Money can be transferred to your account with RBC Europe Limited ("the Bank", "we", "us") either by (i) electronic payment (normally the quickest method) or (ii) through the issuance of a cheque (check), draft or banker’s payment ("other payment methods").

Details of the key information required for sending payments to us is reflected below. Words or terms in bold text are explained in the glossary.

If you have any questions about the content of this document or about sending funds in general, please contact your Relationship Manager.

Electronic payments
When transferring money to us by SWIFT the remitting bank should be requested to:

- pay the funds to our appropriate correspondent bank, as detailed in this document;
- (a) arrange, if possible, for confirmation of the payment to be sent by an authenticated SWIFT message directly to our SWIFT address: ROYCGB2F (for GBP, USD, EUR & CAD); or ROYCGB22 for all other currencies,
- (b) quote the full beneficiary account name and account number or IBAN.

Please note that if the confirmation referred to in (b) above is not sent, there may be a delay in receiving good value for the payment.

Payer information
When sending funds to us, please ensure that you include the payer’s full name, address and account number (or where appropriate the IBAN).

Please instruct the remitting bank to include this information on all payments. Failure by the remitting bank to provide complete payer information may result in either (i) a delay before funds are credited to your account, or (ii) the payment being returned.

Sending payments in Euros
It has been mandatory since 2007 for all payments made in Euros (€) to quote a valid IBAN and SWIFT Bank Identifier Code (BIC). The BIC identifier that you should provide for the remitting bank is ours (ROYCGB2F), while the IBAN is that of the beneficiary to whom you are making the payment. If you fail to provide this information to the remitting bank, this will probably result in (i) a delay before the remitting bank can make the payment for you; or (ii) the remitting bank or their agent levying an additional charge, which may be deducted from the amount of the payment.

Please contact your Relationship Manager if you do not have an IBAN for your account.

Online payments
When using another bank’s online system to send funds to your account with us, it is possible that you will not be prompted to provide correspondent bank details. This is likely to be the case when making domestic UK payments.

Should this be the case, you will need to provide your account name and number with the sort code 60-92-82.

If you are asked for the beneficiary bank name, please ensure that you reference RBC Europe Limited. This will typically provide your bank with all the necessary information to make the payment.

Obtaining good value
To ensure good value is obtained, we must receive your payment in accordance with the cut-off times set out below. Outside of these hours we operate on a best efforts basis.

It is also important that you remember to take into account public holidays in the country whose currency is being sent. For example, if you instruct the remitting bank to make a US Dollar payment on a particular day and the day in question is a US bank holiday, then the payment will be delayed until the next business day in the US.

Sending payments to us by Bacs
If you prefer to remit funds to us via the Bacs automated payment system, please use the following details:

**RBC Europe Limited**
100 Bishopsgate
London
EC2N 4AA

Sort code: 60-92-82
For further credit to: Your account name, your account number

When sending funds to us by Bacs, please ensure that any account number you provide us with has eight digits. Please ensure therefore that any account numbers beginning with a zero are quoted in full.

Please be aware that we do not participate in Bacs’ same day value scheme. Any payments made using
this method will therefore take three
days to reach your account with us.

Further information about Bacs
is available on their website
www.bacs.co.uk.

Cut-off times(1)
The following currencies can be
applied to the beneficiary account
with same day value, subject to their
respective cut-off times as detailed
below, and the value quoted on the
SWIFT:

Euros (EUR) 14:00
Sterling (GBP) 15:00
Canadian Dollars (CAD) 15:00
US Dollars (USD) 15.00

For all other currencies, value will
be given two working days after we
receive confirmation of the payment
from the remitting bank.

Other payment methods
Payments can also be made to your
account by cheque, draft or money
order (collectively “cheques”),
which should be sent directly to the
office or branch of the Bank where
your account is held. Cheques in
Sterling (drawn on a UK bank) will
be credited to your account with two
UK business days’ forward value.

Foreign cheques (including Sterling
cheques drawn on banks outside
the UK) will either be negotiated
or handled as a collection in
accordance with the Bank’s General
Terms and Conditions (the “Terms”).

If we negotiate a cheque, we will
credit its proceeds (minus our
charges) to your account with seven
UK business days’ forward value. If
a cheque is handled on a collection
basis, we will credit the proceeds of
the cheque (less our charges and
also any charges levied by the third
party bank on which the cheque
is drawn) following receipt of the
payment from the third party bank.

