

## Instructions to Transfer Money to Your Schwab Account

Wire transfers allow you to quickly transfer money between other financial institutions and Schwab. Please note that some third-party intermediary banks may charge a fee for wire transfers. Consult with your sending bank for details. Please follow these instructions to wire other currencies or to wire U.S. dollars to your Schwab account. **(Note: All other currencies received by Schwab will be automatically converted to U.S. dollars and credited to your account in U.S. dollars upon receipt.)**

- Locate the wire instructions in the table below for the currency to be wired to Schwab.
- Submit instructions, as indicated, to the bank or financial institution sending funds to Schwab.
- Ensure that the account number and name(s) listed on your Schwab account are included.

You should ask your bank to include all information related to the transfer, including the following, in order to reduce the risk of delay or rejection of payment:

- **Sender Information:** Amount and date of transaction, name, country, and address
- **Beneficiary/Recipient Information:** Name and account number
- **Originating Financial Institution Information:** The name and country of the originating Financial Institution or the Bank Identifier Code (BIC)

Currency	Wire Instructions
Australian Dollar (AUD)	Destination Bank: JPMorgan Chase Bank, Sydney Branch
	SWIFT ID: CHASAU2X
	BSB: 212 200
	Account Name: Charles Schwab & Co., Inc.
	Account Number: 83605880
	Bank Address: 85 Castlereagh Street, Sydney NSW 2000, Australia
	For Further Credit To: To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
	<b>Important Note:</b> <b>The above instructions and account will accept Australian Online Banking Transfers.* (SWIFT IDs are not required for Online Banking Transfers.)</b>
British Pound (GBP)	Destination Bank: Citibank N.A. London
	SWIFT ID: CITIGB2L
	Account Name: Charles Schwab & Co., Inc.
	Account Number: 18724202
	Sort Code: 18-50-08
	International Bank Account Number (IBAN): GB28CITI18500818724202
	Bank Address: 25 Canada Square, Citibank Centre, London E14 5LB, United Kingdom
	For Further Credit To: To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.

Currency	Wire Instructions	
Canadian Dollar (CAD)	Destination Bank:	Citibank N.A. Canadian Branch
	SWIFT ID:	CITICATTBCH
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	2017271018
	Transit Number:	20012
	Bank Address:	Citibank Place, 123 Front Street West, Toronto, Ontario M5J 2M3, Canada
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
Danish Krone (DKK)	Destination Bank:	Citibank Denmark
	SWIFT ID:	CITIDKKX
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	0115581007
	International Bank Account Number (IBAN):	DK50 5100 0115 5810 07
	Bank Address:	Citibank International Plc Denmark HC Andersens Boulevard 12, DK-1553 Copenhagen V Denmark
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
Euro (EUR)	Destination Bank:	Citibank AG Frankfurt
	SWIFT ID:	CITIDEFF
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	0213203002
	International Bank Account Number (IBAN):	DE89 5021 0900 0213 2030 02
	Bank Address:	Citibank AG, Frankfurter Welle, Reuterweg 16, 60323 Frankfurt am Main, Germany
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
Hong Kong Dollar (HKD)	Destination Bank:	Citibank N.A., Hong Kong
	SWIFT ID:	CITIHKHX
	Account Name:	Charles Schwab & Co., Inc.
	Bank Code:	006
	Branch Code & Account Number:	391-62286838
	Bank Address:	3 Garden Road, Central, Hong Kong
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
Japanese Yen (JPY)	Destination Bank:	Citibank, N.A.
	Branch:	Tokyo Branch
	SWIFT ID:	CITIJPJT
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	0-159051-404
	Bank Address:	Otemachi Park Building, 1-1-1 Otemachi, Chiyoda-ku, Tokyo 100-8132
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.

