CREDIT SUISSE

Teil des UBS-Konzerns

Dezember 2023

Dieses Dokument ist nicht abschliessend und wird fortlaufend aktualisiert. Es gibt einen Überblick über die bestehenden Anforderungen und Regelungen für die Auftragserteilung von Zahlungen weltweit und zeigt das Angebot der Credit Suisse (Schweiz) AG im Bereich Währungen im Zahlungsverkehr auf.

Die jeweils aktuellste Version finden Sie im Internet unter:
credit-suisse.com/specialtransactions

Die bei gewissen Ländern aufgeführten Zahlungsgrund-Code-Tabellen basieren auf Angaben von Dritten und liegen inhaltlich nicht in der Verantwortung der Credit Suisse.

Informationen und Richtlinien für Zahlungen rund um die Welt

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Währungen

Unterstützte Währungen

Folgende Währungen unterstützt die Credit Suisse im Zahlungsverkehr:

Währung	ISO-Code	Exotenwährung	Bemerkungen
VAE-Dirham	AED		Weitere Informationen finden Sie im Kapitel Länder «Vereinigte Arabische Emirate»
Australischer Dollar	AUD		
Bulgarischer Lew	BGN	☑	
Bahrain-Dinar	BHD		Weitere Informationen finden Sie im Kapitel Länder «Bahrain»
Brasilianischer Real	BRL	☑	
Pula	BWP	☑	
Kanadischer Dollar	CAD		Weitere Informationen finden Sie im Kapitel Länder «Kanada»
Schweizer Franken	CHF		
Chilenischer Peso	CLP	☑	
Renminbi-Yuan	CNY		Weitere Informationen finden Sie im Kapitel Währungen «Chinesische Yuan»
Kolumbianischer Peso	COP	☑	
Tschechische Krone	CZK		
Dänische Krone	DKK		
Algerischer Dinar	DZD	☑	
Ägyptisches Pfund	EGP	☑	
Euro	EUR		
Pfund Sterling	GBP		
Hongkong-Dollar	HKD		
Kuna	HRK		
Forint	HUF		
Neuer israelischer Schekel	ILS		
Indische Rupie	INR		Keine Konten in INR erlaubt Weitere Informationen finden Sie im Kapitel Länder «Indien»
Jordanischer Dinar	JOD	☑	Weitere Informationen finden Sie im Kapitel Länder «Jordanien»
Yen	JPY		
Kenia-Schilling	KES		
Won	KRW	☑	Telefonnummer der/des Begünstigten im Zahlungsgrund erforderlich
Kuwait-Dinar	KWD		
Tenge	KZT	☑	
Marokkanischer Dirham	MAD		
Mauritius-Rupie	MUR		
Mexikanischer Peso	MXN		Verwendung 18-stellige CLABE für das Begünstigtenkonto erforderlich
Malaysischer Ringgit	MYR	☑	Weitere Informationen finden Sie im Kapitel Länder «Malaysia»
Namibia-Dollar	NAD	☑	
Norwegische Krone	NOK		
Neuseeland-Dollar	NZD		
Omanischer Rial	OMR		
Polish zloty	PLN		
Qatari rial	QAR		Orders may not be issued via online banking
Romanian leu	RON		

Philippinischer Peso	PHP		Weitere Informationen finden Sie im Kapitel Länder «Philippinen»
Zloty	PLN		
Katar-Riyal	QAR		Auftragserteilung nicht via Online Banking möglich
Rumänischer Leu	RON		
Russischer Rubel	RUB		Weitere Informationen finden Sie im Kapitel Währungen «Russische Rubel»
Saudi-Riyal	SAR		
Schwedische Krone	SEK		
Singapur-Dollar	SGD		
Thailändischer Baht	THB		Weitere Informationen finden Sie im Kapitel Länder «Thailand»
Tunesischer Dinar	TND		Weitere Informationen finden Sie im Kapitel Länder «Tunesien»
Türkische Lira	TRY		Zahlungsgrund in Englisch erforderlich
Neuer Taiwan-Dollar	TWD	☑	
Tansania-Schilling	TZS	☑	
US-Dollar	USD		
Südafrikanischer Rand	ZAR		Weitere Informationen finden Sie im Kapitel Länder «Südafrika»

Weitere Informationen:

- Zahlungsverkehrskonten in Exotenwährungen können bei der Credit Suisse nicht eröffnet werden.
- Die Annahmeschlusszeiten Credit Suisse (Schweiz) AG für Zahlungen finden Sie im Internet unter: credit-suisse.com/annahmeschlusszeiten
- Bei Zahlungsaufträgen in Exotenwährungen wird pauschal ein Zuschlag erhoben. Bitte konsultieren Sie die aktuellen Konditionen für Credit Suisse (Schweiz) AG im Internet:
  – Privatkunden: credit-suisse.com/privateconditions
  – Firmenkunden:: credit-suisse.com/companiesconditions
- Zahlungsaufträge in Exotenwährungen werden bis zu einem Gegenwert von CHF 1’500 in der Währung des Belastungskontos bezahlt.

Währungsspezifische Vorgaben

Zentralbanken diverser Länder stellen bestimmte Anforderungen an Auslandszahlungen, die durch die Absenderbank respektive durch den Kunden als Auftraggeber erfüllt werden müssen. In diesem Kapitel sind diese regulatorischen Anforderungen der entsprechenden Länder aufgeführt.

Die jeweilige Korrespondenzbank oder Begünstigtenbank überprüft die mitgegebenen Daten auf die entsprechenden regulatorischen Vorgaben. Sind die Daten ungenau oder unvollständig, kann dies zu Verzögerungen und/oder Rückweisungen und somit auch zu zusätzlichen Kosten führen.

Generelle Anmerkungen für einen reibungslosen Zahlungsverkehr:

- Bitte geben Sie alle verfügbaren Angaben in Ihrem Zahlungsauftrag mit, wie zum Beispiel **vollständige Begünstigtenangaben und detaillierter Zahlungsgrund.**
- Nehmen Sie bei Zahlungen in nicht alltägliche Länder vorab Kontakt mit dem Begünstigten auf, um etwaige besondere länderspezifische Vorgaben abzuklären.

Ägyptische Pfund (EGP)

Spezifische Vorgaben Reporting/Restriktionen

Aufgrund regulatorischer Bestimmungen dürfen bis auf Weiteres keine Zahlungsverkehrskonten in Ägyptischen Pfund (EGP) eröffnet werden. Für Zahlungen in dieses Land nutzen Sie bitte ein Konto in anderer Währung.

→ Weitere Informationen zu Zahlungen nach Ägypten siehe Kapitel Länder «Ägypten»

Chinesische Yuan (Renminbi, CNY, CNH, RMB)

Spezifische Vorgaben Reporting/Restriktionen

- Grenzüberschreitende Zahlungen nach Festlandchina unterliegen speziellen Bedingungen, die die Zentralbank People's Bank of China erlassen hat.
- Jede Zahlung muss sowohl zwingend einen verständlichen Zahlungsgrund-Text in Englisch als auch einen Zahlungsgrund-Code enthalten, der mit dem effektiven Grund der Zahlung übereinstimmen muss.
- Für Firmen und Private gibt es verschiedene Codes.

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Erfassen Sie den Code im Feld 77B (Regulatory Reporting). Den Zahlungsgrund in Englisch geben Sie im Feld 70 (Remittance Information) an.

Bei **Filetransfer im Format pain.001** benutzen Sie für den Code bitte den Tag <RmtInf><Ustrd>.

Bei **Auftragserteilung im Credit Suisse Online Banking:** Wählen Sie den entsprechenden Code aus der Drop-down-Liste aus.

Achtung: Privatkunden steht die Auftragserteilung im Credit Suisse Online Banking noch nicht zur Verfügung. Bitte verwenden Sie alternative Kanäle.

Weitere Informationen

Für die Kontoeröffnung in RMB steht ein separates Antragsformular inklusive Bedingungen zur Verfügung. Werden ohne RMB-Konto nur Zahlungen in RMB getätigt, müssen die separaten

«Bedingungen für Bankdienstleistungen in chinesischer Währung (Renminbi, RMB-CNH)» zwingend unterschrieben werden. Dieses Formular ist auch für Zahlungseingänge in RMB erforderlich.

Zahlungsgrund-Codes
Bei jeder Zahlung muss zwingend einer der folgenden Zahlungsgrund-Codes verwendet werden:

Privatkunden

Zahlungsgrund-Code	Definition
/CURRENT TRANSFER	Income and current account transfers, transfer of profits, bonus payments, dividend payments, and tax payments, scholarships, etc.
/PAYMENT FOR GOODS	Individual retail purchases
/PAYMENT FOR SERVICE	Payment of individual invoices, transport-related services or fees; travel; communication; construction services; insurance; financial services; computer and information services; sports and entertainment; rent; hotel accommodation expenses; legal expenses; medical expenses; management expenses not mentioned above; other commercial services, etc.
/INVESTMENT	Individual investments
/CHARITY DONATION	Donation to charities (not-for-profit organizations)

Geschäftskunden

Zahlungsgrund-Code	Definition
/BUSINESS/CAPITAL TRF	**Cross-border capital transfer** Capital account transactions, capital injection, capital reduction, capital contribution, direct investments, securities investments, other investments, shareholder loans/repayment of shareholder loans, other capital payments authorized by the competent authorities, transfers of foreign direct investment ("FDI") by companies and RMB-qualified foreign institutional investment projects ("RQFII") by companies, bonds, inter-company transfers, individual investments, etc.
/BUSINESS/CHARITY DONATION	**Charity donations** Donation to charities (not-for-profit organizations)
/BUSINESS/CURRENT ACC TXN	**Current account transactions** Income and current account transfers, transfer of profits, bonus payments, dividend payments, and tax payments, scholarships, etc.
/BUSINESS/GOODS TRADE	**Cross-border trade in goods** Cross-border payments in trade in goods, including individual retail purchases, general merchandise, goods for processing, goods needed for repairs, goods purchased by carriers in ports, transactions to be settled by documentary credit, bill for collection, payment of imported goods, advance payments, etc.
/BUSINESS/SERVICE TRADE	**Cross-border trade in services** Cross-border payments for trade in services, including payment of individual invoices, transport-related services or fees; travel; communications; construction services; installation projects and related sub-contract services; insurance; financial services; computer and information services; license fees; sports and entertainment; water, electricity, and gas bills to be paid by joint-stock companies or financial institutions; rent; auditing expenses; hotel accommodation expenses; legal expenses; advertising and promotion expenses; copyright and design expenses; research and development expenses; company registration expenses; medical expenses; management expenses not mentioned above; other commercial services, etc.
/BANK/CAPITAL TRF FOR BOND	**Cross-border capital transfer** Cross-border capital transfer for bond payments
/BANK/FUND TRF	**Cross-border transfers** Cross-border transfers between banks

Indische Rupien (INR)

Spezifische Vorgaben Reporting/Restriktionen

- Indische Rupien dürfen ausschliesslich nach Indien gezahlt werden. Zahlungsaufträge in INR ausserhalb Indiens sind aufgrund regulatorischer Vorgaben nicht erlaubt und werden zurückgewiesen.
- Jede Zahlung in INR nach Indien muss zwingend einen Zahlungsgrund-Code enthalten.
- Kunden mit Domizil ausserhalb Indiens ist es nicht erlaubt, Konten in der Währung INR zu halten; demzufolge kann die Credit Suisse diese nicht anbieten.
- Bei Zahlungen mit einem Betrag ab INR 500 Mio. muss immer der LEI (Legal Entity Identifier) des Auftraggebers und des Begünstigten im Feld Zahlungsgrund mitgegeben werden.
- Spendenzahlungen nach Indien dürfen nur in USD erfolgen (weitere Anforderungen in Bezug auf Spendenzahlungen nach Indien finden Sie im Kapitel Länder «Indien»).

