

## INSTRUCTIONS FOR COMPLETING THE TRANSFER ORDER/CHEQUE ISSUANCE ORDER \*

- The field **Ordering Party\*** must contain the data on private individual who submits a money transfer order to the bank (data pertaining to the owner, authorized person or the representative). The account entered into the field is always the owner's account number, regardless of who submits the transfer order.
- The field **Currency** and **Amount\*** must be filled out with data on currency and amount which are subject to transfer.  
*Please note that the Bank's recommendation is to transfer the funds to the account in the USA solely in USD due to unfavorable conversion exchange rate with banks abroad.*
- The field **Beneficiary\*** must be filled out with data on beneficiary of money transfer whereby the beneficiary in this case can be either private individual or legal entity.  
If the transfer is done in European countries, the IBAN must be entered in the account number field. When transferring to the non-European country, which is included in the IBAN system, we recommend that the IBAN is entered in the account number field. You can download the list of countries included in the IBAN system from the attachment "IBAN countries". For all other transfers (e.g. USA, Canada, Australia etc.) one must enter the user's account number.
- The field **Beneficiary's Bank** must be filled out by the data on the bank with which the beneficiary has an account.  
*Please note that in case the transfer is in favor of an American bank, it is not required to fill out the field-swift code, but it is compulsory to enter the name of the bank, bank number (Fed Wire ABA, routing number), address, city and state.*
- The field **Correspondent Bank** can be left blank. It is filled out only at ordering party's request.
- The field **Purpose of Transfer/Cheque Issuance\*** must contain a brief description of the reasons for transfer /cheque issuance, e.g. personal transfer, payment made as per contract, invoice, etc.
- The field **Charges of Foreign /Other Domestic Bank** must contain an option with regard to manner of payment of foreign bank's charges.  
*We recommend use of OUR option in all cases, except when the fund beneficiary is a legal entity that has an opened account with another domestic bank and when the funds are transferred to the accounts opened with KB Budva, when using the option SHA.*
- The field **Special Note** should be filled out as follows:
  - In case when advance payment or cession is not applicable one should choose the option **No advance payment;**
  - If you pay for goods or services in advance you need to choose the option **Advance payment;**
  - In case the payment is performed under the Contract governing the payments to other non-resident as per current or capital transactions, then the option **Payment to third party-non resident (cession/assignment)** is to be selected.
- The field **Delivery of SWIFT Copy** requires you to select the manner in which you wish to receive the order on performed transfer of funds.

**Note: when submitting the request for issuance of cheque, only fields marked with \* are to be filled in.**