

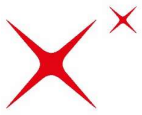
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DBS Remittance Currency Guide

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 / VD | 3:30pm (VD-1) | 10am (VD) |
| 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-1 | 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 / VD | 3:30pm (VD-1) | 9:30am (VD) |
| NOK | Norwegian Kroner | VD-1 | 3:30pm | 5pm |
| NZD | New Zealand Dollar | VD-1 | 3:30pm | 5pm |
| PHP*** | Philippine Peso | VD-1 | 3:30pm | 5pm |
| SEK | Swedish Krona | VD-1 | 3:30pm | 5pm |
| SGD | Singapore Dollar | VD | 3:30pm | 5pm / 4pm* |
| THB | Thai Baht | VD-1 | 3:30pm | 5pm |

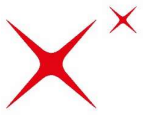
*Payment in SGD with FX cutoff at 11am

**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 |

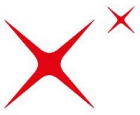


| | | | | |
|-----|---------------------|------|-------|-------|
| MXN | Mexican Nuevo Peso | VD-1 | 15:30 | 17:00 |
| MYR | Malaysian Ringgit | VD-1 | 15:30 | 13:00 |
| NPR | Nepal Rupee | VD-1 | 11:00 | 13:00 |
| PLN | Polish Zloty | VD | 15:30 | 17:00 |
| QAR | Qatar Riyal | VD | 11:00 | 13:00 |
| 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



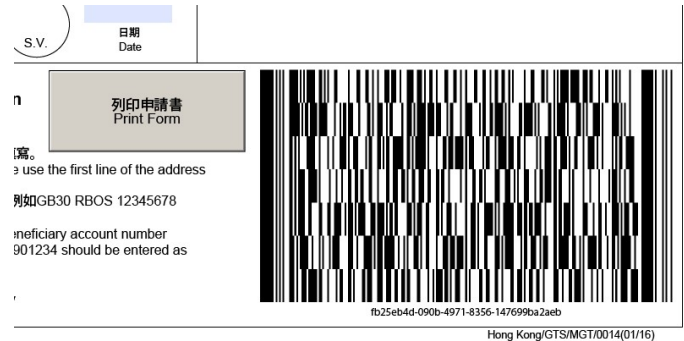
1. Payment eForm

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.



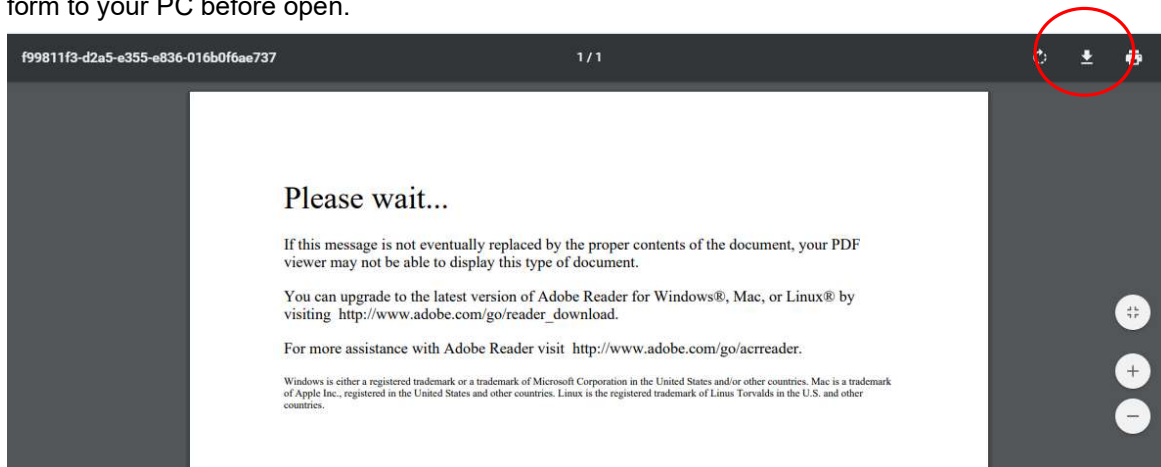
IMPORTANT NOTE:

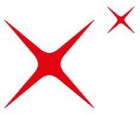
Please always use the Print Form button to generate an updated bar code before signing. DO NOT use the Adobe Reader or Internet Browser print function to print the form without updated bar code.