→ Weitere Informationen zu Zahlungen nach Indien siehe Kapitel Länder «Indien»

Isländische Kronen (ISK)

Die Credit Suisse bietet keine Konten oder Zahlungstransaktionen in isländischen Kronen (ISK) an.

Russische Rubel (RUB)

Spezifische Vorgaben Reporting/Restriktionen

Zahlungen in Rubel nach Russland:

- Name und Kontonummer des Begünstigten: Abkürzungen können zu einer Rückweisung führen.
- Name und Kontonummer der Bank des Begünstigten bei der russischen Zentralbank
- Wenn bekannt: BIK (russische Bank-Identifizierung der begünstigten Bank in Russland)
- Zahlungsgrund (zwingend erforderlich und darf nicht abgekürzt werden)
- VO-Code (Zahlungsdeklaration)
- INN-Code (Steuerkennziffer) oder KIO-Code (Steuerkennziffer für ausländische Firmen, die keine INN-Steuerkennziffer besitzen)

Bei Zahlungen in Rubel ausserhalb Russlands müssen zusätzlich eine Korrespondenzbank sowie deren Kontonummer bei der russischen Zentralbank mitgeteilt werden.
Unvollständige oder fehlende Angaben führen zu Rückfragen oder Rückleitungen mit entsprechenden Verzögerungen.

Bei Zahlungen nach Russland in anderen Währungen sowie bei Zahlungseingängen in Rubel gelten keine speziellen Bestimmungen.

Bei Steuerzahlungen

- Die Angabe des KPP-Codes ist notwendig.

Was ist der VO-Code?

Der VO-Code gibt den Zahlungszweck an. Er besteht aus zwei Buchstaben und fünf numerischen Zeichen. Der VO-Code muss dem Zahlungsgrund entsprechen, der ebenfalls im Zahlungsauftrag aufgeführt werden muss (beispielsweise: VOxxxxx).

Neuer VO-Code	Beschreibung
Group 02 **FX transactions by non-residents in cashless form**	
02 010	Purchase of the currency of the Russian Federation (RUB) in foreign currency (FCY) by a non-resident
02 020	Sale of RUB for FCY by a non-resident
Group 10 **Payments between residents and non-residents in the course of foreign trade transactions related to the export of goods from the Russian Federation, including aircraft, sea and inland waterway vessels, and space equipment**	
10 100	Advance payment of a non-resident to a resident for commodities exported outside the Russian Federation, including those under commission agreement as well as agency agreement (an advance payment), excluding the funds transfers related to Group 22
10 200	Funds transfer of a non-resident if a resident provides a back payment for commodities exported outside the Russian Federation, including those under commission agreement as well as agency agreement (a back payment), excluding the funds transfers related to Group 22
Group 12 **Payments between residents and non-residents for goods sold without being imported to the Russian Federation**	
12 050	Funds transfer of a non-resident in favor of a resident for the sale of commodities outside the Russian Federation without its import to the Russian Federation, excluding the funds transfers related to codes 22 110, 22 210, 22 300
12 900	Funds transfer of a non-resident in favor of a resident related to funds return of excess payment for the sale of commodities outside the Russian Federation, excluding the funds transfers related to code 23 900
Group 13 **Payments between residents and non-residents for sales of goods in the Russian Federation**	
13 010	Funds transfer of a non-resident in favor of a resident for commodities selling in the Russian Federation, excluding the funds transfers related to codes 22 110, 22 210, 22 300
13 900	Funds transfer of a non-resident in favor of a resident related to funds return of excess payment for sale of commodities within the Russian Federation, excluding the transfers related to code 23 900
Group 20 **Payments between residents and non-residents in the course of foreign exchange transactions, if the resident works, provides services, provides information or intellectual activity results, including exclusive rights thereto, and under rental agreements for movable property and/or real estate, with the exception of financial leasing contracts.**	
20 100	Prepayments of a non-resident for works and services, providing of information and intellectual activity results, performed by a resident, including the exclusive rights thereto and those obligations under a commission agreement or agency agreement (an advance payment), and excluding the transfers related to Group 22, and to the commission payments in favor of a Russian broker in accordance with the brokerage agreement (Group 58)
20 200	Funds transfer of a non-resident for works and services, providing of information and intellectual activity results, performed by a resident, including the exclusive rights thereto, including those obligations under a commission agreement or agency agreement (a non-resident), and excluding the funds transfer related to Group 22 and the commission payments in favor of a Russian broker in accordance with the brokerage agreement (Group 58)
20 300	Payments by non-residents to residents under rental contracts for movable property and/or real estate, with the exception of payments under a financial leasing contract.
20 400	Payments by the contracting non-resident (contractor or trustee) to the intermediary resident (an agent or guarantor) in connection with the services provided by the non-resident for the sale of the resident's raw materials, work, services, information and intellectual activity results, including the exclusive rights thereto, to other persons under a commission agreement (an agency agreement or an order agreement), except for payments in Group 58 of this list

Group 21	
Payments between residents and non-residents in the course of foreign exchange transactions, if the non-resident works, provides services, provides information or intellectual activity results, including exclusive rights thereto, and under rental agreements for movable property and/ or real estate, with the exception of financial leasing contracts.	
21 300	Payments by residents to non-residents under rental contracts for movable property and/or real estate, with the exception of payments under a financial leasing contract.
21 400	Payments by the contracting resident (contractor or trustee) to the intermediary non-resident (an agent or guarantor) in connection with the services provided by the non-resident for the sale of the resident's raw materials, work, services, information and intellectual activity results, including the exclusive rights thereto, to other persons under a commission agreement (an agency agreement or an order agreement), except for payments in Group 58 of this list
21 500	Funds transfers by a non-resident, who is a commission agent (guarantor), to a resident, who is the contracting party, related to the sale of goods, works and services, the provision of information and intellectual activity results, including the exclusive rights thereto, carried out by a non-resident for the other persons, in accordance with a commission or agency agreement, with the exception of transfers related to Group 58
21 900	Funds transfer by a non-resident to a resident related to the return of excess payment for the performance of works and services, the provision of information and the results of intellectual activity, including the exclusive rights thereto, carried out by a non-resident, with the exception of transfers related to Groups 23 and 58
Group 22	
Payments between residents and non-residents related to the supply of goods, completion of work, provision of services, transfer of information and intellectual activity results, including the exclusive rights thereto, by the resident under mixed agreements (contracts)[1]	
22 100	Advance payments by a non-resident, who is a contractor, to a resident, who is a commission agent (guarantor), for raw materials exported from the Russian Federation, the performance of works and services, the provision of information and intellectual activity results, including the exclusive rights thereto, in the form of an advance payment (an advance payment), except for transfers related to Code 22 110 and commission payments to a Russian broker under a brokerage agreement (Group 58)
22 110	Advance payments by a non-resident to a resident for the supply of goods, performance of works and services, provision of information and intellectual activity results, including the exclusive rights thereto, in the form of an advance payment in accordance with the agreements (contracts) referred to in Section 5.1.2 of Clause 5.1 of the instructions.
22 200	Funds transfers by a non-resident, who is a contractor, if a resident, who is a commission agent (guarantor), makes a back payment (a back payment) for commodities exported from the Russian Federation, the performance of works and services, the provision of information and intellectual activity results, including the exclusive rights thereto, except for transfers related to Code 22 110 and commission payments to a Russian broker under a brokerage agreement (Group 58).
22 210	Funds transfers by a non-resident, if a resident makes a back payment for the supply of goods, performance of works and services, provision of information and intellectual activity results, including the exclusive rights thereto, in accordance with the agreements (contracts) referred to in Section 5.1.2 of Clause 5.1 of the instructions (a back payment).
22 300	Funds transfer of a non-resident in favor of a resident according to leasing agreements
Group 23	
Payments between residents and non-residents related to the supply of goods, completion of work, provision of services, transfer of information and intellectual activity results, including the exclusive rights thereto, by the non-resident under mixed agreements (contracts)[1]	
23 900	Funds transfer by a non-resident in favor of a resident related to the return of excess payment according to mixed type of agreements (contracts)
Group 30	
Payments between residents and non-residents related to the purchase of real estate (real estate), except for payments for aircraft, sea and inland waterway vessels, and space equipment	
30 010	Funds transfer by a non-resident in favor of a resident for real estate, which is purchased outside of the Russian Federation, including settlements related to a non–resident's shareholding in a construction project of a resident outside of the Russian Federation
30 030	Funds transfer by a non-resident in favor of a resident for real estate, which is purchased inside the Russian Federation, including settlements related to a non–resident's shareholding in a construction project of a resident inside the Russian Federation
30 900	Funds transfer by a non-resident to a resident related to the return of excess payments for real estate transactions, including payments related to investments in the construction project
Group 32	
Payments between residents and non-residents under agreements concluded between residents and non-residents for the assignment or novation of receivables	
32 010	Funds transfer by a non-resident to a resident for a receivable assigned by a resident under the assignment agreement
32 020	Funds transfer by a non-resident to a resident for a debt transferred by a non-resident to a resident under the debt transfer agreement
Group 35	
Payments between residents and non-residents under other foreign trade transactions not described explicitly in Groups 10–23 of this list	
35 030	Fund transfer by a non-resident to a resident for foreign trade transactions which are not transfers related to Groups 10–23
Group 40	
Payments relating to the disbursement of funds by residents (except for approved banks) to non-residents under loan contracts	
40 900	Funds transfer of a non-resident in favor of a resident related to return of excess payment of loan provided by a resident to a non-resident according to the loan contract

Group 41 **Payments relating to the disbursement of funds by non-residents to residents (except for approved banks) under credit arrangements and loan contracts**	
41 030	Funds transfer of a non-resident in favor of a resident for loan according to the credit agreement, loan contract
Group 42 **Payments relating to the execution by residents (except for approved banks) of obligations on monetary borrowings or loans under credit agreements and loan contracts**	
42 900	Fund transfer by a non-resident to a resident related to the return of excess payment, where the resident is paying the principal debt in accordance with the credit agreement, the loan contract
42 950	Fund transfer by a non-resident to a resident related to the return of excess payment of interest received under a credit agreement, a loan contract
Group 43 **Payments relating to the execution by non-residents of obligations on monetary loans under loan contracts**	
43 015	Funds transfer of a non-resident in favor of a resident related to repayment of the principal debt according to a loan contract
43 035	Funds transfer of a non-resident in favor of a resident for interest payments under loan contracts
43 050	Other funds transfers of a non-resident in favor of a resident related to the payment of rewards (fees) and other funds under the obtained loan
Group 50 **Payments relating to capital investments**	
50 200	Funds transfer by a non-resident to a resident for transactions related to equities, deposits, and partner shares in the property (in the charter capital, in the share capital, or in the cooperative share in the cooperative) of a legal entity and under partnership agreements
50 210	Funds transfer of a non-resident in favor of a resident for dividend payments (income) from investments in the form of capital investments
50 900	Funds transfer by a non-resident to a resident related to the return of excess payments for investment transactions in the form of capital investments
Group 51 **Payments relating to purchases by non-residents of securities (rights certified by securities) from residents except for payments described under Group 58 of this list**	
51	Fund transfers related to purchases by non-residents of securities (rights certified by securities) from residents, except for transfers referred to Group 58
51 210	Funds transfers of a non-resident in favor of a resident for acquired bonds, equities, and other serial securities of residents
51 215	Funds transfers of a non-resident in favor of a resident for acquired bonds, equities, and other serial securities of non-residents
51 230	Funds transfer by a non-resident to a resident for acquired partner shares in an investment fund established by a resident
51 235	Funds transfer by a non-resident to a resident for acquired partner shares in an investment fund established by a non-resident
51 250	Funds transfer by a non-resident to a resident for acquired bills and other non-serial securities issued by a non-resident
51 255	Funds transfer of a non-resident in favor of a resident for acquired bills and other non-serial securities issued by a resident
Group 52 **Payments relating to purchases by residents of securities (rights certified by securities) from non-residents except for payments described under Group 58 of this list**	
52 900	Funds transfer by a non-resident to a resident related to the return of excess payment for securities transactions (rights certified by securities)
Group 55 **Payments related to the fulfillment of liabilities related to securities by residents and non-residents, except for the payments described under Group 58 of this list**	
55 210	Funds transfer of a resident in favor of a non-resident when the resident is fulfilling its liabilities for bonds, equities, and other serial securities
55 310	Funds transfer of a non-resident in favor of a resident when the non-resident is fulfilling its liabilities under bonds, equities, and other serial securities
55 330	Fund transfer of a non-resident in favor of a resident for income payments for shares of investment funds
55 350	Funds transfer of a non-resident in favor of a resident when the non-resident is fulfilling its liabilities with regard to bills and other non-serial securities
55 900	Funds transfer of a non-resident in favor of a resident related to return of excess payment for fulfillment of the liabilities for securities transactions, as well as payments for outstanding liabilities of this nature