Currency	Wire Instructions	
Mexican Peso (MXN)	Destination Bank:	Citi México, S.A., Institución de Banca Múltiple, Grupo Financiero Citi México
	SWIFT ID:	CITIMXMMCVT or CITIUS33MER
	Account Name:	Charles Schwab & Co., Inc.
	Branch Number:	484
	Account Number:	0002459019
	Bank Address:	Citi México, S.A., Institución de Banca Múltiple, Grupo Financiero Citi México, Moras 850, Colonia Acacias, C.P. 03240, Benito Juárez, Ciudad de México
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
New Zealand Dollar (NZD)	Destination Bank:	Citibank N.A. London
	SWIFT ID:	CITIGB2L
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	13113795
	International Bank Account Number (IBAN):	GB94 CITI 1850 0813 1137 95
	Bank Address:	25 Canada Square, Citibank Centre, London E14 5LB, United Kingdom
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
Norwegian Krone (NOK)	Destination Bank:	Citibank Norway
	SWIFT ID:	CITINOKX
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	83011005201
	Bank Address:	Citibank International Plc Tordenskioldsgate 801, PO Box 1481 Vika N-0116 Oslo, Norway
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
Singapore Dollar (SGD)	Destination Bank:	Citibank N.A. Singapore
	SWIFT ID:	CITISGSG
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	0850486018
	Bank Address:	08 Marina View #16-01, Asia Square Tower 1, Singapore 018960
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
	<b>Important Note:</b>	<b>GIRO and FAST payments are not accepted. Use MAS Electronic Payment System (MEPS) or Wire Transfer.</b>
Swedish Krona (SEK)	Destination Bank:	Citibank Sweden
	SWIFT ID:	CITISESX
	Account Name:	Charles Schwab & Co., Inc.
	Account Number:	90401106944
	International Bank Account Number (IBAN):	SE69 9040 0000 0904 0110 6944
	Bank Address:	Citibank International Plc., Norrlandsgatan 15 Box 1422, SE-111 84 Stockholm, Sweden
	For Further Credit To:	To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.

Currency	Wire Instructions
Swiss Franc (CHF)	Destination Bank: Citibank N.A., London
	SWIFT ID: CITIGB2L
	Account Name: Charles Schwab & Co., Inc.
	Account Number: 10428930
	International Bank Account Number (IBAN): CH36 8909 5000 0104 289 30
	Bank Address: 25 Canada Square, Citibank Centre, London E14 5LB, United Kingdom
	For Further Credit To: To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
U.S. Dollar (originating <b>outside</b> the U.S.)	Destination Bank: Citibank N.A., New York
	SWIFT ID: CITIUS33
	Account Name: Charles Schwab & Co., Inc.
	Account Number: 4060-7595
	Bank Address: 399 Park Avenue, New York, NY 10022, USA
	For Further Credit To: To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
U.S. Dollar (originating <b>inside</b> the U.S.)	Destination Bank: Citibank N.A., New York
	Bank ABA: 021000089
	Account Name: Charles Schwab & Co., Inc.
	Account Number: 4055-3953
	Bank Address: 399 Park Avenue, New York, NY 10022, USA
	For Further Credit To: To ensure your account is properly credited: Provide the 8-digit Schwab account number and name(s) listed on your Schwab account in the "For further credit to" section.
All Other Currencies	If the currency you are looking for is not listed, it is not supported by Schwab at this time. If you have further questions, please call <b>1-800-362-1774</b> (outside the U.S., call <b>+1-602-355-5380</b> ).

**\*Note concerning Australian Online Banking Transfers:**

When you send funds via Online Banking, the name of the bank account you are transferring funds from and your Charles Schwab account name must be identical. Payments received from a bank account that is not in the same name as your Charles Schwab account (third-party payments) cannot be accepted via Online Banking. All money transfers must comply with Anti-Money Laundering (AML) Laws. The information that your bank must include with the transaction in order to prevent the transfer from being delayed or rejected is as follows:

- Sender Information: Amount, Date of Transaction, Name, and Country or Address
- Beneficiary/Recipient Information: Name and Account Number
- Originating Financial Institution Information: Name and Country of the Originating Bank or the Bank Identifier Code (BIC)

In our experience, smaller banks or credit unions may omit this information, which can result in the transfer being delayed or rejected.

If you bank with a smaller institution, we would strongly encourage you to discuss Schwab's AML requirements with your bank before you initiate a transfer.

Third-Party Payments: Should you send funds from a bank account that is not in the same name as your Charles Schwab account, funds must be sent as a Telegraphic Wire Transfer per the above instructions.



**Disclaimer:** Schwab One® accounts are denominated in U.S. dollars only and are unable to hold other currencies. All wired funds received in other currencies are automatically converted to U.S. dollars upon receipt and credited to your Schwab One account in U.S. dollars. Schwab is not able to guarantee a specific currency exchange rate at the time of conversion and is not liable for any fluctuations in value due to currency exchange rates.

Note: Some intermediary banks may deduct a “lifting” or handling fee from the wire transfer amount. **Schwab has no control over the intermediary bank’s fees (foreign or domestic).** If such a fee is charged, the amount is deducted from the wire transfer amount before the client’s Schwab account is credited. In rare cases, the sending bank will request the lifting fee be charged back to them and not deducted from the wire transfer amount. Clients should consult with their sending bank to estimate any lifting fees and consider adding the amount to their wire transfer.