1B. Requirement

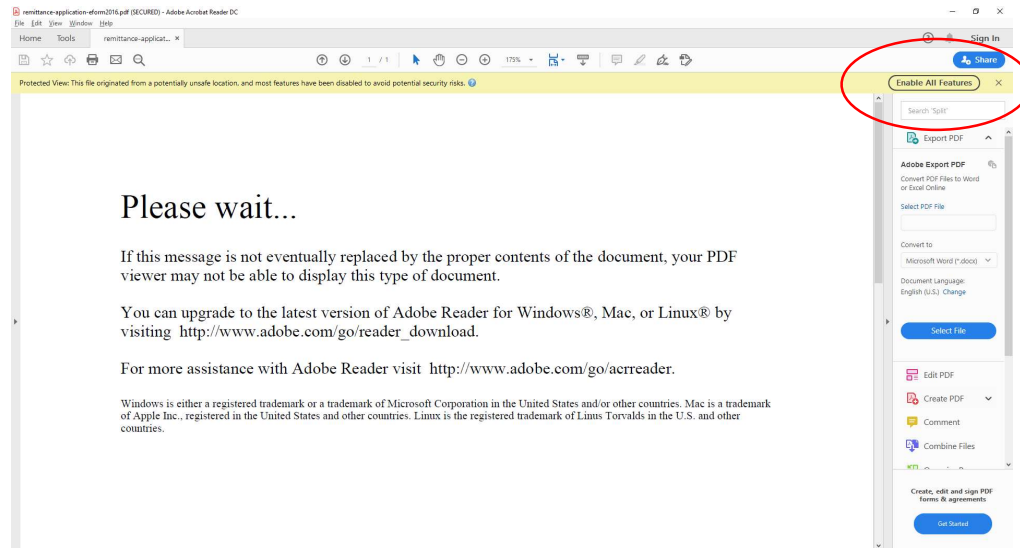
Payment e-Form is a PDF file require Adobe Reader 10 or above to run and should be printed on a printer with 600dpi or above.

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.

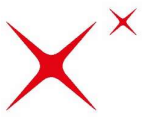




Open the file with Adobe Reader **and Enable All Features**, by clicking the button on upper right-hand corner.



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

* 必須填寫 Mandatory

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

申請人資料 Applicant's Details

名稱 Name: Good Luck 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: 28 Feb, 2023

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):
 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
 付款目的 Purpose of payment: GOODS TRADING

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: Standard Chartered Bank
 地址 Address: 47, Jong-ro, Jongno-gu, 03160
 城市 City: Seoul
 國家 / 地區 Country/ Region: Korea South
 環球銀行財務電訊協會編號 SWIFT BIC Code: SCBLKRSE

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

名稱 Name:
 地址 Address:
 國家 / 地區 Country/ Region:
 環球銀行財務電訊協會編號 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: Super Show Company Limited
 戶口號碼 A/C No.: 89789766
 地址 Address: Beneficiary Party Address
 給收款人之附言 Payment Details: /PHON/1577-8899 /CONT/LEE MAN HQ

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/吾等已詳閱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 | CN REMIT |
| Approver | | | |

申請人簽署及公司印鑰 (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

10.0.0040-0000-00 / 1-8556-14 / 00002.0280

DBS BANK (HONG KONG) LIMITED Hong Kong/GTS/IMGT/0014(07/21)

Contract Booking No. provided by DBS

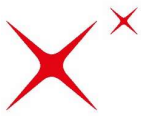
Refer to the following session for POP required

BENEFICIARY is NOT supported for exotic currencies

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

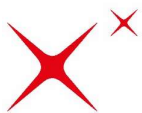
Please use this button to Print the form, DON'T use the print function in Adobe

