

Publication on Providing and Executing Non-SEPA Credit Transfers

In accordance with the valid and effective General Terms and Conditions of VÚB, a.s. for deposit products, VÚB, a.s. informs you about additional conditions for executing Non-SEPA credit transfers:

1. Optional Elements of a Payment Order for Non-SEPA Credit Transfers:

Code Words

Code words must be entered in the field Instruction for Debtor Agent / Remittance info. After the relevant code word, the specific information related to the code word should follow. This structured format ensures correct processing of your payment order.

Types of Code Words:

- 1) **Request for confirmation of executed transfer** – code words: CONF, POTVRD, SWIFT
After the code word, add a space and then the email address, e.g., POTVRD email. No additional information should be provided.
The confirmation will be generated in PDF format and sent to the specified email address. If no email address is provided, the confirmation will be sent to the contact email address registered in VÚB, a.s. systems.
After the transfer is executed, the confirmation can also be sent later either to the email address registered in VÚB, a.s. systems or to the email address you request.
Sending the confirmation is subject to a fee according to the valid and effective VÚB, a.s. Price List.
Confirmation in the form of a SWIFT message is no longer possible, as transfers are sent in XML format; it is replaced by confirmation of execution containing transfer details.
- 2) **Request for VÚB, a.s. correspondent** – code words: KORESP, CORESP
After the code word, add a space and then the correspondent's BIC, e.g., KORESP DEUTDEFF. No additional information should be provided.
If a BIC other than VÚB, a.s. correspondent is entered, the transfer will be processed as if the payment order was received without this instruction.
The list of VÚB, a.s. correspondent banks is published at www.vub.sk.
- 3) **Request for a correspondent other than VÚB, a.s. correspondent** – code word: INTERM
After the code word, add space and then the correspondent's BIC, e.g., INTERM RZBAATWW. No additional information should be provided.
- 4) **Information on processing a transfer with an agreed exchange rate** – code words: FX, FX OBCHOD, SPOT
Example: FX OBCHOD. No additional information should be provided after the code word.
- 5) **Request to change the transfer currency** – code words: CURR, MENA
After the code word, add space and then the currency code, e.g., CURR THB. No additional information should be provided.

Only **one code word** can be used in a payment order. If you need to use multiple code words, please contact your client advisor/personal bank officer, who will verify the exact format of the information you should enter in the Instruction for Debtor Agent / Note field.

Additional characters or separating code words with any character other than space is not allowed.

If the structure or provided format (in case of multiple code words) is not followed, the transfer will be processed without using the code word.

2. Mandatory Elements of Payment Orders for NON-SEPA Credit Transfers Depending on the Country:

Angola

- In the payment order for all currencies, include the payment purpose code in the format CODE XXXXXX (6-digit purpose code) and BENEFICIARY TAX ID NUMBER (10 digits for legal entities and 14 digits for natural persons) in the field Remittance info / Payment Purpose.

Australia

- For AUD currency:
 - Provide the BIC-SWIFT code of the beneficiary bank if assigned (the name and address of the beneficiary bank are no longer required);
 - If no BIC-SWIFT code is assigned, enter in the *Beneficiary Bank Name and Address* field:
 - a) First line: routing number of the beneficiary bank = **BSB code** (BSB code has 6 digits and identifies the branch of the beneficiary bank),
 - b) Second line: full name of the beneficiary bank,
 - c) Subsequent lines: full address of the beneficiary bank (street, number, city, state).

Example:

BSB 062189
COMMONWEALTH BANK
261 KINGSGROVE ROAD
KINGSFORD N.S.W.
AU

If you enter local routing number information in the *Instruction for Debtor Agent / Remittance info* field, these details will **not** be transmitted with the transfer.

It is required to follow the specified structure. Failure to do so will result in the transfer being processed without recognizing the beneficiary bank's routing number. By following the structure, you avoid the risk of suspension, delay, or return of the transfer.

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Bahrain

- In the payment order for all currencies, include the payment purpose code in the format CODE XXX (3-digit purpose code) in the Remittance info / Payment Purpose field.