Group 56	
Payments between residents and non-residents relating to transactions in derivative financial instruments and other futures transactions	
56 010	Funds transfer of a non-resident in favor of a resident for futures and derivatives (premiums, margins, and other payments are executed according to the applicable agreement terms, excluding payments related to the delivery of the underlying asset)
56 900	Funds transfer of a non-resident in favor of a resident related to return of excess payment as well as payments for outstanding liabilities mentioned in the present Group
Group 57	
Payments under asset trust management contracts	
57 020	Funds transfer in FCY and RUB of a non-resident which is a trustor in favor of a resident which is a trustee (except for Russian banks)
57 030	Payments of the resident – the trustor – in favor of the non-resident – the trustee
57 035	Payments of the non-resident – the trustee, in favor of the resident – the trustor
57 900	Funds transfer by a non-resident to a resident related to the return of excess payment of an agreement for the trusteeship of property
Group 58	
Payments under brokerage service contracts, except for payments described under Groups 51–55 of this list	
58 010	Payments of a resident in favor of a non-resident broker under a contract for brokerage services, including payments from the remuneration of the non-resident broker
58 015	Payments of a non-resident broker in favor of the resident under a contract for brokerage services, with the exception of the payments under code 58 900
58 020	Payments of a non-resident in favor of the resident broker under a contract for brokerage services, including payments from the remuneration of the broker
58 025	Payments of a resident broker in favor of the non-resident under a contract for brokerage services, with the exception of the payments under code 58 800
58 030	Payments between residents in foreign currency under a contract for brokerage services, including payments from the remuneration of the broker
58 800	Payments of a resident in connection with the return of excess funds transferred by the non-resident under a contract for brokerage services
58 900	Payments of a non-resident in connection with the return of excess funds transferred by the resident under a contract for brokerage services
Group 60	
Fund transfers by non-residents, cash withdrawals (credits) in RUB on non-residents' RUB accounts	
60 070	Fund transfers in RUB from a non-resident RUB account to their own RUB account (deposit account) with the same Russian bank and from their RUB deposit account to their own account with the same Russian bank
60 071	Fund transfers in RUB from a non-resident RUB account to their own RUB account (deposit account) with another Russian bank and from their RUB deposit account to their own account with another Russian bank
60 075	Fund transfers in RUB from a non-resident RUB account with a Russian bank to their own RUB account (deposit account) with another foreign bank and from their RUB deposit account with a Russian bank to their own RUB account with a foreign bank
60 076	Funds transfers in RUB from the non-resident's RUB bank account (deposit account), opened at a foreign bank, to the RUB bank account of this non-resident, opened at the authorized bank
60 080	Funds transfers in RUB from a non-resident's RUB bank account in favor of a RUB account (deposit account) of other non-resident within the same Russian bank
60 081	Funds transfers in RUB from a non-resident's RUB account with a Russian bank in favor of a RUB account (deposit account) of other non-resident with other Russian bank
60 085	Funds transfers in RUB from the non-resident's RUB bank account opened at the authorized bank in favor of a RUB bank account (deposit account) of another non-resident, opened at a foreign bank
60 086	Funds transfers in RUB from the non-resident's RUB bank account (deposit account), opened at a foreign bank, in favor of a RUB bank account of another non-resident, opened at the authorized bank
60 200	A debit in RUB from the non-resident's RUB bank account opened at the authorized bank using a bank card
Group 61	
Payments and funds transfers by residents, cash withdrawals (credits) by residents in foreign currencies	
61 164	Funds transfers in RUB from the resident's account, opened at a foreign bank, in favor of another resident's account, opened at the authorized bank
61 165	Funds transfers in RUB from the resident's account, opened at the authorized bank, in favor of another resident's account, opened at a foreign bank
61 200	Debit from the resident's bank account opened at the authorized bank with bank card

Group 70 **Non-trade-related transactions**	
70 010	Funds transfer of a non-resident in favor of a resident related to tax payments, duties, and other fees, excluding transfers referred to in code 70 120
70 030	Funds transfer related to a non-resident's payments in favor of a resident for pensions, grants, and other social payments, excluding funds transfer referred to in code 70 120
70 050	Funds transfers related to payroll and other salary-related payments provided by a non-resident in favor of a resident, excluding funds transfer referred to in code 70 120
70 090	Funds transfer related to provision of uncompensated financial aid by a non-resident in favor of a resident, excluding funds transfer referred to in code 70 100
70 100	Funds transfer related to charity, fundraising, grants payment (receipt) and other transfers provided by a non-resident in favor of a resident on an uncompensated basis
70 110	Funds transfer of a non-resident in favor of a resident related to insurance indemnity payments according to insurance or re-insurance agreements
70 120	Funds transfer of a non-resident in favor of a resident related to execution of court decisions
70 200	Other funds transfers from a non-resident to a resident for non-trade-related transactions, except for the funds transfers referred to in codes 70 010, 70 030, 70 050, 70 090, 70 100, 70 110, 70 120
70 900	Funds transfers of a non-resident in favor of a resident related to return of excess payments under non-trade operations
Group 80 **Payments in RUB between authorized banks and non-residents and payments in foreign currencies between authorized banks and non-residents, except for payments described under Groups 01, 02, 57, and 58 of this list[2]**	
80 010	Funds transfers in RUB between a non-resident and Russian bank under a credit agreement
80 050	Funds transfers in RUB between a non-resident and a Russian bank for other transactions, except for funds transfers referred to in codes 80 010, 80 020, 80 021
Group 99 **Payments of other foreign exchange transactions not described explicitly in Groups 01–80 of this list**	
99 010	Return of erroneously debited (credited) funds to a resident
99 090	Other funds transfers than mentioned in Groups 01-80 and related to the return of erroneously debited (credited) funds

Thailändische Baht (THB)

Spezifische Vorgaben Reporting/Restriktionen

- Jede Zahlung in **Thai Baht nach Thailand** muss zwingend einen **Zahlungsgrund-Code** enthalten und einen **aussagekräftigen Zahlungsgrund in Englisch**

→ Weitere Informationen zu Zahlungen nach Thailand siehe Kapitel Länder «Thailand»

Länder

Generelle Anmerkungen für einen reibungslosen Zahlungsverkehr:

- Bitte geben Sie alle verfügbaren Angaben in Ihrem Zahlungsauftrag an, wie zum Beispiel vollständige Begünstigtenangaben und einen detaillierten Zahlungsgrund in Englisch.
- Nehmen Sie bei Zahlungen in nicht alltägliche Länder vorab Kontakt mit dem Begünstigten auf, um etwaige besondere länderspezifische Vorgaben abzuklären.
- Es muss ein klarer Zahlungsgrund auf Englisch angegeben werden.

Länder mit spezifischen regulatorischen Vorgaben

Zentralbanken diverser Länder stellen bestimmte Anforderungen an Auslandszahlungen, die durch die Absenderbank respektive durch den Kunden als Auftraggeber erfüllt werden müssen. In diesem Kapitel sind diese regulatorischen Anforderungen der entsprechenden Länder aufgeführt.

Die jeweilige Korrespondenzbank oder Begünstigtenbank überprüft die mitgegebenen Daten auf die entsprechenden regulatorischen Vorgaben. Sind die Daten ungenau oder unvollständig, kann dies zu Verzögerungen und/oder Rückweisungen und somit auch zu zusätzlichen Kosten führen.

Ägypten

Zentralbank: Central Bank of Egypt (www.cbe.org.eg)

ISO-Code: EG

Spezifische Vorgaben Reporting/Restriktionen:
Der Zahlungsgrund in Englisch ist zwingend.

Weitere Informationen

IBAN-Obligatorium
Die Zentralbank von Ägypten hat **ab 1. Januar 2021 IBAN-Pflicht erlassen**. Zahlungen ohne IBAN zugunsten eines Kontos in Ägypten werden von der Korrespondenzbank angehalten und/oder zurückgewiesen. Somit kann es bei Zahlungen ohne IBAN zu Verzögerungen und/oder zusätzlichen Kosten kommen.

Weitere Informationen über Länder mit IBAN-Obligatorium/IBAN-Empfehlung finden Sie im Kapitel «IBAN Länder».

Bahrain

Central bank: Central Bank of Bahrain (www.cbb.gov.bh)

Specific reporting/restrictions requirements
Every payment to Bahrain must contain a payment code.

Format requirements

For **orders issued using MT101**: enter the code in box 77B (Regulatory Reporting). Please enter the code in the following format: 77B:/BENEFRES/BH//XXX/, where XXX represents the relevant code.

For **file transfer using the pain.001 format** please use:

Node <RgltryRptg>
<RgltryRptg>
<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
<Dtls>
<Ctry>BH</Ctry>
<Cd>XXX</Cd>
</Dtls>
</RgltryRptg>

Bei **Auftragserteilung im Credit Suisse Online Banking:** Fügen Sie den Code wie folgt in das Feld «Verwendungszweck» ein: /BENEFRES/BH//XXX/, wobei XXX für den jeweiligen Code steht.

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Bahrain anzugeben.

Anmerkung: Es wurde bewusst auf eine Übersetzung der Erklärungen der spezifischen Codes verzichtet. Bei Fragen oder Unklarheiten wenden Sie sich bitte an Ihre übliche Kontaktstelle bei der Credit Suisse.

