



DBS Remittance Currency Guide



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Country Index List

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

These listed currencies can only pay to their domicile countries.

Currency	Currency Name	eForm Cuoff Time	eChannel Cutoff Time
AED	UAE Dirham	11:00 VD	13:00 VD
BDT	Bangladesh Taka	11:00 VD-1	13:00 VD-1
BHD	Bahraini Dinar	11:00 VD	13:00 VD
BND	Brunei Dollar	11:00 VD-1	13:00 VD-1
BRL	Brazilian Real	15:30 VD-2	17:00 VD-2
HUF	Hungarian Forint	15:30 VD	17:00 VD
IDR	Indonesia Rupiah	15:30 VD-2	17:00 VD-2
INR	Indian Rupee	11:00 VD	13:00
KHR	Cambodia Riel	15:30 VD-2	17:00 VD-2
KRW	Korean Won	11:00 VD-1	13:00 VD
KWD	Kuwaiti Dinar	15:30 VD-2	17:00 VD-2
MUR	Mauritius Rupee	11:00 VD-1	17:00 VD-1
MXN	Mexican Nuevo Peso	15:30 VD-1	17:00 VD-1
MYR	Malaysian Ringgit	15:30 VD-1	13:00 VD
NPR	Nepal Rupee	11:00 VD-1	13:00 VD-1
PLN	Polish Zloty	15:30 VD	17:00 VD
QAR	Qatar Riyal	11:00 VD	13:00 VD
RUB	Russian Ruble	11:00 VD	13:00 VD
SAR	Saudi Arabian Riyal	11:00 VD	13:00 VD
TRY	New Turkish Lira	15:30 VD	17:00 VD
TWD	Taiwan Dollar	15:30 VD-2	17:00 VD-2
VND	Vietnam Dong	15:30 VD-1	17:00 VD-1
ZAR	South African Rand	15:30 VD	17:00 VD

*VD: Value Day

VD-1: 1 Day Prior Value Day

VD-2: 2 Days Prior Value Day

1. Payment eForm



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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.



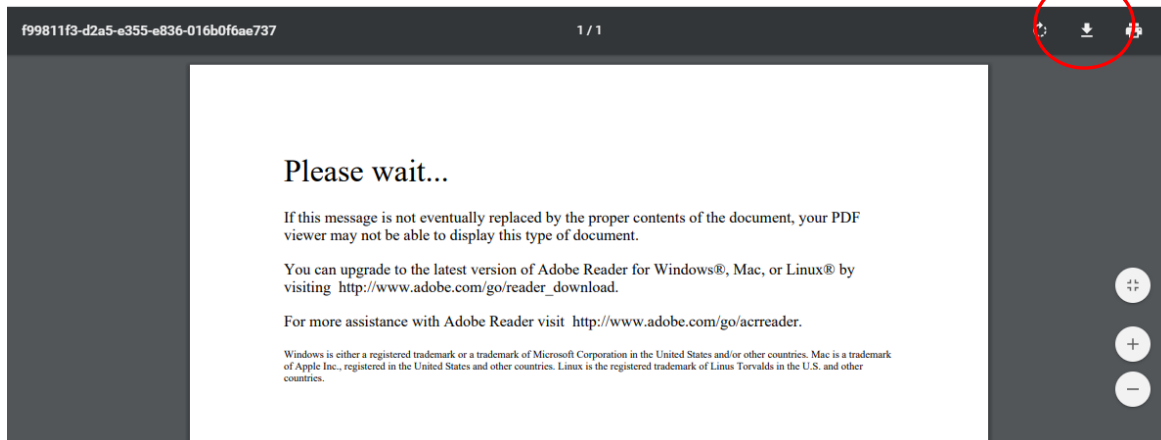
IMPORTANT NOTE:

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.