Please note that, should the
cheque be returned unpaid by the
third party bank upon which it is
drawn, the relevant amount will
be deducted from your account
in accordance with the process
outlined in the Terms.

Faster Payments Service
The Faster Payments Service
scheme (FPS) enables Sterling
payments made by telephone,
internet and standing order to
be applied by the receiving bank
within hours of receipt. We are
a participant in FPS in respect
of inbound payments and can
therefore receive payments of
this nature via our 60-92-82 BACS
sort code. (2) Please note however
that certain payments may not be
applied to your account until the
following business day.

For more information about FPS,
please visit www.ukpayments.org.
uk or speak to your Relationship
Manager.

(1) Please note that Guernsey and Jersey are in the same time zone as the United Kingdom.
(2) As detailed under Sterling for funds originating from the United Kingdom on page 4.
## Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition / example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bacs</td>
<td>A not-for-profit, membership-based banking body responsible for the schemes behind the clearing and settlement of automated payments in the UK including Direct Debit and Bacs Direct Credit.</td>
</tr>
<tr>
<td>Best efforts basis</td>
<td>We will try to apply your incoming payment with same day value but will accept no responsibility or liability if we are unable to do so.</td>
</tr>
<tr>
<td>Business unit</td>
<td>Please quote the applicable business unit as part of your account number where possible. If crediting your Banking account, use business unit code 10568. If crediting your Investment account, use business unit code 99054.</td>
</tr>
<tr>
<td>CHAPS</td>
<td>Clearing House Automated Payment System – a same-day automated payment system for processing Sterling payments made within the UK between its member banks. See <a href="http://www.ukpayments.org.uk/payment_options/chaps/">www.ukpayments.org.uk/payment_options/chaps/</a> for further information.</td>
</tr>
<tr>
<td>Collection</td>
<td>In this context, refers to the process which takes place when a cheque is paid in that is drawn on a bank outside the country of the currency in which the cheque is denominated (for example a Sterling cheque drawn on a bank in the US). The cheque is then posted to the bank from which it originated, who in turn make an electronic payment to the recipient bank to settle the transaction. The time taken to collect a cheque will vary depending on the third party bank involved.</td>
</tr>
<tr>
<td>Correspondent bank</td>
<td>In this context, a third party bank through which your payment should be routed in order to ensure the most efficient receipt of funds.</td>
</tr>
<tr>
<td>Drawn on</td>
<td>Issued by. For example, a draft, cheque, money order or other paper payment drawn on a New York bank will ultimately be paid by that same New York bank.</td>
</tr>
<tr>
<td>Good value</td>
<td>In this context, a payment applied to the beneficiary account within the standard specified timeframe for that currency will have received good value. Specific currency details are available in the cut-off times section of this document.</td>
</tr>
<tr>
<td>IBAN</td>
<td>International Bank Account Number – an internationally standardised format for bank account numbers, comprising series of alphanumeric characters, that uniquely identifies an account held at a bank anywhere in the world. Providing an IBAN is compulsory when sending payments in certain currencies such as Euros. Visit our website for to find out which currency payments require an IBAN: <a href="http://www.rbcwminternational.com/sending-electronicpayments.html">www.rbcwminternational.com/sending-electronicpayments.html</a>.</td>
</tr>
<tr>
<td>Negotiated</td>
<td>In this context, means that the Bank will purchase the cheque in question from you before obtaining payment from the third party bank upon which the cheque is drawn.</td>
</tr>
<tr>
<td>Remitting bank</td>
<td>The bank from which the relevant payment is being made.</td>
</tr>
<tr>
<td>SWIFT</td>
<td>Society for Worldwide Interbank Financial Telecommunication – a worldwide financial messaging network used to send payment orders that are subsequently settled between correspondent banks.</td>
</tr>
</tbody>
</table>
RBC Europe Limited should always be quoted as the beneficiary bank or institution when sending funds to your account with us. The bank in the country of the currency being sent, as detailed within page 4 of this document, can be given as the intermediary or receiver's correspondent.

Complete payer information must be included with all payments.