Classification	Code purpose		Brief description
I. Goods-services-income-transfers receipts & payments			
Import-export	GDE	Goods sold (exports in fob value)	All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type.
	GDI	Goods bought (imports in cif value)	All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type.
Transport & travel	STS	Sea transport	Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.
	ATS	Air transport	Transportation services of airline companies provided by air related to transport of people, cargo, and other auxiliary services.
	OTS	Other methods of transport (including postal and courier services)	Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services.
	STR	Travel	Travel includes leisure, health (medical reasons), education (students), family visits and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.
Services with abroad	GMS	Processing repair and maintenance services on goods	Manufacturing services covers processing, assembly, labeling, packing and maintenance, and repair services on goods undertaken by enterprises that do not own the goods concerned.
	SCO	Construction	Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and setup of necessary equipment.
	INS	Insurance services	Provision of various types of insurance to/from nonresidents and reinsurance regarding goods, life, insurance, travel, reimbursement.
	FIS	Financial services	Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments.
	IPC	Charges for the use of intellectual property royalties	Recording of receipts or payments related to charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises.
	TCS	Telecommunications services	Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic, mail, facsimile services, including business network services, teleconfer- encing and support services.
	ITS	Computer services	Computer services consist of hardware and/or software-related services and data-processing services.
	IFS	Information services	Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.
	RDS	Research and development services	Services that are associated with basic research, applied research and experimental development of new products and processes.
	PMS	Professional and management consulting services	Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.
	TTS	Technical, trade-related and other business services	Includes architectural, engineering, scientific and other technical services, waste treatment and de-pollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere.
	PRS	Personal, cultural, audiovisual and recreational services	Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.
Interest & profits with abroad	IGD	Dividends intragroup	Includes receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad in which they participate at more than 10% of their share capital. If the exact percentage is not known, the intragroup would be accepted.
	IID	Interest on debt intragroup	Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad in which they participate with a percentage of more than 10% of their share capital. If the exact percentage is not known, the intragroup would be accepted.
	PIP	Profits on Islamic products	According to Islamic banking definitions, for example sukuks.
	PRR	Profits or rents on real estate	Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit.
	DOE	Dividends on equity not intragroup	Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad in which they participate with a percentage of less than 10% of their share capital or not in the same group.

Classification	Code purpose		Brief description
	ISH	Income on investment funds shares	Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.
	ISL	Interest on securities more than a year	Interest from residents that hold securities with maturities of more than a year issued by nonresidents and the opposite.
	ISS	Interest on securities less than a year	Interest from residents that hold securities with maturities of less than a year issued by nonresidents and the opposite.
	IOL	Income on loans	Interest on loans between enterprises not belonging to the same group.
	IOD	Income on deposits	Receipts of income from nonresident financial institutions for the accounts of residents and payments of the income from resident financial institutions for the accounts of nonresidents.
Government	GOS	Government goods and services embassies etc	Includes all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which enclaves are located.
	GRI	Government related income taxes, tariffs, capital transfers etc	Receipts and payments of transfers from Bahrain's government to/from nonresidents related to taxes on products, income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations.
Personal	CHC	Charitable contributions (Charity and aid)	Humanitarian aid, military assistance, contributions to international organizations (apart from loans), in cash or in kind, between the governments of different countries or between governments and international organizations.
	FAM	Family support (workers' remittances)	Personal transfers by migrants' resident households to/from nonresident households.
	SAL	Salary (compensation of employees)	Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period.
	PPA	Purchase of real estate abroad by residents	The fair value of real estate purchased by residents abroad or its liquidation.
	PPL	Purchase of real estate in Bahrain by nonresidents	The fair value of real estate purchased by nonresidents in Bahrain or its liquidation.
II. Assets			
FDI flows – acquisition and liquidation by residents of equity & securities abroad (above 10% share)	CEA	Equity and investment fund shares for the establishment of new companies from residents abroad, equity of merger or acquisition of companies abroad from residents and participation in capital increase of related companies abroad)	Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with a percentage of 10% or above of its capital abroad or liquidation of a previous investment. If the exact percentage is not known, the intragroup would be accepted.
	DSF	Debt instruments intragroup foreign securities	Bonds that a resident direct investor gives to its direct investment enterprise abroad or their repayments, and that a nonresident direct investment enterprise gives to a resident direct investor or their repayments. If the exact percentage of above 10% participation is not known, the intragroup would be accepted
	REL	Reverse equity share in Bahrain	Reverse share participation (from a company abroad in which a Bahrain company has previously invested at least a 10% share) below 10% to the share capital of the resident direct investor or its liquidation.
	RDL	Reverse debt instruments in Bahrain	Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments.
Portfolio investment flows – acquisition and liquidation by residents of equity & securities abroad (below 10% share)	FSA	Equity other than investment fund shares in non-related companies abroad	Purchases or shares in equity from residents to shares of nonresident companies with a participation percentage of less than 10% or non-related companies that do not belong to the same corporate group if the percentage is not known.
	FIA	Investment fund shares foreign	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSA	Purchases and sales of foreign debt securities in non-related companies – less than a year	Securities issued by nonresidents, for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLA	Purchases and sales of foreign debt securities in non-related companies – more than a year	Securities issued by nonresidents, for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of more than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDA	Financial derivatives foreign	Transactions of residents in financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the settlement of the title and not the underlying instrument.

Classification	Code purpose		Brief description
Lending-repayments and transfers by residents of loans & deposits abroad	DLF	Debt instruments intragroup loans, deposits foreign (above 10% share)	Loans and credit that a resident direct investor gives to its nonresident direct investment enterprise or their repayments, and that a nonresident direct investment enterprise gives to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known, the intragroup would be accepted.
	AFA	Receipts or payments from personal residents bank account or deposits abroad	All inward or outward flows by residents from accounts held with banks abroad.
	SLA	Loans – Drawings or repayments on loans extended to nonresidents- short-term	All drawings or repayments on loans extended to nonresidents with durations of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLA	Loans – Drawings or repayments on loans extended to nonresidents- long-term	All drawings or repayments on loans extended to nonresidents with durations of more than a year in companies with capital participation of more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEA	Leasing abroad	Financial leases that are leasing agreements of nonresidents with a residents.
	RFS	Repos on foreign securities	Repurchase agreements on securities issued by nonresidents.
	TCR	Trade credits and advances receivable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.
III. Liabilities			
FDI flows – acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)	CEL	Equity and investment fund shares for the establishment of new companies in Bahrain from nonresidents, equity of merger or acquisition of companies in Bahrain from non-residents and participation in capital increase of related companies from nonresidents in Bahrain	Establishment of branch or other legal entity in Bahrain from nonresident direct investor or disinvestment. Share relationship above 10%. Acquisition of an existing entity with a percentage of 10% or above of its capital in Bahrain by a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares in a direct investment enterprise resident in Bahrain or liquidation of a previous investment.
	LDS	Debt instruments intragroup securities in Bahrain	Bonds that a nonresident direct investor gives to its direct investment enterprise in Bahrain or their repayments, and that a resident direct investment enterprise gives to a nonresident direct
residents of equity & securities in Bahrain (below 10% share)	FIL	Investment fund shares in Bahrain	Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.
	DSL	Purchases and sales of securities issued by residents in non-related companies – less than a year	Securities issued by residents, for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	DLL	Purchases and sales of securities issued by residents in not related companies – more than a year	Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturities of more than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	FDL	Financial derivatives in Bahrain	Transactions of nonresidents in financial derivatives of residents according to the gain or loss (margin) that that occurs at the settlement of the title and not the underlying instrument.
Lending-repayments and transfers by nonresidents for loans & deposits in Bahrain	LDL	Debt instruments intragroup loans, deposits in Bahrain (above 10% share)	Loans and credit that a nonresident direct investor gives to its direct investment enterprise in Bahrain or their repayments, and that a resident direct investment enterprise gives to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known, the intragroup would be accepted.
	AFL	Receipts or payments from personal nonresidents' bank accounts in Bahrain	All inward or outward flows by nonresidents from accounts held with banks in Bahrain.
	SLL	Loans- Drawings or Repayments on foreign loans extended to residents – short-term	All drawings or repayments on loans from abroad extended to residents with durations of less than a year in companies with capital participation of less than 10% or that do not belong to the same corporate group if the percentage is not known.
	LLL	Loans- Drawings or Repayments on foreign loans extended to residents – long-term	All drawings or repayments on loans from abroad extended to residents with durations of more than a year in companies with capital participation of more than 10% or that do not belong to the same corporate group if the percentage is not known.
	LEL	Leasing in Bahrain	Financial leases that are leasing agreements of residents with nonresidents.
	RLS	Repos on securities issued by residents	Repurchase agreements on securities issued by residents.
	TCP	Trade credits and advances payable	Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.

Indien

Zentralbank: Reserve Bank of India (www.rbi.org.in)

ISO-Code: IN

Spezifische Vorgaben Reporting/Restriktionen:
Indische Rupien dürfen ausschliesslich nach Indien gezahlt werden. Zahlungsaufträge in INR nach **ausserhalb Indiens sind nicht erlaubt** und werden zurückgewiesen.

Jede Zahlung muss zwingend einen **Zahlungsgrund-Code und einen aussagekräftigen Zahlungsgrund in Englisch** enthalten.

Kunden ausserhalb Indiens ist es nicht erlaubt, Konten in der Währung INR zu halten.

Bei Zahlungen ab einem Betrag von INR 500 Mio. muss immer der LEI (Legal Entity Identifier) des Auftraggebers und des Begünstigten im Feld Zahlungsgrund mitgegeben werden.

Für Spendenzahlungen nach Indien befolgen Sie bitte die folgenden Richtlinien:

Spendenzahlungen nach Indien dürfen nur in USD erfolgen.

Die Begünstigte einer Spendenzahlung muss eine gemäss FCRA registrierte Vereinigung sein und ein Konto bei der State Bank of India, New Delhi Main Branch, führen. BIC: SBININBB104.

Die aktuelle Liste der gemäss FCRA registrierten Vereinigungen finden Sie unter folgendem Link: https://fcraonline.nic.in/fc8_statewise.aspx

Bitte geben Sie zusätzlich erforderliche Informationen zu Spenden in dem Format an, das in den entsprechenden Formatvorgaben angegeben ist.

Zahlungen, die diese Vorgaben nicht erfüllen, können abgelehnt werden.

Formatvorgaben

Bei Auftragserteilung mittels MT101: Erfassen Sie den Code im Feld 77B (Regulatory Reporting). Bitte geben Sie den Code in folgendem Format an: 77B:PXXXX, wobei XXXX für den entsprechenden Code steht. Geben Sie den Zahlungsgrund auf Englisch, die LEIs sowie alle spendenbezogenen Informationen (falls zutreffend) im Feld 70 (Remittance Information) an. Bitte geben Sie spendenbezogene Informationen im folgenden Format an:

Zeile 1: Adresse des Spenders / der Spenderin
Zeile 2: Name des Spenders / der Spenderin
Zeile 3: Zahlungsgrund
Zeile 4: Land des Spenders / der Spenderin

Bei **Filetransfer im Format pain.001** benutzen Sie für den Code bitte:
Node <RgltryRptg>
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<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
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</Dtls>
</RgltryRptg>

Der Zahlungsgrund auf Englisch, die LEIs und alle spendenbezogenen Informationen (falls zutreffend) müssen im Tag <RmtInf><Ustrd></Ustrd></RmtInf> angegeben werden. Bitte geben Sie spendenbezogene Informationen im folgenden Format an:

Adresse des Spenders / der Spenderin, Name des Spenders / der Spenderin, Zahlungsgrund, Land des Spenders / der Spenderin

Bei **Auftragserteilung im Online Banking der Credit Suisse: Geben Sie den Code** PXXXX, den Zahlungsgrund auf Englisch, die LEIs und alle spendenbezogenen Informationen (falls zutreffend) im Feld «Verwendungszweck» an. Bitte geben Sie spendenbezogene Informationen im folgenden Format an:

Zeile 1: Adresse des Spenders / der Spenderin
Zeile 2: Name des Spenders / der Spenderin
Zeile 3: Zahlungsgrund
Zeile 4: Land des Spenders / der Spenderin

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Indien anzugeben.

Anmerkung: Es wurde bewusst auf eine Übersetzung der Erklärungen der spezifischen Codes verzichtet. Bei Fragen oder Unklarheiten wenden Sie sich bitte an Ihre übliche Kontaktstelle bei der Credit Suisse.