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) |
|---|--|--|---|
| Country, Currency and Currency Code: | | | |
| United Arab Emirates UAE Dirham (AED) | | | |
| 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 banks in UAE only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text |
| 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. • Beneficiary banks in Bangladesh only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Payment Details: /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 • Beneficiary banks in Bahrain only | SWIFT/BIC 11 digits Acct or IBAN: IBAN Required | Purpose of Payment: <Purpose of Payment Code>/<Purpose of Payment Description> Please refer to the next session for list of Purpose code & Description. |

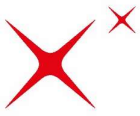


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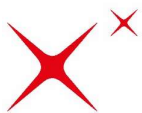


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| Settlement Type | Payment Requirements | Beneficiary Bank Information | Purpose of Payment & Payment Details (給收款人之附言) |
|--|---|--|---|
| Country, Currency and Currency Code: Brunei Darussalam Brunei Dollar (BND) | | | |
| FX Wire | <ul style="list-style-type: none"> Full name and address of remitter Full name and address of beneficiary Beneficiary bank ID, name and address Sometimes local trading institutions may require additional details. Beneficiary banks in Brunei Darussalam only | SWIFT/BIC 11 digits Acct or IBAN: Acct Number Required | Purpose of Payment: Free Text |
| 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. Beneficiary banks in Brazil only | SWIFT/BIC 11 digits Sample Acct#: BR9700360305000010009795493P9 Acct or IBAN: Acct Number Required (IBAN Best Practice) | Purpose of Payment: Free Text Payment Details: /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: China Chinese Yuan (CNY) | | | |
| 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 Purpose of Payment required if beneficiary banks in China | SWIFT/BIC 11 digits | Purpose of Payment: <ul style="list-style-type: none"> Goods Trade (貨物貿易) Service Trade (服務貿易) Capital Transfer (資本項下跨境資付) Other Transfers (經常賬項目) |



| Settlement Type | Payment Requirements | Beneficiary Bank Information | Purpose of Payment & Payment Details (給收款人之附言) |
|--|---|---|--|
| 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 • Beneficiary banks in Hungary only | SWIFT/BIC 11 digits Sample Acct#: HU42117730161111101800000123 Acct or IBAN: IBAN Required | Purpose of Payment: Free Text |
| 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 • Beneficiary banks in India only | IFSC Code 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Please refer to the next session for list of Purpose code & Description. |
| 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 • Beneficiary bank ID, name and address • Beneficiary banks in Indonesia only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text |
| 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 • Beneficiary banks in Cambodia only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text |

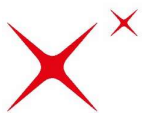


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| Settlement Type | Payment Requirements | Beneficiary Bank Information | Purpose of Payment & Payment Details (給收款人之附言) |
|---|--|---|--|
| Country, Currency and Currency Code: | | | |
| Korea Korean Won (KRW) | | | |
| FX Wire | <ul style="list-style-type: 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 • Beneficiary banks in Korea only | Sort Code 3 digits or SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Payment Details: /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 • Beneficiary banks in Kuwait only | SWIFT/BIC 11 digits Sample Acct#: KW74NBOK0000000000001000372123 Acct or IBAN: IBAN Required | Purpose of Payment: Free Text |
| 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) • Beneficiary banks in Mauritius only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: <Purpose of Payment Code>/<Purpose of Payment Description> |
| 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 | SWIFT/BIC 11 digits Sample Acct#: Account Number 18 digits Acct or IBAN: Account Number | Purpose of Payment: Free Text |

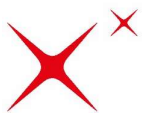


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| Settlement Type | Payment Requirements | Beneficiary Bank Information | Purpose of Payment & Payment Details (給收款人之附言) |
|--|--|---|---|
| | <ul style="list-style-type: none"> CLABE account number (18 digits) Wires to Mexico: Please ensure all routing instructions are correct before releasing. Amendments/changes are not permitted due to local regulations. Beneficiary banks in Mexico only | Required | |
| 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) Beneficiary banks in Malaysia only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: <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) Beneficiary banks in Nepal only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Payment Details: /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... <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 | SWIFT/BIC 11 digits Sample Acct#: PL61109010140000071219812123 Acct or IBAN: IBAN Required | Purpose of Payment: Free Text |