Philippines

- In the payment order for all currencies, include the payment purpose code in the format CODE XXXXXXXXXX (10-digit purpose code) in the Remittance info / Payment Purpose field

India

- In the payment order for all currencies, include the payment purpose code in the format CODE XXXXX (5-digit purpose code) and a detailed description of the purpose code in the Remittance info / Payment Purpose field.
- If the transfer is directed to a foreign portfolio investment (FPI) or cross-border direct investment, ensure that the description specifies whether it is investment or repatriation and indicate the nature of the investment (equity, rights, bonus shares, etc.).
- If the transfer is for export processes, include details of goods/services being exported, even for advanced export contracts.
- Avoid abbreviations such as "INV/SERVICES/NUMBER."
- Payment purpose code P1099 can no longer be used.

Canada

- For all currencies, provide the full name and surname/company name of the beneficiary, as well as the complete beneficiary address: full street name, building number, city, ZIP code, province, country code. **P.O. BOX cannot be used as the beneficiary address.**
- For CAD currency:
 - Provide the BIC-SWIFT code of the beneficiary bank if assigned (the name and address of the beneficiary bank are no longer required)
 - If no BIC is assigned, enter in the *Beneficiary Bank Name and Address* field:
 - a) First line: routing number of the beneficiary bank = **CC code** (9 digits),
 - b) Second line: full name of the beneficiary bank,
 - c) Subsequent lines: full address of the beneficiary bank (street, number, city, state).

Example:

CC 123456789
ROYAL BANK OF CANADA
180 WELLINGTON STREET WEST
TORONTO
CA

If you enter local routing number information in the *Instruction for Debtor Agent / Remittance info* field, these details will **not** be transmitted with the transfer.

It is required to follow the specified structure. Failure to do so will result in the transfer being processed without recognizing the beneficiary bank's routing number. By following the structure, you avoid the risk of suspension, delay, or return of the transfer.

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Malaysia

- In the payment order for all currencies, include:
 - Payment purpose code in the format **CODE XXXXX** (5-digit purpose code) in the *Remittance info / Payment Purpose* field,
 - Beneficiary address,
 - Transfer details.

Ukraine

- We recommend including the current beneficiary address.

United Arab Emirates

- Provide the beneficiary account number in IBAN format: AE + 21 characters.
- Include the payment purpose code in the format CODE XXX (3-digit purpose code) in the *Remittance info / Payment Purpose* field.

United States of America

- For USD currency:
 - Provide the BIC-SWIFT code of the beneficiary bank if assigned (the name and address of the beneficiary bank are no longer required)
 - If no BIC is assigned, enter in the *Beneficiary Bank Name and Address* field:
 - a) First line: routing number of the beneficiary bank = **ABA code** (ABA routing number has 9 digits, e.g., ABA 123456789),
 - b) Second line: full name of the beneficiary bank,
 - c) Subsequent lines: full address of the beneficiary bank (street, number, city, state).

Example:

ABA 031101266
TD BANK, N.A.
BANKNORTH, 2035 LIMESTONE ROAD
WILMINGTON, US

If you enter local routing number information in the *Instruction for Debtor Agent / Remittance info* field, these details will **not** be transmitted with the transfer.

It is required to follow the specified structure. Failure to do so will result in the transfer being processed without recognizing the beneficiary bank's routing number. By following the structure, you avoid the risk of suspension, delay, or return of the transfer.

Oman

- Provide the beneficiary account number in IBAN format.

United Kingdom

- For transfers related to real estate, include the payment purpose code in the *Remittance info / Payment Purpose* field.
From **May 1, 2025**, the Bank of England requires specific purpose code for payments between financial institutions related to real estate transactions as follows:

1. **HLRP**: Mortgage loan repayment.
2. **HLST**: Mortgage loan settlement.
3. **PLDS**: Mortgage loan disbursement.
4. **PDEP**: Property deposit.
5. **PCOM**: Property completion payment.
6. **PLRF**: Mortgage loan refinancing.
- Include the **LEI (Legal Entity Identifier)** if available.

Kuwait:

- Include the payment purpose code in all currencies in the format CODE XXXX (4-digit purpose code) in the Remittance info / Payment Purpose field.

3. Additional Information

- a) We recommend filling in all available information in payment orders. If you lack sufficient details, please obtain them from the beneficiary to avoid the risk of suspension, delay, or return of the transfer.
- b) Please note that the BIC-SWIFT code field for the beneficiary bank cannot contain the BIC of the correspondent bank. The BIC of the correspondent bank can only be entered in the *Instruction for Debtor Agent / Remittance info* field using the keyword **KORESP** followed by the correspondent bank's BIC.
- c) We reserve the right to refuse execution of a NON-SEPA payment order if the transfer involves more than three correspondent banks.

Všeobecná úverová banka, a. s.