation services in malaysia
16220	Construction and installation services abroad Insurance/Takaful and Pension Services
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 Financial Services

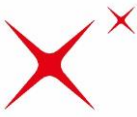


16410	Explicitly-charged financial services
16420	Explicit margins on buying and selling of financial instruments
16430	Explicitly-charged asset management services
16440	Financial intermediation service charges indirectly measured (FISIM) Charges Associated with Intellectual Property Services
16510	Computer services
16520	Information services Other Business Services
16610	Charges associated with intellectual property rights
16620	License fees to reproduce and distribute intellectual property Telecommunications, Computer and Information Services
16711	Merchanting trade
16712	Merchanting trade
16720	Sharing of administrative expenses
16730	Research and development services
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 Personal, Cultural and Recreational Services
16780	Rentals/operating leasing of dwellings, other buildings and machinery
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
16900	Other services transactions nie
16910	Refunds relating to services transactions Government Services, nie
17010	Inter-company settlement for offsetting payables against receivables
17020	Transfer by a company to/from its own current account overseas
17030	Bilateral trade transactions
17040	Transfer of funds between overseas accounts of same resident company
17050	Transfer of funds between banking institutions' nostro accounts on behalf of specific residents
17060	Transfer of funds between overseas accounts maintained by different resident companies
17070	Transfer by a Resident (exclude bank) to/from current account overseas of another resident company
17080	Settlement between remittance services providers (RSPS) with resident financial institutions Secondary Income
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)

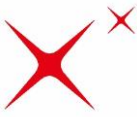




21133	Social contributions and benefits (government sector)
21140	Compensation and pledging
21210	Grants and gifts
21220	Workers' remittances
21230	Legacies, compensations and prizes
21241	Taxes on income, wealth and other taxable assets (private sector)
21242	Fines and penalties (private sector)
21245	Net premiums on nonlife insurance and standardised guarantees
21246	Non-life insurance claims and calls under standardised guarantees Capital Account
22110	Debt forgiveness (government sector)
22130	Other capital transfers (government sector)
22210	Debt forgiveness (private sector)
22220	Migrant transfer
22230	Other capital transfers (private sector)
23000	Acquisition/ disposal of non-produced, non-financial assets Financial Account Direct Investment
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
<del>31911</del>	<del>Extension to /receipt from Non-resident (Not supported by DBS since 13 March 2023)</del>
<del>31912</del>	<del>Repayment of other loans facilities to/by Non-resident (Not supported by DBS since 13 March 2023)</del>
31913	Prepayment of other loans facilities to/by Non-resident
<del>31921</del>	<del>Extension to /receipt from Non-resident (Not supported by DBS since 13 March 2023)</del>
<del>31922</del>	<del>Repayment of other loans facilities to/by Non-resident (Not supported by DBS since 13 March 2023)</del>
31923	Prepayment of other loans facilities to/by Non-resident
33000	Employee stock options Real Estates
34000	Subscriptions/contributions to/reimbursement from International Organizations Others
35130	Mergers and acquisitions
<del>35140</del>	<del>Equity investment other than mergers and acquisitions (Not supported by DBS since 13 March 2023)</del>
35200	Liquidation of investment
35300	Head office accounts in branches
35400	Capital expenditure in special enterprises/projects



36110	Issued by residents in domestic capital market
36120	Issued by residents in international markets
36130	Issued by non-residents in international capital 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 capital 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 capital 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	Other Derivatives
<del>39111</del>	<del>Purchase/sale of real estate in Malaysia (Commercial)</del> (Not supported by DBS since 13 March 2023)
<del>39112</del>	<del>Purchase/sale of real estate in Malaysia (Residential)</del> (Not supported by DBS since 13 March 2023)
39121	Purchase/sale of real estate in Malaysia (Commercial)
39122	Purchase/sale of real estate in Malaysia (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
40000	Allocation of special drawing rights
50000	IMF resources Official Reserves
61000	Special drawing rights
62000	IMF reserve position
63000	Gold and foreign exchange
71100	Small transactions between Resident and Non-residents
71200	Money market transactions between Resident FIs and Non-resident FIs
71300	Foreign exchange transactions between Resident FIs and Non-resident FIs
71400	Foreign exchange transactions between Residents and Non-resident FIs or between Residents FIs and Non-resident
72100	Money market transactions between Resident FIs
72200	Interbank transfer between Resident FIs
72300	Statutory deposits with Bank Negara Malaysia in Foreign Currency
72400	Amount due to Government in Foreign Currency
72511	Foreign Currency transactions between different accounts of the same Resident within the same FI
72512	Foreign Currency transactions between different accounts of the same Resident effected between different FIs
72521	Foreign Currency transactions between 2 different Residents within the same FI
72522	Foreign Currency transactions between 2 different Residents effected by different FIs



72530	Transfers between two overseas accounts of Resident
72600	Foreign exchange transactions between Residents and Resident FIs
73100	Money market transactions between Non-resident FIs effected by Resident FIs
73200	Foreign exchange transactions between Non-resident FIs effected by resident Fis
73310	Abroad transactions between Non-residents effected by Resident FIs
73320	Transactions between Non-residents within Malaysia
74100	Cancellation of demand drafts, mail/telegraphic transfers
74200	Variance
74300	Redesignation
74500	Adjustment

**BHD: Bahraini Dinar**

**Market Description**

The Bahraini dinar (BHD) is managed by the Central Bank of Bahrain as a conventional peg to the US dollar (USD). Local markets are closed on Fridays.