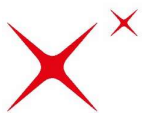


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| Settlement Type | Payment Requirements | Beneficiary Bank Information | Purpose of Payment & Payment Details (給收款人之附言) |
|---|--|--|---|
| | <ul style="list-style-type: none"> Kind of tax being paid Beneficiary banks in Poland only | | |
| Country, 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. Beneficiary banks in Qatar only | SWIFT/BIC 11 digits Sample Acct#: QA58DOHB00001234567890ABCDEFG Acct or IBAN: IBAN Required | Purpose of Payment: Free Text |
| 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 Beneficiary banks in Russian Federation only | SWIFT/BIC 11 digits Or BIK 9 digit National ID Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Payment Details: /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 Beneficiary banks in Saudi Arabia only | SWIFT/BIC 11 digits Sample Acct#: SA0380000000608010167123 Acct or IBAN: IBAN Required | Purpose of Payment: Free Text |

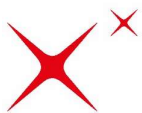


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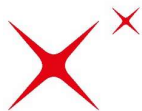


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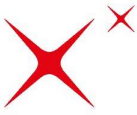
| Settlement Type | Payment Requirements | Beneficiary Bank Information | Purpose of Payment & Payment Details (給收款人之附言) |
|---|--|---|--|
| Country, Currency and Currency Code: | | | |
| Turkey New Turkish Lira (TRY) | | | |
| FX Wire | <ul style="list-style-type: none"> • Full name and address of remitter • Full name and address of beneficiary • Beneficiary bank ID, name and address • Beneficiary banks in Turkey only | SWIFT/BIC 11 digits Sample Acct#: TR330006100519786457841123 Acct or IBAN: IBAN Required | Purpose of Payment: Free Text |
| 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 • Beneficiary banks in Taiwan only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text |
| Country, Currency and Currency Code: | | | |
| Thailand Thai Baht (THB) | | | |
| 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 | Purpose of Payment: Free Text Please refer to the next session for list of valid 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) • Beneficiary banks in Vietnam only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Payment Details: /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) |
|---|--|---|--|
| 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 • Beneficiary banks in South Africa only | SWIFT/BIC 11 digits Acct or IBAN: Account Number Required | Purpose of Payment: Free Text Payment Details: /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.

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.

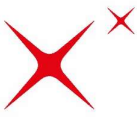
Documentation Requirements

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.

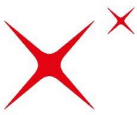
Reference Information

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

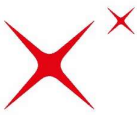
BI is the regulatory entity for the FX market.



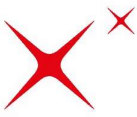
| INR: Indian Rupee | | | |
|---|-------------------------------|--------------|--|
| Market Description | | | |
| The Indian rupee (INR) is managed as a floating currency by the Reserve Bank of India (RBI). The RBI complies and publishes spot US dollar (USD)/INR reference rates daily. | | | |
| Documentation 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 | | | |
| A. Payment Purposes | | | |
| 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 |
| Financial Account | | | |
| | 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 |



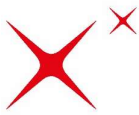
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|----|----------------------------------|-------|--|
| | | S0010 | Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in debt instruments |
| | External Commercial Borrowings | S0011 | Loans extended to Non-Residents |
| | | 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 | Payments for Passenger - Airlines companies |



| | | | |
|----|--|-------|---|
| | | 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. |



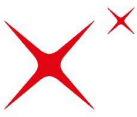
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| 10 | Other Business Services | S1002 | Trade related services – commission on exports / imports |
| | | S1003 | Operational leasing services (other than financial leasing) without operating crew, including charter hire- Airlines companies |
| | | 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.) |
| 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 |



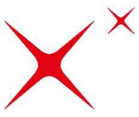
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| | | S1402 | Remittance towards interest on Non-Resident deposits (FCNR(B)/NR(E)RA, etc.) |
| | | S1403 | Remittance towards interest on loans from Non-Residents (ST/MT/LT loans) e.g. External Commercial Borrowings, Trade Credits, etc. |
| | | S1405 | 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