Classification	Code	Brief description
Capital account	P0017	Receipts on account of sale of non-produced non-financial assets (sale of intangible assets like patents, copyrights, trademarks etc., land acquired by government, use of natural resources) – government
	P0019	Receipts on account of sale of non-produced non-financial assets (sale of intangible assets like patents, copyrights, trademarks etc., use of natural resources) – non-government
	P0028	Capital transfer receipts (guarantee payments, investment grant given by the government/international organization, exceptionally large non-life insurance claims including claims arising out of natural calamity) – government
Financial account	P0029	Capital transfer receipts (guarantee payments, investment grant given by the non-government, exceptionally large non-life insurance claims including claims arising out of natural calamity) – non-government
	P0099	Other capital receipts not included elsewhere
Foreign direct investment	P0003	Repatriation of Indian direct investment abroad (by branches & wholly owned subsidiaries and associates) in equity shares
	P0004	Repatriation Indian direct investment abroad (by branches & wholly owned subsidiaries and associates) in debt instruments
	P0005	Repatriation of Indian investment abroad in real estate
	P0006	Foreign direct investment made by overseas investors in India in equity shares
	P0007	Foreign direct investment made by overseas investors in India in debt instruments
	P0008	Foreign direct investment made by overseas investors in India in real estate
Foreign portfolio investment	P0001	Repatriation of Indian portfolio investment abroad in equity capital (shares)
	P0002	Repatriation of Indian portfolio investment abroad in debt instruments
	P0009	Foreign portfolio investment made by overseas investors in India in equity shares
	P0010	Foreign portfolio investment made by overseas investors in India in debt instruments
External commercial borrowings	P0011	Repayment of loans extended to non-residents
	P0012	Long & medium-term loans, with original maturity of above one year, from non-residents to India (external commercial borrowings)
Short-term credits	P0013	Short-term loans with original maturity up to one year from non-residents to India (short-term trade credit)

Classification	Code	Brief description
Banking capital	P0014	Receipts o/a non-resident deposits (FCNR(B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into rupees}
	P0015	Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the nostro account which may not be swapped into rupees should also be reported.)
	P0016	Purchase of a foreign currency against another currency
Financial derivatives and others	P0020	Receipts on account of margin payments, premium payment and settlement amount etc. under financial derivative transactions
	P0021	Receipts on account of sale of share under employee stock option
	P0022	Receipts on account of other investment in ADRs/GDRs
External assistance	P0024	External assistance received by India e.g. multilateral and bilateral loans received by govt. of India under agreements with other govt. / international institutions
	P0025	Repayments received on account of external assistance extended by India
Exports (of goods)	P0101	Value of export bills negotiated / purchased / discounted etc. (covered under GR/PP/ SOFTEX/EC copy of shipping bills etc.) – other than Nepal and Bhutan
	P0102	Realization of export bills (in respect of goods) sent on collection (full invoice value) – other than Nepal and Bhutan
	P0103	Advance receipts against export contracts, which will be covered later by GR/PP/ SOFTEX/SDF – other than Nepal and Bhutan
	P0104	Receipts against export of goods not covered by the GR/PP/SOFTEX/EC copy of shipping bill etc. (under intermediary/transit trade, i.e. third country export passing through India)
	P0105	Export bills (in respect of goods) sent on collection – other than Nepal and Bhutan
	P0107	Realization of NPD export bills (full value of bill to be reported) – other than Nepal and Bhutan
	P0108	Goods sold under merchanting / receipt against export leg of merchanting trade*
	P0109	Export realization on account of exports to Nepal and Bhutan, if any
Transport	P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad
	P0202	Receipts on account of operating expenses of foreign shipping companies operating in India
	P0205	Receipts on account of operational leasing (with crew) – shipping companies
	P0207	Receipts of surplus freight/passenger fare by Indian airlines companies operating abroad
	P0208	Receipt on account of operating expenses of foreign airlines companies operating in India
	P0211	Receipt on account of operational leasing (with crew) – airlines companies
	P0214	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc). (shipping companies)
	P0215	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc). (airlines companies)
	P0216	Receipts of freight fare – shipping companies operating abroad
	P0217	Receipts of passenger fare by Indian shipping companies operating abroad
	P0218	Other receipts by shipping companies
	P0219	Receipts of freight fare by Indian airlines companies operating abroad
	P0220	Receipts of passenger fare – airlines
	P0221	Other receipts by airlines companies
	P0222	Receipts on account of freights under other modes of transport (internal waterways, roadways, railways, pipeline transports and others)
	P0223	Receipts on account of passenger fare under other modes of transport (internal waterways, roadways, railways, pipeline transports and others)
	P0224	Postal & courier services by air
	P0225	Postal & courier services by sea
	P0226	Postal & courier services by others
Travel	P0301	Purchases towards travel (includes purchases of foreign TCs, currency notes etc over the counter, by hotels, emporiums, institutions etc. as well as amount received by TT/ SWIFT transfers or debit to non-resident account)
	P0302	Business travel
	P0304	Travel for medical treatment including TCs purchased by hospitals

Classification	Code	Brief description
	P0305	Travel for education including TCs purchased by educational institutions
	P0306	Other travel receipts
	P0308	Foreign currencies/TCs surrendered by returning Indian tourists.
Construction services	P0501	Receipts on account of services relating to cost of construction of projects in India
	P0502	Receipts on account of construction works carried out abroad by Indian companies
Insurance and pension services	P0601	Life insurance premium except term insurance
	P0602	Freight insurance – relating to import & export of goods
	P0603	Other general insurance premium including reinsurance premium; term life insurance premium
	P0605	Auxiliary services including commission on insurance
	P0607	Insurance claim settlement of non-life insurance; and life insurance (only term insurance)
	P0608	Life insurance claim settlements (excluding term insurance) received by residents in India
	P0609	Standardized guarantee services
	P0610	Premium for pension funds
	P0611	Periodic pension entitlements e.g. monthly quarterly or yearly payments of pension amounts by Indian pension fund companies
	P0612	Invoking of standardised guarantees
Financial services	P0701	Financial intermediation except investment banking – bank charges, collection charges, LC charges, etc.
	P0702	Investment banking – brokerage, underwriting commission etc.
	P0703	Auxiliary services – charges on operation & regulatory fees, custodial services, depository services etc.
Telecommunication, computer & information services	P0801	Hardware consultancy/implementation
	P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
	P0803	Database, data processing charges
	P0804	Repair and maintenance of computer and software
	P0805	News agency services
	P0806	Other information services – subscription to newspapers, periodicals, etc.
	P0807	Off-site software exports
	P0808	Telecommunication services including electronic mail services and voice mail services
	P0809	Satellite services including space shuttle and rockets, etc.
Charges for the use of intellectual property n.i.e	P0901	Franchises services
	P0902	Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films), patents, copyrights, trademarks, industrial processes, franchises etc.
Other business services	P1002	Trade-related services – commission on exports/imports
	P1003	Operational leasing services (other than financial leasing) without operating crew, including charter hire – airlines companies
	P1004	Legal services
	P1005	Accounting, auditing, book keeping services
	P1006	Business and management consultancy and public relations services
	P1007	Advertising, trade fair service
	P1008	Research & development services
	P1009	Architectural services
	P1010	Agricultural services like protection against insects & disease, increasing of harvest yields, forestry services
	P1011	Inward remittance for maintenance of offices in India
	P1013	Environmental services
	P1014	Engineering services
	P1015	Tax consulting services

Classification	Code	Brief description
	P1016	Market research and public opinion polling service
	P1017	Publishing and printing services
	P1018	Mining services like on–site processing services analysis of ores, etc.
	P1019	Commission agent services
	P1020	Wholesale and retailing trade services
	P1021	Operational leasing services (other than financial leasing) without operating crew, including charter hire – shipping companies
	P1022	Other technical services including scientific/space services
	P1099	Other services not included elsewhere
Personal, cultural & recreational services	P1101	Audio-visual and related services like motion picture and video tape production, distribution and projection services
	P1103	Radio and television production, distribution and transmission services
	P1104	Entertainment services
	P1105	Museums, library and archival services
	P1106	Recreation and sporting activity services
	P1107	Educational services (e.g. fees received for correspondence courses offered to non-resident by Indian institutions)
	P1108	Health service (receipts on account of services provided by Indian hospitals, doctors, nurses, paramedical and similar services etc. rendered remotely or on-site)
	P1109	Other personal, cultural & recreational services
Govt. not included elsewhere	P1201	Maintenance of foreign embassies in India
	P1203	Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India
Secondary income	P1301	Inward remittance from Indian non-residents towards family maintenance and savings
	P1302	Personal gifts and donations
	P1303	Donations to religious and charitable institutions in India
	P1304	Grants and donations to governments and charitable institutions established by the governments
	P1306	Receipts/refund of taxes
	P1307	Receipts on account of migrant transfers including personal effects
Primary income	P1401	Compensation of employees
	P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)
	P1405	Inward remittance towards interest receipts of ADs on their own account (on investments)
	P1408	Inward remittance of profit by branches of Indian FDI enterprises (including bank branches) operating abroad
	P1409	Inward remittance of dividends (on equity and investment fund shares) by Indian FDI enterprises, other than branches, operating abroad
	P1410	Inward remittance on account of interest payment by Indian FDI enterprises operating abroad to their parent company in India
	P1411	Inward remittance of interest income on account of portfolio investment made abroad by India
	P1412	Inward remittance of dividends on account of portfolio investment made abroad by India on equity and investment fund shares
	P1499	Other income receipts
Others	P1501	Refunds/rebates on account of imports
	P1502	Reversal of wrong entries, refunds of amount remitted for non-imports
	P1503	Remittances (receipts) by residents under international bidding process
	P1505	Deemed exports (exports between SEZ, EPZs, and domestic tariff areas)
Maintenance and repair services n.i.e	P1601	Receipts on account of maintenance and repair services rendered for vessels, ships, boats, warships, etc.
	P1602	Receipts of maintenance and repair services rendered for aircraft, space shuttles, rockets, military aircrafts, etc.
Manufacturing services	P1701	Receipts on account of processing of goods

Indonesien

Zentralbank: Bank of Indonesia (www.bi.go.id)

ISO-Code: ID

Spezifische Vorgaben Reporting/Restriktionen:

Ein Zahlungsgrund in Englisch ist zwingend erforderlich, ebenso die Angabe der **Rechnungsdetails.**

Der Zahlungsgrund-Code muss bei allen Zahlungen nach Indonesien mitgeliefert werden.

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Erfassen Sie den Code im Feld 77B (Regulatory Reporting). Bitte geben Sie den Code in folgendem Format an: 77B:/BENEFRES/ID/FXRXXYYZZZW/,

Wobei,
XX: Ländercode des Begünstigten, zum Beispiel ID für Indonesien
YY: Begünstigte Kategorie
Persönlich: AO
Financial Institution (Non-Bank): C2
Andere: Z9
Behörden: BO
Bank: C9
Firma: E0

ZZZ: Zahlungsgrund-Code
W: Beziehung zum Begünstigten Keine Beziehung: N
Shareholder: P
Übersee-Tochtergesellschaft: T
Intercompany: G

Bei **Filetransfer im Format pain.001** benutzen Sie für den Code bitte den Tag <RmtInf>FXRXXYYZZZW<Ustrd>.

Der Zahlungsgrund in Englisch und die Rechnungsdetails müssen im Tag <RmtInf><Ustrd> angegeben werden.

Bei **Auftragserteilung im Credit Suisse Online Banking:** Fügen Sie den Code /BENEFRES/ID/FXRXXYYZZZW/, den Zahlungsgrund und die Rechnungsdetails in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Indien anzugeben.

Anmerkung: Es wurde bewusst auf eine Übersetzung der Erklärungen der offiziellen spezifischen Codes verzichtet. Bei Fragen oder Unklarheiten wenden Sie sich bitte an Ihre übliche Kontaktstelle bei der Credit Suisse.