\*For Receivables: Certain restrictions may apply.

**Reference Information**

Central Bank of Bahrain

<http://www.cbb.gov.bh/>

The Central Bank of Bahrain (CBB) mandates that all payments into and out of Bahrain be accompanied by Purpose of Payment (PoP) codes. PoP codes indicate the nature of the transaction, and are used for compilation of Balance of Payment (BoP) statement by CBB.

Which transactions are subject to this mandate?

- All payments debiting a Bahrain domiciled account (Multibank MT-101 payment) or debiting a Bank of America account, making a payment into Bahrain (International High Value Wire).
- Cross-border payments in any currency where either originating or beneficiary account is in Bahrain.

Which transactions are not subject to this mandate?

BHD denominated payments where both ordering party and beneficiary accounts are outside of Bahrain.

Classification	Code	Purpose
<b>I. Goods-Services-Income-Transfers Receipts &amp; Payments</b>		
<b>Import-Export</b>	GDE	Goods sold (Exports in fob value)
	GDI	Goods bought (Imports in cif value)
<b>Transport &amp; Travel</b>	STS	Sea Transport
	ATS	Air transport
	OTS	Other methods of transport (including Postal and courier services)
	STR	Travel
<b>Services with abroad</b>	GMS	Processing repair and maintenance services on goods
	SCO	Construction
	INS	Insurance Services
	FIS	Financial Services
	IPC	Charges for the use of intellectual property royalties
	TCS	Telecommunications services
	ITS	Computer services
	IFS	Information services
	RDS	Research and development services
	PMS	Professional and management consulting services
	TTS	Technical, trade-related and other business services
PRS	Personal, cultural, audiovisual and recreational services	



<b>Interest &amp; Profits with abroad</b>	IGD	Dividends intragroup
	IID	Interest on debt intragroup
	PIP	Profits on Islamic products
	PRR	Profits or rents on real estate
	DOE	Dividends on equity not Intragroup
	ISH	Income on investment funds shares
	ISL	Interest on securities more than a year
	ISS	Interest on securities less than a year
	IOL	Income on loans
	IOD	Income on deposits
<b>Government</b>	GOS	Government goods and services embassies etc
	GRI	Government related income taxes, tariffs, capital transfers, etc
<b>Personal</b>	CHC	Charitable Contributions (Charity and Aid)
	FAM	Family Support (Workers' remittances)
	SAL	Salary (Compensation of employees)
	PPA	Purchase of real estate abroad from residents
	PPL	Purchase of real estate in Bahrain from non-residents
<b>II. Assets</b>		
<b>FDI flows- Acquisition and liquidation by residents of equity &amp; securities abroad (above 10% share)</b>	CEA	Equity and Investment fund shares 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 companies abroad
	DSF	Debt instruments Intragroup foreign securities
	REL	Reverse equity share in Bahrain
	RDL	Reverse debt instruments in Bahrain
<b>Portfolio investment flows- Acquisition and liquidation by residents of equity &amp; securities abroad (below 10% share)</b>	FSA	Equity other than investment fund shares in not related companies abroad
	FIA	Investment fund shares foreign
	DSA	Purchases and sales of foreign debt securities in not related companies – Less than a year
	DLA	Purchases and sales of foreign debt securities in not related companies – More than a year
	FDA	Financial derivatives foreign
<b>Lending-repayments and transfers by residents of loans &amp; deposits abroad</b>	DLF	Debt Instruments Intragroup loans, deposits foreign (above 10% share)
	AFA	Receipts or payments from personal residents bank account or deposits abroad
	SLA	Loans- Drawings or Repayments on loans extended to nonresidents- Short-term
	LLA	Loans- Drawings or Repayments on loans extended to nonresidents- Long-term
	LEA	Leasing abroad
	RFS	Repos on foreign securities
	TCR	Trade credits and advances receivable
<b>III. Liabilities</b>		
<b>FDI flows- Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)</b>	CEL	Equity and Investment fund shares for the establishment of new company in Bahrain from nonresidents, equity of merger or acquisition of companies in Bahrain from nonresidents and participation to capital increase of related companies from non-residents in Bahrain
	LDS	Debt instruments intragroup securities in Bahrain
	REA	Reverse equity shares abroad
	RDA	Reverse debt instruments abroad
<b>Portfolio investment flows- Acquisition and liquidation by residents of equity &amp; securities in Bahrain (below 10% share)</b>	FSL	Equity other than investment fund shares in not related companies in Bahrain
	FIL	Investment fund shares in Bahrain
	DSL	Purchases and sales of securities issued by residents in not related companies – Less than a year
	DLL	Purchases and sales of securities issued by residents in not related companies – More than a year
	FDL	Financial derivatives in Bahrain
<b>Lending-repayments and transfers by nonresidents of loans &amp; deposits in Bahrain</b>	LDL	Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)
	AFL	Receipts or payments from personal nonresidents bank account in Bahrain
	SLL	Loans- Drawings or Repayments on foreign loans extended to residents- Short-term
	LLL	Loans- Drawings or Repayments on foreign loans extended to residents- Long-term
	LEL	Leasing in Bahrain
	RLS	Repos on securities issued by residents
	TCP	Trade credits and advances payable