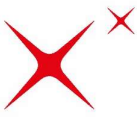
| Gr. No. | Purpose Group Name | Purpose Code | Description |
|---------|---------------------------|--------------|--|
| 00 | Capital Account | P0017 | Receipts on account of Sale of non-produced non-financial assets (Sale of intangible assets like patents, copyrights, trademarks etc., land acquired 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 |



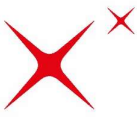
| | | | |
|-------|---|--------------------|---|
| | Foreign Portfolio Investment | P0001 | Repatriation of Indian Portfolio investment abroad in equity capital (shares) |
| | | P0002 | Repatriation of Indian Portfolio investment abroad in debt instruments. |
| | | P0009 | Foreign Portfolio Investment 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. |



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| | | 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 |



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| | | 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

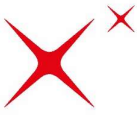
National Bank of Cambodia (NBC)
<http://www.nbc.org.kh/english/index.php>

The NBC is the regulatory entity for the FX market.

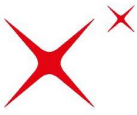
KRW: Korean Won

Market Description

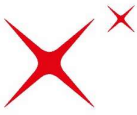
The exchange rate arrangement is free floating; determined on the basis of supply and demand. The Bank of Korea (BOK) may intervene in the market to provide and maintain stability of the market.



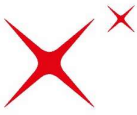
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| <p>Special Handling For payments related to goods / services / invoices, transactions will be processed through bank's local branch. For all other purpose of payments, transactions must be sent directly to the beneficiary bank for processing and 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.</p> <p>Reference Information Bank of Korea: http://eng.bok.or.kr</p> |
| KWD: Kuwaiti Dinar |
| <p>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.</p> <p>*For Receivables: Certain restrictions may apply.</p> <p>Special Handling Clients can only purchase this currency for payments into country.</p> <p>Reference Information Central Bank of Kuwait: www.cbk.gov.kw</p> |
| MMK: Myanmar Kyat |
| <p>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.</p> <p>Special Handling Full instructions are required upfront for validation purposes prior to pricing. Clients can only purchase this currency for payments into country.</p> <p>Reference Information Central Bank of Myanmar (CBM) http://www.cbm.gov.mm</p> <p>The CBM is the regulatory entity for the FX market.</p> |
| MRU: Mauritania Ouguiya |
| <p>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.</p> <p>Special Handling Clients can only purchase this currency for payments into country.</p> <p>Reference Information Banque Centrale de Mauritanie http://www.bcm.mr/Pages/accueil.aspx</p> |
| MXN: Mexican Nuevo Peso |
| <p>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.</p> <p>Reference Information Banco de Mexico http://www.banxico.org.mx/indexEn.html</p> |



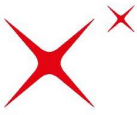
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| NPR: Nepal Rupee |
| <p>Market Description The Nepalese rupee (NPR) exchange rate is maintained by the Nepal Rastra Bank (NRB), the agency that may decide on changes in the exchange rate system. The NPR is pegged to the Indian rupee (INR) at a rate of 1.6 NPR:1 INR.</p> <p>Special Handling Clients can only purchase this currency for payments into country.</p> <p>Reference Information Nepal Rastra Bank (NRB) http://www.nrb.org.np</p> |
| PLN: Polish Zloty |
| <p>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.</p> <p>*For Receivables: Certain restrictions may apply.</p> <p>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)</p> <p>Reference Information National Bank of Poland http://www.nbp.pl</p> |
| QAR: Qatar Riyal |
| <p>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.</p> <p>*For Receivables: Certain restrictions may apply.</p> <p>Reference Information Qatar Central Bank http://www.qcb.gov.qa</p> |
| RUB: Russian Ruble |
| <p>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.</p> <p>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.</p> |