Purpose of Transaction			Code
A. Good Transactions			
1	Export/ Import		
	1.1	Export Goods Selling of goods outside Indonesia territory	011
	1.2	Import Goods Purchase of goods to be inside to Indonesia territory	012
	1.3	Refund Export Refund related to eport goods	802
	1.4	Refund Import Refund related with import goods	803
	1.5	Advance Payment Advance payment for eport or import goods which:	
		a. Full Payment	018
		b. Partial Payment	019
2	Bunkers & Stores Purchase / sale of goods for transport activities such as fuel, accomodation and supplies		015
3	trading other goods		
	3.1	Trading goods in Indonesia territory	097
	3.2	Selling Goods outside Indonesia, where the goods are not derived from Indonesia/ purchasing goods are from outside Indonesia and sold in outside	098
4	Refund other goods Refund on return other goods		804
B. Service Transactions			
1	Goods processing service Covers receipts / payments of goods processing service such as assembly, labeling, packaging ordered by other parties not includes maintenance service and repair		400
2	Covers receipts / payments t of maintenance service and goods repair ordered by of other parties such as : machine, boat or ship, aircraft. All maintenance and repair can be done by service providers or in other places. Not includes maintenance service or contruction sercvice and computer and or cleaning tools transportation		405
3	Service transportation		
3.1	Passenger transportation Covers receipts / payments of passenger transportation inside or outside Indonesia territory or other territory outside Indonesia, include charge for ecess luggage, food, baverge etc during the passenger in transport, includes rent the transportation and the crew		
	a.	Sea transportation	411
	b.	Air transportation	412
	c.	Others transportation	413
3.2	Freight for export and import		
	a.	Sea transportation	421
	b.	Air transportation	422
	c.	Others transportation	423
3.3	Freight not relates to export - import Covers receipts / payments of freight service provider not relates to eport-import but includes charges loading or unloading, rent the transportation with the crew		
	a.	Sea transportation	431
	b.	Air transportation	432
	c.	Others transportation	433
3.4	Support transportation Covers receipts / payments for support transportation , Sea transport, Air transport or other activities in terminal such as handling cargo, warehousing, packaging, navigation guide, cleaning transportation, rescue, commision or fee for transportation agent		
	a.	Sea transportation	441
	b.	Air transportation	442
	c.	Others transportation	443
3.5	Post and Courier Covers receipts / payments for Post Office service (pick up and delivery mail, magazine, brocures), or payment or epenses for delivery of goods by courier service includes epress packaging or door to door delivery		450

Purpose of Transaction			Code
4	Trip		
	4.1	Business Trip	461
	4.2	Personal Trip Covers receipts / payments for all personal trip not includes business trip such as medical, education, holiday, religion trip includes accomodation, meal, medical and local transport in destination country Not includes transportation from or to Indonesia / from or to overseas	462
5	Medical Covers receipts / payment for medical such as medical services, other health care , accomodation, meal and local transport in destination country Not includes transportation from or to Indonesia / from or to overseas		
	a.	Medical Services held in Indonesia	466
	b.	Medical service held in outside Indonesia	467
6	Education / Training Covers receipts / payment for education/ training such as school, conference, workshop, course and etc, ie : course registration fee, tuition fee, accomodation, meal, medical fee and local transport in destination country during education/training Not includes transportation from or to Indonesia / from or to destination education / training in overseas		
	a.	Education / training held in Indonesia	468
	b.	Education / training held in outside Indonesia	469
7	Communication Service (1) .Transmission of voice, images, data, or other information by telephone, tele, radio, television, satellite, e-mail, and fa, (2) mobile telecommunications services, Internet backbone services, and access to online services such as the provision of access to the internet. Not including installation services for networks, telecommunications equipment, and database services. Covers receipts / payments for telecommunication		480
8	Computer Services Covers receipt / payment for the provision of services related to hardware and software and data processing services, al, include: (1) Sale of software as request by the buyer; (2) Sales of mass-produced software (including software downloads); (3) maintenance services and other support systems; (4) The sale and purchase of the right of ownership of the system and application software; (5) software and hardware consulting services; (6) Services Installation of hardware and software; (7) Maintenance and repair of computer and device support; (8) Analysis, drafting, and programming the system. Excluding the cost of the license for software reproduction / distribution.		490
9	Information services Covers receipts / payments on i e . (1) The provision of news agency services (news, photos, and articles) to the media; (2) Services database (database conception, data storage, and dissemination of data and databases), both online and magnetic media, optical, and printing; (3) web search portal; and (4) subscription services directly newspaper or periodical		495
10	Construction Services in Indonesia Covers receipt / payment for work on the construction and installation projects in Indonesia (al buildings, factories, roads, ports, telecommunications network installation, including maintenance and repair) with duration of the project		
	a.	up to one year	501
	b.	more than one year	502
11	Construction services in Overseas		
	a.	up to one year	511
	b.	more than one year	512

Purpose of Transaction			Code
12	Insurance and pension funds Covers receipt / payment for the provision of various types of insurance and pension funds, including commissions for insurance agents, as well as supporting services that include		
	12.1	Direct Insurance	
		a. Life insurance	
		1) Premium	521
		2) Benefit	522
		b. Freight insurance	
		1) Premium	523
		2) Claim	524
		c. Other direct insurance	
		1) Premium	525
		2) Claim	526
	12.2	Reinsurance	531
	12.3	Auiliary insurance services Covers receipt / payment for the service provider related to insurance and pension fund activities, such as commission agent, brokerage services and insurance agents, insurance consultant services and pension funds, service evaluation and assessment of losses, and actuarial services	541
	12.4	Pension Fund	
		1) Contributions Gross value of the contribution paid by the company and / or employees of the company to the pension fund.	546
		2) Benefit Value of the benefits received by employees of the pension fund.	547
13	Financial Service Covering financial intermediary services and other support services related to financial institutions, such as: (1) Service fees associated with letters of intermediation credits, banker's acceptances, the provision of credit facilities, leasing, and buying and selling foreign currencies; (2) The Commission and other fees associated with transactions in securities, such as brokerage, placements of issues, underwriting, redemptions, and financial derivatives; (3) The Commission for the commodity exchange traders; and (4) services related to asset management, investment advisory, operational and financial market regulation, underwriting, and custodian; (5) Cost admisnistrasi banks and money transfer fees.		550
14	Use of Intellectual Property Rights Covering (1) the cost of using an eclusive proprietary rights, such as patents, trademarks, copyrights, process & industrial design, and franchise and all kinds of stuff; and (2) the cost of a license to reproduce and / or distribute the intellectual property contained in the original product or prototype (such as copyrights of books, computer software, and cinematography) and related rights (eg for recording live performances and television broadcasting, cable and satellite)		560
15	Research and Development Includes receipt / payment for the provision of services related to basic research, applied research and eperimental development of new products and processes. These services are break down into: (1) research and development services, whether provided based on order (Customized) and non-customized; (2) Sale of ownership of property derived from the results of research and development (such as patents and copyrights); and (3) other covering a wide range of testing and development of products / other process		570
16	Legal, accounting, management consulting, and public relations Includes receipts / payments for the provision of legal services, accounting, management consulting, managerial, and public relations, such as financial auditors for company and general management services branches or subsidiaries provided by the parent company. Ecluding reimbursement of various services supplied by subsidiaries and the management fee		580
17	Advertising, market research and public opinion polling Includes receipt / payment for the provision of advertising services; media placement, including the purchase and sale of advertising space; ehibition services in trade workshop; promotional products; market research; telemarketing, and the organization of polls		590
18	Architecture, engineering, and other technical Includes receipts / payments for the provision of services related to (1) the architectural design; (2) planning, design, engineering and project-related studies dams, ports, and the like, not including mining engineering projects; and (3) other scientific and technical services such as surveying, cartography, product testing and certification, and technical inspection services.		600
19	Mining, agriculture, and waste management and pollution Covers receipts / payments for the provision of services related to (1) the mining and oil and gas etraction, such as drilling, derrick building, repair and dismanting, and gas well casing cementing; (2) agriculture forestry, and fisheries such as the provision of agricultural machinery along with its crew, harvesting, pest control, and veterinary services; (3) waste treatment and depolusi as collection and disposal of garbage; remediation, sanitation, and other environmental protection services.		610
20	Operational Leasing Covers receipts / payments for leasing activities (leasing / rental and charter) goods and charter transportation unmanned such as cars, ships, aircraft, and rig. Ecluding leasing capacity and telecommunication lines, lease of land and buildings		
	a.	Goods	615
	b.	Means of transport without crew	616
21	Trade Service Covering the commission in order to trade in goods and services, not including financial brokerage fees and commissions travel agents.		630

Purpose of Transaction			Code
22	Other Business Services Covers income / commission payments to merchants, commodity brokers, dealers, auctioneers, and commission agents in order to trade in goods and services. Excluding financial brokerage fees, franchise fees, and travel agent commission		640
23	Arts, Culture, and Recreation Covers receipt / payment for the provision of services related to: (1) audiovisual and related services, namely services and fee on the production of films, radio and television programs, and music recording. Here includes the rental of audiovisual products and fees received by actors, directors, and producers are engaging in music and theater performances, sporting activities or circus; and (2) personal, cultural and sports facilities such as the provision of health services and distance education (eg through correspondence or Internet) or directly at the place of service users as well as other services related to the activity in museums, libraries, archives, as well as sports activities, recreation and culture.		
	a.	Services of art, culture, and recreation in Indonesia	651
	b.	Services of art, culture, and recreation conducted outside Indonesia	652
24	Government Services Covers i e. payment / receipt of the goods or services received / given to the embassy / consulate / foreign attaché / international institutions, payments / receipts related to visas, as well as the Indonesian government payments to Indonesian embassies abroad		660
25	Other Transaction Service Covers payment/receipt transaction service other than those mentioned above		670
26	Settlement account balances (netting)		
	1 related export		127
	2 Not related export		129
C. Income			
1	Interest, dividends, and similar		
	1.1	Profit, profit sharing, margin and bonus a. Marketable securities issued by non-residents (as promissory notes, commercial papers and bonds as well as inter-bank Mudaraba Investment Certificate - SIMA.	
		1) Upto one year	701
		2) More than one year	702
		b. Current accounts and savings, including savings and deposits mudharabah	705
		c. Loans (including financial leasing)	710
		d. Securities issued by resident ; ie Promissory Notes, Commercial papers,	
		Bonds and Mudharaba Investement Certificate -SIMA	
		1) Upto one year	716
		2) More than one year	717
		Gold swap	720
	1.2	Dividends and gains / profits distributed, including profits derived from mutual funds	725
2	Transactions Fee of Securities Lending, gold loans and gold swaps Covers fees received by:		
	a.	The owner of securities in order to securities lending	730
	b.	The owner of gold in order transaction gold or gold loans, swaps	731
3	Worker's remmitances Income of Indonesian workers in abroad which transferred to Indonesia also income foreign workers in Indonesia which transferred abroad		150
4	Labor Income Include salaries, wages and other benefits paid to / received by workers, including social security payments, insurance, and pension fund by the employer for the benefit of workers.		163
5	Land and Building Rental Covering a rental land services, office space, apartments, houses, and similar		
	a	land	741
	b	Office space, apartments, houses, and similar	742
	b	Land and office space, apartments, houses, and similar	743
6	Grants and similar Covers grants / donations / contributions (among others for the benefit of religious, scientific, cultural, and humanitarian), social security schemes, scholarships, gifts, charity, infaq, shodaqoh, and activities that are not compensated directly.		
	a	Grants or similar (in cash) are not associated with the obligation to purchase fied assets. Including payments to internation-al or supranational authority which is compulsory but does not provide in returned compensation	751
	b	Grants or similar (in cash) are associated with the obligation to purchase fied assets	752
7	Sanctions / penalties, and similar Covers fines / sanctions given by a court or other governmental agencies and the payment of compensation such for accidents that happen to a person or damage to property which are not covered by insurance		760