<table>
<thead>
<tr>
<th>Currency</th>
<th>Bank</th>
<th>Account Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sterling for funds originating from the United Kingdom GBP</td>
<td>Pay: RBC Europe Limited, 100 Bishopsgate, London, EC2N 4AA, United Kingdom</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 00892602 IBAN: GB37NWBK60000100892602 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and account number, or your account name and IBAN</td>
</tr>
<tr>
<td>Sterling for funds originating from the United Kingdom GBP</td>
<td>Pay: National Westminster Bank Plc, London</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 00892602 IBAN: GB37NWBK60000100892602 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
<tr>
<td>Euro EUR</td>
<td>Pay: Deutsche Bank AG, Frankfurt</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 00892602 IBAN: DE56 5007 0010 0924 8832 10 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Canadian Dollar CAD</td>
<td>Pay: Royal Bank of Canada, Toronto</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 0930102057 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>US Dollar USD</td>
<td>Pay: JP Morgan Chase Bank, New York</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 5000020429 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Singapore Dollar SGD</td>
<td>Pay: Development Bank of Singapore Ltd, Singapore</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 0330103578 5 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Swedish Krona SEK</td>
<td>Pay: Skandinaviska Enskilda Banken, Stockholm</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 5558502 959 IBAN: SE2550000000005558502959 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
<tr>
<td>Hong Kong Dollar HKD</td>
<td>Pay: Standard Chartered Bank (Hong Kong) Ltd, Hong Kong</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 447 094 3755 5 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Polish Zloty PLN</td>
<td>Pay: Bank Handlowy W Warszawie SA, Warszawa</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 73103030580000000003069025 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
<tr>
<td>South African Rand ZAR</td>
<td>Pay: The Standard Bank Of South Africa Limited, Johannesburg</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 7225592 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Australian Dollar AUD</td>
<td>Pay: Australia &amp; New Zealand Banking Group Ltd, Melbourne</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 237278AUD00001 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Swiss Franc CHF</td>
<td>Pay: Credit Suisse, Zurich</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 0835-0942840-13-001 IBAN: CH29 0481 5094 2840 1300 3 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
<tr>
<td>Japanese Yen JPY</td>
<td>Pay: Bank of Tokyo-Mitsubishi UFJ Ltd., Tokyo</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 653 0465889 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Danish Krone DKK</td>
<td>Pay: Nordea Bank Danmark A/S, Copenhagen</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 5000020429 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Norwegian Krone NOK</td>
<td>Pay: Nordea Bank Norge ASA, Oslo</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 6006.07.08447 IBAN: NO7660060708447 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
<tr>
<td>New Zealand Dollar NZD</td>
<td>Pay: Bank of New Zealand, Wellington</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 210484 000 0 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name and number</td>
</tr>
<tr>
<td>Czech Koruna CZK</td>
<td>Pay: Ceskoslovenska Obchodni Banka, Prague</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 266076563 IBAN: CZ0303000000000266076563 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
<tr>
<td>Mexican Peso MXN</td>
<td>Pay: Banco Nacional de Mexico, Snc, Mexico City</td>
<td>Beneficiary account: RBC Europe Limited Beneficiary account number: 233171018 Beneficiary SWIFT ID: ROYCCGB2 For further credit to: your account name, your IBAN</td>
</tr>
</tbody>
</table>
**Other notes**

RBC Europe Limited is a member of SWIFT (Society for Worldwide Interbank Financial Telecommunications), which is a fast and secure medium for transferring funds internationally. When transferring funds to us by SWIFT, the remitting bank should be requested to pay funds to our appropriate correspondent bank, as listed above. Within the British Isles, Sterling funds may be sent to us via the Clearing House Automated Payment System (CHAPS).

Payments will be credited to clients' accounts upon receipt of cleared funds and, in order to avoid delays, should preferably be drawn on a bank in the principal financial centre for the currency of payment. Where instruments of transfer are drawn outside the country of the currency or payment, there may be longer delays in obtaining value and additional collection charges. All non-Sterling instruments must be endorsed on the reverse of the item. Items that do not carry this endorsement will be returned. If you have any questions about any of this or any other aspect of your financial affairs, please contact your Relationship Manager.

**Further information**

Please contact your Relationship Manager if you have any questions or require further information about sending funds to your account with RBC Europe Limited.