

## SWIFT transfer OUR fees

With the OUR fee structure, as the sender, you pay all fees for the transfer, including the fees charged by the intermediary and recipient bank.

An intermediary bank is a bank that acts on behalf of the sending bank to facilitate international money transfers via the SWIFT network. This type of bank is needed when the sending and beneficiary banks don't have an established relationship. They'll often charge their own fee for their services, which will impact the amount your recipient gets.

The fee payable for **SWIFT OUR** transfers is determined by which country the recipient's bank is located in, as well as the currency that the money is transferred in.

Please use the table below to look up the transfer fee for your transfer based on the recipient bank's country and the currency you want to transfer:

Recipient country	GBP	USD	EUR	KWD	AED	SAR
Canada, Gibraltar, Greece, Isle of Man, Jersey, Kuwait, Sweden, Switzerland, United Kingdom, United States	17.00 GBP	22.00 USD	20.00 EUR	7.00 KWD	78.00 AED	80.00 SAR
Australia, Brazil, Bulgaria, Denmark <sup>6</sup> , Estonia, Guernsey, Hungary, Iceland, India, Liechtenstein, Lithuania, Mauritius, Mexico, New Zealand, Philippines, Qatar, Russian Federation	19.00 GBP	25.00 USD	23.00 EUR	8.00 KWD	87.00 AED	88.00 SAR
Argentina, Austria, Belgium, Chile, Congo, Cyprus, Djibouti, Ecuador, Ethiopia, Finland <sup>1</sup> , France <sup>3</sup> , Germany, Guinea, Indonesia, Ireland*, Israel, Italy, Japan, Jordan, Kenya, Korea Republic, Krgyzstan, Latvia, Lesotho, Luxembourg, Malawi, Malta, Monaco, Morocco, Nepal, Netherlands <sup>5</sup> , Paraguay, Poland, Portugal <sup>2</sup> , Spain <sup>4</sup> , Suriname, Swaziland, Taiwan, Turkey, Uganda, Ukraine, Uruguay, Yemen, Zimbabwe	31.00 GBP	40.00 USD	37.00 EUR	12.00 KWD	140.00 AED	143.00 SAR
Any other country which is not listed above	22.00 GBP	30.00 USD	26.00 EUR	9.00 KWD	100.00 AED	100.00 SAR

<sup>1</sup> Including Aland Islands

<sup>2</sup> Including Azores and Madeira

<sup>3</sup> Including Martinique, Guadeloupe, French Guiana, and Reunion, but excluding St Pierre et Miquelon, Mayotte, New Caledonia, and Dependencies, French Polynesia, French Southern and Antarctic Territories, and the Wallis and Futuna Islands

<sup>4</sup> Including the Canary Islands, Ceuta, and Melilla

<sup>5</sup> Excluding Aruba and the Netherlands Antilles

<sup>6</sup> Excluding the Faroe Islands