Purpose of Transaction			Code
8	Taxes and similar This includes taes, levies, refunds and similar		
	a.	Taxes on products such as value added ta and taes on production such as payroll ta, land ta and buildings, and business licenses.	765
	b.	Taxes on income and welfare eg income ta in the form of wages and salaries, income and capital gains ta on the ownership of financial assets and the ta on financial transactions (such as taes on publication),	766
	c.	Others	767
9	The right to use natural resources		770
D. Capital transaction/finance			
1	Sale and purchase of non-financial assets Covers selling / buying a franchise property rights, trademarks, and the results of research and development		
	a.	Marketing assets such as franchises, trademarks, brand names, logos, and domain names.	193
	b.	Contracts, leases, and licenses such as the sale / purchase of rights to the marketable operating lease, permit use of natural resources (such as spectrum license), and the right to purchase goods or services eclusively	194
2	Sale and Purchasing of Lands and Buildings		
	a.	Land	197
	b.	Buildings	198
3	Investment and Divestment of Capital		
	3.1	a Investment in Indonesia	203
		b Investment outside Indonesia	204
	3.2	Divestment of Capital	
		a In Indonesia	206
		b Outside Indonesia	207
4	4.1	Securities issued by non-residents: include stocks and other debt securities that are distinguished by a period	
		a Stock	311
		b other debt securities with maturities of more than one year:	
		- Bonds	321
		- Medium Term Notes	322
		-Other long term securities	323
		c Other debt securities, with maturities of up to one year	
		- Treasury Bills	331
		-Promissory Notes (PNs/Promes)	332
		-Other Short-Term Notes	333
	4.2	Securities issued by residents include stocks and other debt securities that are distinguished by a period	
		a. Equity securities:	
		- Stock	341
		- Other equity securities, such as warrants and rights	342
		b. Other debt securities, with maturities of more than one year :	
		- Indonesian government bonds such as bonds in the framework of national bank recapitalization and Indonesian Retail Bonds (ORI)	351
		- Companies Bonds	352
		- Medium Term Notes	353
		- Other long terms Debt securities	354
		c. Other debt securities, with maturities of up to one year:	
		- Certificate of Bank Indonesia (SBI) and Certificate of Bank Indonesia Wadiah (SWBI)	361
		-Letters of Treasurer State (SPN)	362
		-Promissory Notes	363
		-Negotiable Certificates of Deposits(NCD)	364
		- Bonds and other short-term	365
		- Certificate of deposit Bank Indonesia	366
	4.3	Mutual Funds Covering investments in mutual funds, including unit trusts, and other institutions that collect public funds to be invested in a portfolio of securities.	371
	4.4	Echange Traded Fund	372

Purpose of Transaction			Code
5	Securities transactions-Securities under Repurchase Agreement (Repo)		
	5.1	Covering the sale of securities issued by residents whereby the seller promises to repurchase the same at the agreed time.	
		a. Repo sales of securities by the owners of securities with maturities: 1) Up to one year 2) More than one year	375
		b. Resale of securities repo by the buyer of securities with maturities 1) Up to one year 2) More than one year	376
		c. Repurchase by the owner of securities that have been sold in a repo with a term:	
		1) Up to one year	378
		2) More than one year	379
		d. Purchase of securities sold in repo with a term:	380
		1) Up to one year	381
		2) More than one year	382
	5.2	Covering the sale of securities issued by non-residents whereby the seller promises to repurchase the same securities at the agreed time a. Sales of securities repo by the owners of securities in the period:	
		1) Up to one year	821
		2) More than one year	822
		b. Resale of securities repo by the buyer of securities with maturities	
		1) Up to one year	823
		2) More than one year	824
		c. Repurchase by the owner of securities that have been sold in a repo with a term:	
		1) Up to one year	827
		2) More than one year	828
		d. Purchase of securities sold in repo with a term:	
		1) Up to one year	
		2) More than one year	
6	Transaction Debt / Loans Covers the provision / withdrawal and repayment of the loan based on the period, including financial leasing		
	6.1	a. Provision / Loan withdrawal with maturity Up to one year	221
		b. Provision / Loan withdrawal with maturity More than one year	222
	6.2	a. Loan repayment with term of: Up to one year	231
		b. Loan repayment with term of: More than one year	232
	6.3	Financial Leasing covers leasing contract basis lease with option to purchase.	
	6.4	Factoring Includes the sale of receivables / finance bill with the debtor:	
		a. Bank in Indonesia, with a period: Up to one year	
		b. Bank in Indonesia, with a period: More than one year	
		c. Company in Indonesia, with a period: Up to one year	
		d. Company in Indonesia, with a period: more than one year	
		e. Bank in abroad, with a period: Up to one year	
		d. Bank in abroad, with a period: More than one year	
		e. Company in abroad, with period: Up tp one year	
		f. Company in abroad, with period: More than one year	
7	Gold Swap		
	7.1	a. Cash transfer of funds by the provider in gold swap transactions with term agreement: Up to one year	391
		b. Cash transfer of funds by the provider in gold swap transactions with term agreement: More than one year	392
	7.2	a. Refunds by gold owner in gold swap transaction with term agreement: Up to one year	393
		b. Refunds by gold owner in gold swap transaction with term agreement: More than one year	394
	7.3	a. Receipt of funds by cash provider in gold swap transactions with term agreement: Up to one year	395
		b. Receipt of funds by cash provider in gold swap transactions with term agreement: More than one Year	396
	7.4	a. Receipt of funds by gold owner in gold swap transactions with term agreement: Up to one year	397
		b. Receipt of funds by gold owner in gold swap transactions with term agreement: More than one year	398

Purpose of Transaction			Code
8	Cashcall Covers receipt / payment of funds from the parent companies / investors which will be used among others to buy raw materials and pay wages		
	a.	Oil and Gas	808
	b.	Non Oil and Gas	809
9	Advance payment		
	a.	Non export Import Goods	811
	b.	Insurance	812
	c.	others	813
10	Receipt/ Refund refund (Based on IPO and Private Placement)		814
11	Reimbursement on bailouts		815
12	Savings in Indonesia Covers placement / withdrawal of deposits in banks in Indonesia		
	12.1	Deposit Placements	
		a. Up to 3 months:	
		- Term deposit	240
		- Others, including current accounts and call money	241
		b. more than 3 months up to 6 months	242
		c. more than 6 months	243
	12.2	Withdrawal Deposit	
		a. Up to 3 months including Term Deposit account	244
		- Up to 3 months Others, including current accounts and call money	245
		b. more than 3 months up to 6 months	246
		c. more than 6 months	247
13	Savings/Deposit in outside Indonesia		
	13.1	a Up to 3 months, including current accounts and call money	251
		b. more than 3 months	252
	13.2	a. Withdrawal Deposit: Up to 3 months, including current accounts and call money	255
		b. Withdrawal Deposit: more than 3 months	256
	13.3	The withdrawal of Eport proceed from offshore accounts.	257
14	Foreign Echange Trading Covers completion spot and forward transactions		
	14.1	a. Spot Transaction: Foreign currency againts IDR	261
		b. Spot Transactionbetween foreign currency	262
	14.2	a. Forward Transaction Foreign currency againts IDR	263
		b. Forward Transaction: between foreign currency	264
15	Derivative transactions Includes income in the settlement of derivative transactions. Does not include fees and commissions paid / received by an intermediary such as a bank, broker, or dealer.		
	a.	Gain on forward transactions (such as swaps and futures)	271
	b.	Admission to forward rate agreements (FRA)	272
16	Deposit/ Refund guarantee Includes deposits and refunds which used as collateral for the particular transaction purposes		280
17	Refunds for transactions other than eport / import of goods and other goods transactions Covers a refund of the transaction other than eport / import transactions of goods and other items, such as return on reservations for the purchase of securities, the overpayment.		282
18	Others capital transaction All the capital transactions other than those mentioned above		299

Jordanien

Zentralbank: Central Bank of Jordan (www.cbj.gov.jo)

ISO-Code Währung: JOR

Spezifische Vorgaben Reporting/Restriktionen:
Jede Zahlung muss zwingend einen **Zahlungsgrund-Code und einen aussagekräftigen Zahlungsgrund in Englisch** enthalten.

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Erfassen Sie den Code im Feld 77B (Regulatory Reporting). Bitte geben Sie den Code in folgendem Format an: 77B:XXXX, wobei XXXX für den jeweiligen Code steht.
Den Zahlungsgrund in Englisch geben Sie im Feld 70 (Remittance Information) an.

Bei Filetransfer im Format pain.001 benutzen Sie bitte:
Node <RgltryRptg>
<RgltryRptg>
<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
<Dtls>
<Ctry>JO</Ctry>
<Cd>XXXX</Cd>
</Dtls>
</RgltryRptg>

Der **Zahlungsgrund in Englisch** muss im Tag <RmtInf><Ustrd> angegeben werden.

Bei **Auftragserteilung im Credit Suisse Online Banking:** Fügen Sie den Code und den Zahlungsgrund in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Jordanien anzugeben.

Anmerkung: Es wurde bewusst auf eine Übersetzung der Erklärungen der offiziellen spezi- fischen Codes verzichtet. Bei Fragen oder Unklarheiten wenden Sie sich bitte an Ihre übliche Kontaktstelle bei der Credit Suisse.

Purpose	Code	Classification
Invoice Payment & Purchase	0101	Personal
Utility Bill Payment	0102	
Prepaid Cards Recharging	0103	
Standing Orders	0104	
Personal Donations	0105	
Family Assistance and Expenses	0106	
Individual Social Security Subscription	0107	
Associations Subscriptions	0108	
Saving and Funding Account	0109	
Heritance	0110	
End of Service indemnity	0111	

Purpose	Code	Classification
Public Sector Employees Salaries	0201	Salaries and Wages
Laborers Salaries	0202	
Private Sector Staff Salaries	0203	
Jordanian Diplomatic Staff Salaries	0204	
Foreign Diplomatic Salaries	0205	
Overseas Incoming Salaries	0206	
Civil/Military Retirement Salaries	0207	
Social Security Retirement Salaries	0208	
Establishment Social Security Subscription	0209	
Investment Revenues	0301	Investment Remittances
Brokerage Investment	0302	
Insurance	0303	
Subscriptions to international nonmonetary organizations	0304	
Local Investment	0305	
External Investment	0306	
Tender bond Guarantee	0307	
Air Freight	0401	Transportation and Tourism
Land Freight	0402	
Sea Freight	0403	
Travel and Tourism	0404	
Governmental Delegation Transfers	0501	Training and Delegation
Private Sector Delegation Transfers	0502	
Governmental Education	0503	
Private Sector Education	0504	
Public Sector Exportation	0601	Import and Export
Private Sector Exportation	0602	
Public Sector Importation	0603	
Private Sector Importation	0604	
Religious Communities Aid	0701	External Aid
International Communities Aid	0702	
Arab Communities Aid	0703	
UN Aid	0704	
Charity Communities Aid	0705	
Telecommunication Services	0801	Services
Financial Services	0802	
Information Technology Services	0803	
Consulting Services	0804	
Construction Services	0805	
Maintenance & Assembling Services	0806	
Marketing and Media Services	0807	
Mining Services	0808	
Medical & Health Services	0809	
Cultural, Educational & Entertainment Services	0810	
Rental Expenses	0811	
Real Estate	0812	
Taxes	0813	
Fees	0814	
Commissions	0815	
Franchise and License Fees	0816	
Cheque Collection	0817	
Membership Fees	0818	

