

# Non-SEPA (SWIFT) Transfers

## What are Non-SEPA (SWIFT) transfers?

Non-SEPA (SWIFT) transfers are transfers in major currencies, which are made using the Society for Worldwide Interbank Financial Telecommunication (SWIFT) mechanism.

Non-SEPA transfers are normally used for transfers in non-Euro currency and or outside the countries of the SEPA zones.

## How can I send a Non-SEPA (SWIFT) transfer?

Non-SEPA (SWIFT) transfers are available on Online Banking only.

You need the following details (as applicable) to make a transfer (including bill payments and internal transfers): the correct details of the recipient's bank, including the bank's SWIFT Bank Identifier Code (BIC), sort code or national bank code.

### *Online Banking – Non-SEPA new payee*

Log into your [Online Banking](#) service using your username and secure code

From the masthead, clicking on 'Move money' option, select 'Make a transfer'.

Select the 'From' account and choose 'Transfer to a new person'

For 'Transfer type' choose 'non-SEPA transfers', and press 'Continue'.

Select Country of destination of the funds and the currency of the non-SEPA payment.

Fill in the following details:

- Beneficiary's full Name and Surname.
- Country of destination of the funds.
- Beneficiary address line 1 mandatory (line 2 optional); City is mandatory (Postal code is optional).
- Choose bank from dropdown, or else use bank search after selecting 'Other' as City. Use a bank code when searching for the bank – different type of bank codes can be requested for different countries/territories.
- IBAN or account number.
- Tick the box 'Add to your payees' (optional).
- Choose amount to transfer including currency; and fees option
- 'For payee' - field is the beneficiary's transaction details (e.g. Invoice number or membership number).
- For recurring payment, click on 'Yes', and enter frequency, date, number of payments and final amount.
- For future dated payments, input date of payment

Follow the instructions on screen to generate a Transaction Signing Code from your Secure Key, enter code and click 'Continue'.

On the review page check details are correct and click 'Confirm'.

### *Online Banking – Non-SEPA transfer to someone you've paid before*

Log into your [Online Banking](#) service using your username and secure code.

From the masthead (top part menu), click on 'Move money' option, select 'Make a transfer'.

Select the 'From' account

Select 'Your accounts or someone you've paid before' and filter 'Your non-SEPA payees'. Choose the saved payee and press 'Continue'

Fill in the following details:

- Choose currency and input the amount you wish to
- 'For payee' - field is the beneficiary's transaction details (e.g. Invoice number or membership number) (optional)
- For recurring payment, click on 'Yes', and enter frequency, date, number of payments and final amount.
- For future dated payments, input date of payment

On the review page check details are correct and click 'Confirm'.

To avoid unnecessary delays please check these [guidelines](#) on what information is required.

If the required details are missing or incorrect, the transfer may not go through, and you may incur charges.

## **How long do Non-SEPA (SWIFT) transfers take?**

Please refer to [General Terms & Conditions](#) Part C Section C.1

## **Can I cancel or update a Non-SEPA (SWIFT) transfer?**

Unless expressly indicated that payment is not to be processed same day, payment instructions cannot be cancelled after having been processed.

Future-dated payments may be cancelled at the latest by the end of the working day preceding the agreed day for processing.

## **What exchange rate will I get?**

If you're sending money using online banking, you'll get an indicative rate which is subject to change. The applicable exchange rate will be confirmed at the confirmation step and this could be higher or lower than the indicative rate quoted. The exchange rate used for future transfers will be the applicable rate on the day of your transfer.

If you send money in a branch, you'll get the current rate at the time of the transaction.

## **What do you need to do to receive a Non-SEPA (SWIFT) transfer?**

If you want to receive a Non-SEPA transfer, you will need to provide the details of your non- EURO bank account to the person, company or entity (the remitter) sending you the money.

You will see your IBAN at the top right of your online or paper statements and the BIC at the bottom of your non-EURO account statement.

## **What are the fees to send and receive funds?**

Please refer to the Bank's [General Tariff](#).