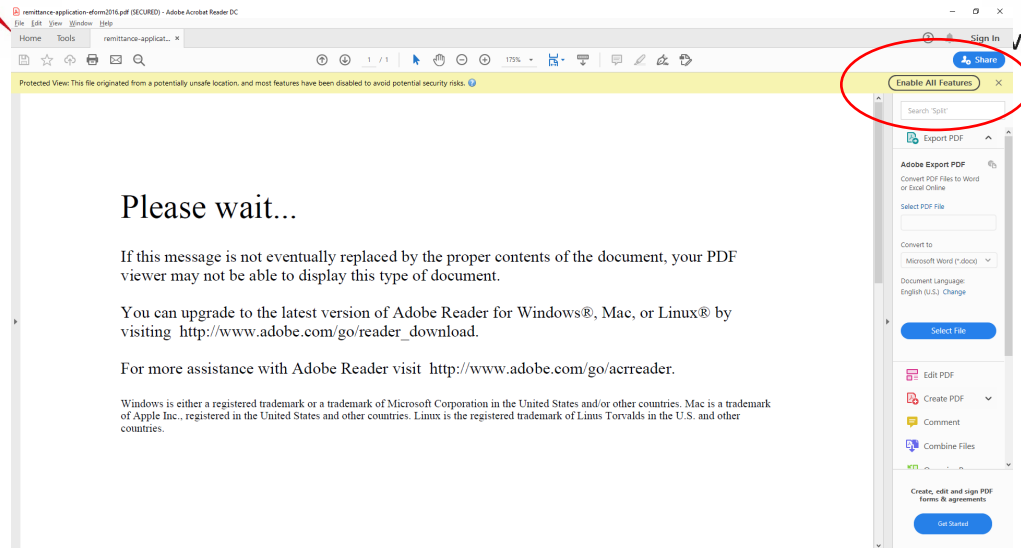
Please do NOT open the file directly from web browser such as Internet Explorer or Google Chrome, you'll see the following error code if you open from browser. Please click the download button to download the form to your PC before open.



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



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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



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重新填寫 Reset

DBS 星展銀行

* 必須填寫 Mandatory

請選擇申請項目 Please select the application type

轉賬 / 匯款 Funds Transfer 匯票 Demand Draft 本票 Cashier's Order

申請人資料 Applicant's Details

名稱 Name * Good Lucky Trading (HK) Limited

支賬戶口號碼 Debit A/C No.* 470123456

支賬戶口貨幣 Debit A/C Currency * HKD - Hong Kong Dollar

聯絡人 / 電話號碼 Contact Person / Phone No 9635 1234

交易日 Processing Date * 17 Aug, 2020

付款指示 Payment Instruction

付款貨幣 Payment Currency → KRW 金額 Amount 356,000.00

外匯合約號碼 (如有) FX Contract Reference (if any) 12345578 ←

或等值 支賬貨幣 Or Equivalent of: Debit Currency 金額 Amount

金額大寫 Amount In Words KRW Three Hundred Fifty Six Thousand only

1) 本行費用 DBS Bank Charges * OURSELVES

2) 代理銀行費用 Agent Charges * BENEFICIARY

收款人銀行資料 Beneficiary's Bank Details

名稱 Name *1 Standard Chartered Bank

地址 Address * 47, Jong-ro, Jongno-gu, 03160

城市 City * Seoul

國家 / 地區 Country/ Region * Korea South

環球銀行財務通訊協會編號 SWIFT BIC Code SCBLKRSE

其他 Others

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

名稱 Name

地址 Address

國家 / 地區 Country/ Region *

環球銀行財務通訊協會編號 SWIFT BIC Code

銀行間之戶口號碼 A/C No. with Correspondent Bank

收款人資料 Beneficiary's Details

名稱 Name *1 Super Show Company Limited

戶口號碼 A/C No * 8978976677865

地址 Address 3 Beneficiary Party Address

給收款人之附言 Payment Details

/POP: GOODS TRADING

/PHON: 1577-8899

/CONT: LEE MAN HO

上述交易及所涉及之風險均由本人/吾等承擔，貴行一概不須負責。本人/吾等已詳細並理解及同意遵守下頁之規則。本人/吾等確認本表格所提供的資料為正確及完整，而本人/吾等於本表格內的指示，在本人/吾等簽署本表格前，亦已清楚，準確及完整地列出。請貴行處理上述交易。I/We shall assume and be responsible for all the risks involved in the above transaction without any responsibility or liability to your Bank. I/We have read and understood and agree to be bound by the Conditions on the next page. I/We hereby confirm that the information given in this form is correct and complete and that my/our instruction has been clearly, accurately and completely set out in this form before signing it. Please effect the transaction.

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
Approver		CN REMIT

申請人簽署及公司印鑒 (如適用) Applicant's Signature(s) with Company Stamp (if applicable)

日期 Date

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

列印申請書 Print Form

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

10.09040-0900-00 / 1-8336-14 / 6909.02.080

DBS BANK (HONG KONG) LIMITED Hong Kong/GTS/MGT/0014/02/20

Contract Booking No. provided by DBS
BENEFICIARY is NOT supported

Payment currency can only remit to domicile currency country/region.

