



# Sending or receiving money outside HSBC Malta

Discover what you need to know about sending or receiving money.

## What are IBANs and BICs and when do I need them?

IBAN stands for International Bank Account Number. It's your account number written in a standard format that can be recognised anywhere in the world.

The BIC, or Bank Identifier Code, is the standard way of identifying the bank. It is also known as a SWIFT code or SWIFTBIC.

To receive or send money from Malta and abroad into your HSBC account, you'll often need to give the payee your IBAN and BIC. And if you need to transfer money abroad, you should ask the payee for their IBAN and BIC details.

For more information on IBANs please visit our [IBAN help page](#).

## Where can I find my IBAN and BIC?

You'll see your IBAN at the top right of your online or paper statements and the BIC at the bottom of the statements.

## What is my BIC / SWIFT code?

The BIC / SWIFT code is **MMEBMTMT**.