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| 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 Turkiye Cumhuriyet Merkez Bankasi (Central Bank of the Republic of Turkey). Turkey is seeking European Union (EU) membership. Reference Information Turkiye Cumhuriyet Merkez Bankasi 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. 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 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. |



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| <p>Reference Information State Bank of Vietnam http://www.sbv.gov.vn</p> |
| <p>ZAR: South African Rand</p> |
| <p>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.</p> <p>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.</p> <p>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.</p> <p>Reference Information South African Reserve Bank (SARB) http://www.resbank.co.za</p> |
| <p>THB: Thai Baht</p> |
| <p>Purpose of Payment is required for remit Thai Baht to Thailand, valid options as follows:</p> <ul style="list-style-type: none"> • Pay for export • Transfer to other THB account • Income from working in abroad • Money for loan • Money for investment <ul style="list-style-type: none"> - Business group or branch or partnership - Buy property • Buy Foreign Currency <ul style="list-style-type: none"> - To close account - To transfer to account in foreign countries - Traveling expense • Other expense <ul style="list-style-type: none"> - Accommodation and hotel services - Tickets - Freight fee and shipment fee - Insurance fee - Advertising expense - Expense for telegraph, teleprinter - Personal expense - Expense for representative office - Expense for compensation - Expense for agent - Expense for legal consultant - Medical expense - Expense for donation - Expense from credit card |
| <p>MYR: Malaysian Ringgit</p> |
| <p>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).</p> <p>Documentation Requirements Remitters and Beneficiaries are responsible for completing forms P and R (payment and receipts) for values exceeding MYR 2,000,000.</p> |

**Special Handling**

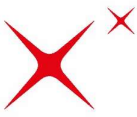
Clients can only purchase this currency for payments into country.
Exchange control regulations make freeflow out of the country difficult, in turn recalled payments and returns of funds for any reason can be time consuming and costly.

Reference Information

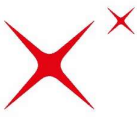
Central Bank of Malaysia
<http://www.bnm.gov.my/>

Purpose of Payment Codes & Descriptions

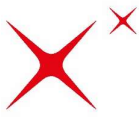
| Purpose code | Description |
|---------------------|---|
| 00000 | Food and live animals |
| 01000 | Beverages and tobacco |
| 02000 | Crude materials, inedible, except fuels |
| 03000 | Mineral fuels, lubricants and related materials |
| 04000 | Animal and vegetable oils, fat and waxes |
| 05000 | 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) |



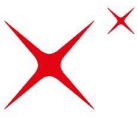
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| 12500 | Repair and maintenance of aircraft, ships and other transport equipment Transportation Services |
| 13110 | Goods and services purchased by travellers |
| 13210 | Goods and services purchased through business and official travel |
| 13220 | 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 |



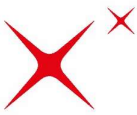
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| 16410 | Explicitly-charged financial services |
| 16420 | Explicit margins on buying and selling of financial instruments |
| 16430 | Explicitly-charged asset management services |
| 16440 | Financial intermediation service charges indirectly measured (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) |



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| 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 (Not supported by DBS since 13 March 2023) |
| 31912 | Repayment of other loans facilities to/by Non-resident (Not supported by DBS since 13 March 2023) |
| 31913 | Prepayment of other loans facilities to/by Non-resident |
| 31921 | Extension to /receipt from Non-resident (Not supported by DBS since 13 March 2023) |
| 31922 | Repayment of other loans facilities to/by Non-resident (Not supported by DBS since 13 March 2023) |
| 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 (Not supported by DBS since 13 March 2023) |
| 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) (Not supported by DBS since 13 March 2023) |
| 39112 | Purchase/sale of real estate in Malaysia (Residential) (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?

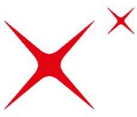
- All payments debiting a Bahrain domiciled account (Multibank MT-101 payment) or debiting a Bank of America account, making a payment into Bahrain (International High Value Wire).

- 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 |
|---|---|--|
| 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 | 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 |
| 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 |
| | FDL | Financial derivatives in Bahrain |
| Lending-repayments and transfers by nonresidents of loans & deposits 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 |