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

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



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3. In-country Requirement

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



Settlement Type	Payment Requirements	Beneficiary Bank Information	Payment Details (給收款人之附言)
	<ul style="list-style-type: none"> Beneficiary bank ID, name and address Sometimes local trading institutions may require additional details. 	Required	
Country, Currency and Currency Code:			
Brazil Brazilian Real (BRL)			
FX Wire	<ul style="list-style-type: none"> Full name and address of remitter Full name and address of beneficiary Beneficiary bank ID, name and address IBAN is considered Best Practice. If IBAN is _not_ provided, must include local branch Agency Code Beneficiary Local Contact Person name, phone number and email Tax ID: CNPJ for corporates (14 digits), CPF for individuals (11 digits) Purpose of Payment (POP) - economic reason for sending payment Please see Documentation Requirements for additional info related to closing payment locally. 	SWIFT/BIC 11 digits Sample Acct#: BR9700360305000010009795493P9 Acct or IBAN: Acct Number Required (IBAN Best Practice)	/POP/<Purpose of Payment> /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>
Country, Currency and Currency Code:			
Hungary Hungarian Forint (HUF)			
FX ACH/WIRE	<ul style="list-style-type: none"> Full name and address of remitter Full name and address of beneficiary Beneficiary bank ID, name and address 	SWIFT/BIC 11 digits Sample Acct#: HU42117730161111101800000123 Acct or IBAN: IBAN Required	/POP/<Purpose of Payment>
Country, Currency and Currency Code:			
India Indian Rupee (INR)			
FX ACH/WIRE	<ul style="list-style-type: none"> Full name and address of remitter Full name and address of beneficiary Beneficiary bank ID, name and address IFSC code (Indian Financial Sorting Code) 11 digits Helpful to include BBK Branch phone number 	IFSC Code 11 digits Acct or IBAN: Account Number Required	/POP/<Purpose of Payment>
Country, Currency and Currency Code:			
Indonesia Indonesia Rupiah (IDR)			
FX Wire	<ul style="list-style-type: none"> Full name and address of remitter Full name and address of beneficiary 	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	/POP/<Purpose of Payment>



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



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



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



Settlement Type	Payment Requirements	Beneficiary Bank Information	Payment Details (給收款人之附言)
Country, Currency and Currency Code:			
Turkey New Turkish Lira (TRY)			
FX Wire	<ul style="list-style-type: none"> • Full name and address of remitter • Full name and address of beneficiary • Beneficiary bank ID, name and address 	SWIFT/BIC 11 digits Sample Acct#: TR330006100519786457841123 Acct or IBAN: IBAN Required	/POP/<Purpose of Payment>
Country, Currency and Currency Code:			
Taiwan Taiwan Dollar (TWD)			
FX Wire	<ul style="list-style-type: none"> • Full name and address of remitter • Full name and address of beneficiary • Beneficiary bank ID, name and address 	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	/POP/<Purpose of Payment>
Country, Currency and Currency Code:			
Vietnam Vietnam Dong (VND)			
FX Wire	<ul style="list-style-type: none"> • Full name and address of remitter • Full name and address of beneficiary • Beneficiary bank ID, name and address • 8-digit CITAD code Helpful to Include... • Beneficiary's date of birth (only for individual recipients) 	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	/POP/<Purpose of Payment> /BBB/<Beneficiary Bank Branch Name> /CITAD/<8-digit CITAD code>
Country, Currency and Currency Code:			
South Africa South African Rand (ZAR)			
FX Wire	<ul style="list-style-type: none"> • Full name and address of remitter • Full name and address of beneficiary • Beneficiary bank ID, name and address • Beneficiary contact details 	SWIFT/BIC 11 digits Acct or IBAN: Account Number Required	/POP/<Purpose of Payment> /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 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.

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.

INR: Indian Rupee

Market Description

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.

Documentation Requirements

Beneficiaries or remitters may be required to present additional supporting documents for POPs other than goods and services.

Special Handling

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.

Reference Information

Reserve Bank of India
<http://www.rbi.org.in>

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.

Special Handling

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.

Reference Information

Bank of Korea:

<http://eng.bok.or.kr>

KWD: Kuwaiti Dinar

Market Description

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.

*For Receivables: Certain restrictions may apply.

Special Handling

Clients can only purchase this currency for payments into country.

Reference Information

Central Bank of Kuwait:

www.cbk.gov.kw

MMK: Myanmar Kyat

Market Description

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.

Special Handling

Full instructions are required upfront for validation purposes prior to pricing.

Clients can only purchase this currency for payments into country.

Reference Information

Central Bank of Myanmar (CBM)

<http://www.cbm.gov.mm>

The CBM is the regulatory entity for the FX market.

MRU: Mauritania Ouguiya

Market Description

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.

Special Handling

Clients can only purchase this currency for payments into country.

Reference Information

Banque Centrale de Mauritanie

<http://www.bcm.mr/Pages/accueil.aspx>

MXN: Mexican Nuevo Peso

Market Description

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.

Reference Information

Banco de Mexico

<http://www.banxico.org.mx/indexEn.html>

NPR: Nepal Rupee

Market Description

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.

Special Handling

Clients can only purchase this currency for payments into country.

Reference Information

Nepal Rastra Bank (NRB)

<http://www.nrb.org.np>

PLN: Polish Zloty

Market Description

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.

Special Handling

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)

Reference Information

National Bank of Poland

<http://www.nbp.pl>

QAR: Qatar Riyal

Market Description

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.

Reference Information

Qatar Central Bank

<http://www.qcb.gov.qa>

RUB: Russian Ruble

Market Description

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.

Special Handling

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.

Reference Information

Regulatory entity for FX Market:

Central Bank of Russia

<http://www.cbr.ru>

SAR: Saudi Arabian Riyal

Market Description

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.

Reference Information

Saudi Arabia Monetary Authority

<http://www.sama.gov.sa>

TRY: New Turkish Lira

Market Description

The Turkish lira (TRY) is managed as a free-floating currency by Türkiye Cumhuriyet Merkez Bankası (Central Bank of the Republic of Turkey). Turkey is seeking European Union (EU) membership.

Reference Information

Türkiye Cumhuriyet Merkez Bankası

<http://www.tcmb.gov.tr/>

TWD: Taiwan Dollar

Market Description

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.

Documentation Requirements

Typically payments of less than TWD 500,000 do not require extra documentation.

Beneficiary may be required to submit documents locally to uplift larger payments. Our local correspondent or the beneficiary's bank can assist the beneficiary with understanding what documents are required based on Payment Amount and Purpose of Payment (POP).

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

Special Handling

Clients can only purchase this currency for payments into country.

Reference Information

Regulatory entity for FX Market:
Central Bank of the Republic of China (Taiwan)
<http://www.cbc.gov.tw/mp2.html>

VND: Vietnam Dong**Market Description**

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.

Documentation Requirements

The beneficiary may be required to provide documents supporting the payment to the correspondent or nostro bank, or the central bank.

Special Handling

Clients can only purchase this currency for payments into country.

Reference Information

State Bank of Vietnam
<http://www.sbv.gov.vn>

ZAR: South African Rand**Market Description**

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.

Documentation Requirements

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.

Special Handling

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.

Reference Information

South African Reserve Bank (SARB)
<http://www.resbank.co.za>

MYR: Malaysian Ringgit**Market Description**

The Malaysian ringgit (MYR) is managed as a float with reference to an undisclosed composition currency basket by The Bank Negara Malaysia (BNM).

Documentation Requirements

Remitters and Beneficiaries are responsible for completing forms P and R (payment and receipts) for values exceeding MYR 2,000,000.

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
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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	Merchandising 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
31911	Extension to /receipt from Non-resident
31912	Repayment of other loans facilities to/by Non-resident
31913	Prepayment of other loans facilities to/by Non-resident
31921	Extension to /receipt from Non-resident
31922	Repayment of other loans facilities to/by Non-resident
31923	Prepayment of other loans facilities to/by Non-resident
33000	Employee stock options Real Estates
34000	Subscriptions/contributions to/reimbursement from International Organizations Others
35130	Mergers and acquisitions
35140	Equity investment other than mergers and acquisitions
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
39111	Purchase/sale of real estate in Malaysia (Commercial)
39112	Purchase/sale of real estate in Malaysia (Residential)
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
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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
I. Goods-Services-Income-Transfers Receipts & Payments		
Import-Export	GDE	Goods sold (Exports in fob value)
	GDI	Goods bought (Imports in cif value)
Transport & Travel	STS	Sea Transport
	ATS	Air transport
	OTS	Other methods of transport (including Postal and courier services)
	STR	Travel
Services with abroad	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
	Interest & Profits with abroad	IGD
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
Government	GOS	Government goods and services embassies etc
	GRI	Government related income taxes, tariffs, capital transfers, etc
Personal	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
II. Assets		
FDI flows- Acquisition and liquidation by residents of equity & securities abroad (above 10% share)	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
Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)	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
Lending-repayments and transfers by residents of loans & deposits abroad	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
III. Liabilities		
FDI flows- Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)	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
Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share)	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
Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain	FDL	Financial derivatives in Bahrain
	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	