Purpose	Code	Classification
Municipality Funds	0901	Funding
Government Funds	0902	
Private Sector Funds	0903	
External Incoming Funds	0904	
International Communities and Embassies Remittances	1001	Diplomacy
Permanent Diplomatic Missions	1002	
Temporary Diplomatic Missions	1003	
Jordanian Embassies Income	1004	
Long-Term Loans Installments/Public Sector	1101	Loans
Long-Term Loans interest Installments/Public Sector	1102	
Short-Term Loans Installments/Public Sector	1103	
Short-Term Loans interest Installments/Public Sector	1104	
Long-Term Loans Installments/Private Sector	1105	
Long-Term Loans interest Installments/Public Sector	1106	
Short-Term Loans Installments/Private Sector	1107	
Short-Term Loans interest Installments/Private Sector	1108	
Loans Installments Against Governmentalw Guarantee	1109	
Loans Interest Installments Against Governmental Guarantee	1110	
Credit Card Payment	1111	
Personal Loan Payment	1112	
Rerouting	1201	General
Scientific Research Support	1202	

Kanada

Zentralbank: Bank of Canada (www.bankofcanada.ca)

ISO-Code Währung: CA

Spezifische Vorgaben

Aufgrund regulatorischer Anpassungen müssen **seit 1. Juni 2021** sämtliche Zahlungen nach Kanada über **vollständige und exakte Adressdaten des Begünstigten** verfügen. Zahlungen, die diese Vorgaben nicht erfüllen, können zurückgewiesen werden, und/oder es können Verzögerungen und zusätzliche Kosten entstehen.

Kanadische Adressen müssen wie folgt strukturiert sein:
Street Number – Suite/Appartement Number, Street Name, City, Province-Code (two Alpha Characters), CA, Postal Code

Beispiel:
500-12 MAIN STREET
MONTREAL, QC, CA
H1N 3B7

Wichtig: Adressen, die «Postal Box», P.O. Box, oder «P.O.» enthalten, erfüllen diese regula- torischen Vorgaben nicht.

Kanadische Banken verlangen die Angabe der kanadischen Bankleitzahl in den Zahlungsaufträgen: Die kanadische Bankleitzahl besteht aus neun Ziffern, von denen die ersten vier die Bank und die übrigen fünf die Geschäftsstelle der Bank identifizieren. Die Bankleitzahl muss in die Felder «Zahlungsgrund» eingetragen werden und kann in die Kontonummer des Begünstigten eingebettet sein. Alle kanadischen Kontonummern von Begünstigten, die länger als acht Ziffern sind, beinhalten wahrscheinlich bereits die Kennung der Geschäftsstelle und/oder der Bank.

Die meisten kanadischen Banken veröffentlichen spezifische Überweisungsanweisungen auf ihren Websites oder stellen sie ihren Kundinnen und Kunden zur Verfügung. Diese Überweisungsanweisungen stellen die Anforderungen an die kanadische Bankleitzahl dar.

Bitte fragen Sie bei Ihren Begünstigten nach der aktuellen Kontoinformation.

Malaysia

Zentralbank: Central Bank of Malaysia (bnm.gov.my)

ISO-Code: MYR (Malaysischer Ringgit)

Spezifische Vorgaben Reporting/Restriktionen:
Der Zahlungsgrund-Code muss angegeben werden (Remittance Information).Zahlungen, die diese Anforderungen nicht erfüllen, können abgelehnt werden und/oder es kann zu Verzögerungen und zusätzlichen Kosten kommen.

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Erfassen Sie den Code im Feld 70 (Remittance Information).

Bitte geben Sie den Code in folgendem Format an: «POP» + Leerzeichen + 5-stelliger Zweckcode + Leerzeichen + Zweckbeschreibung

Beispiel:
Zahlungshintergrund: Warenproduktion: Feld 70:
POP 06000 Manufactured Goods

Bei **Dateiübertragungen im Format pain.001** verwenden Sie bitte das folgende Tag, um den Code anzugeben:
<RmtInf><Ustrd>POP 06000 Manufactured Goods </Ustrd></RmtInf>

Bei Auftragserteilung **im Online Banking der Credit Suisse** fügen Sie den Code in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Malaysia anzugeben:

Transaction Purpose Code	Transaction Purpose Code Description	POP Code & Description
00000	Food and live animals	POP 00000 Food and live animals
01000	Beverages and tobacco	POP 01000 Beverages and tobacco
02000	Crude materials, inedible, except fuels	POP 02000 Crude materials
03000	Minerals fuels, lubricants and related materials	POP 03000 Minerals fuels
04000	Animal and vegetable oils, fats and waxes	POP 04000 Oils fats and waxes
05000	Chemicals and related products, not classified elsewhere	POP 05000 Chemicals products
06000	Manufactured goods	POP 06000 Manufactured goods
07000	Machinery, non-customised packaged software and transport equipment	POP 07000 Transport equipment
07100	Power lines, pipelines and undersea communication cables	POP 07100 Communication cables
08000	Miscellaneous manufactured articles	POP 08000 Manufactured articles
09000	Commodities and miscellaneous transactions, not classified elsewhere	POP 09000 Commodities transactions
09100	Refunds relating to goods transactions	POP 09100 Refunds for goods
09700	Non-monetary gold	POP 09700 Non-monetary gold
10010	Manufacturing services on physical inputs that owned by others (goods for processing)	POP 10010 Manufacturing services
11110	Freight by air	POP 11110 Freight by air
11120	Freight by sea	POP 11120 Freight by sea
11130	Freight by other modes of transportation	POP 11130 Freight transportation
11210	Passenger fare by air	POP 11210 Passenger fare by air
11220	Passenger fare by sea	POP 11220 Passenger fare by sea
11230	Passenger fare by other modes of transportation	POP 11230 Fare for transportation
12110	Airport services	POP 12110 Airport services
12120	Port services	POP 12120 Port services
12130	Other terminal facilities	POP 12130 Other terminal facilities
12140	Postal and courier services	POP 12140 Postal/courier services
12210	Charter of aircraft (with crew)	POP 12210 Aircraft charter (crew)
12220	Charter of ships and vessels (with crew)	POP 12220 Ship charter (crew)
12230	Charter of other modes of transport (with crew)	POP 12230 Other transport (crew)
12310	Rentals/operating leasing of aircraft (without crew)	POP 12310 Aircraft Rental (no crew)
12320	Rentals/operating leasing of ships and vessels (without crew)	POP 12320 Ship rental (no crew)
12330	Rentals/operating leasing of other transport equipment (without crew)	POP 12330 Other transport (no crew)
12400	Fees for Salvage Operations	POP 12400 Salvage Operations Fees
12500	Maintenance and repair of aircraft, ships and other transport equipment	POP 12500 Transport equipment care
13110	Goods and services purchased by travellers	POP 13110 Purchases by travellers
13210	Goods and services purchased through business and official travel	POP 13210 Business travel purchases
13220	Goods and services purchased by short term workers	POP 13220 Purchases by temp workers
13300	Travel for pilgrimage and religious observances	POP 13300 Travel for pilgrimage
13400	Travel for medical treatment	POP 13400 Travel for medical care
13500	Education-related	POP 13500 Education-related
14110	Direct investment income	POP 14110 Direct investment income
14120	Portfolio investment income	POP 14120 Investment income
14140	Investment income attributable to Non-resident policyholders in insurance, pension and guarantees	POP 14140 Pension and guarantees
14210	Interest paid to/received from related Non-resident company	POP 14210 Related company interest
14220	Interest paid to/received from non-related Non-resident company	POP 14220 Interest
14230	Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs)	POP 14230 Interest on deposits
14240	Interest paid to/received from Non-residents on investment in bonds and notes	POP 14240 Bond interest
14250	Interest paid to/received from Non-residents on money market instruments	POP 14250 Money market interest
14310	Wages and salaries in cash	POP 14310 Cash wages and salaries
14320	Wages and salaries in kind/benefits attributable to employees	POP 14320 Benefits for employees
14330	Employer's social contributions	POP 14330 Employer contributions

Transaction Purpose Code	Transaction Purpose Code Description	POP Code & Description
14410	Taxes on products and productions	POP 14410 Products/productions tax
14420	Subsidies on products and productions	POP 14420 Product subsidities
14430	Rental on natural resources	POP 14430 Natural resources rental
15100	Malaysian government offices abroad and foreign offices in Malaysia	POP 15100 Foreign gov offices
15200	International organisations	POP 15200 Organisations abroad
15300	Trade missions	POP 15300 Trade missions
15400	Commission and other charges relating to loan obligations of the Malaysian Government	POP 15400 Malay gov loan charges
15500	BNM minting of coins and printing of notes	POP 15500 BNM minting/note printing
16100	Telecommunication services	POP 16100 Telecommunication service
16210	Construction and installation services in Malaysia	POP 16210 Malay construction
16220	Construction and installation services abroad	POP 16220 Construction abroad
16311	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc.	POP 16311 Insurance Premium
16312	Premiums paid/received on other general insurance/takaful	POP 16312 Other insurance premium
16313	Premium paid/received on life insurance/takaful	POP 16313 Life insurance premium
16314	Premiums paid/received on reinsurance/retakaful	POP 16314 Reinsurance premium
16315	Premium paid/received on insurance/takaful on goods	POP 16315 Goods insurance premium
16321	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.	POP 16321 Insurance Claims
16322	Claims settlements on other general insurance/takaful	POP 16322 Other insurance claims
16323	Claims settlements on life insurance/takaful	POP 16323 Life insurance claims
16324	Claims paid/received on reinsurance/retakaful	POP 16324 Reinsurance claims
16325	Claims paid/received on insurance/takaful on goods	POP 16325 Goods insurance claims
16332	Auxiliary Insurance Services	POP 16332 Auxiliary Insurance
16410	Explicitly-charged financial services	POP 16410 Financial service charges
16420	Explicit margins on buying and selling of financial instruments	POP 16420 Financial margins
16430	Explicitly-charged asset management services	POP 16430 Asset management services
16440	Financial intermediation service charges indirectly measured (FISIM)	POP 16440 Financial intermediation
16510	Computer services	POP 16510 Computer services
16520	Information services	POP 16520 Information services
16610	Charges associated with intellectual property rights	POP 16610 Intellectual property
16620	License fees to reproduce and distribute intellectual property	POP 16620 Fees intellectual propty
16711	Merchanting Trade in Malaysia	POP 16711 Merchant Trade Malaysia
16712	Merchanting Trade Abroad	POP 16712 Merchanting Trade Abroad
16720	Sharing of administrative expenses	POP 16720 Shared admin cost
16730	Research and development	POP 16730 Research and development
16740	Architectural, engineering, and other technical services	POP 16740 Technical services
16750	Agricultural, mining, and on-site processing	POP 16750 Agricultural/mining
16760	Advertising, market research and public opinion polling services	POP 16760 Advertising and research
16771	Legal services	POP 16771 Legal services
16772	Accounting services	POP 16772 Accounting services
16773	Management consulting services	POP 16773 Management consulting
16780	Rentals/operating leasing of dwellings, other buildings and machinery	POP 16780 Buildings/machine rentals
16791	Trade-related services	POP 16791 Trade-related services
16792	Waste treatment services	POP 16792 Waste treatment services
16793	Other Business Services	POP 16793 Other Business Services
16810	Audio-visual and artistic related services	POP 16810 Audio-visual services
16820	Health services	POP 16820 Health services
16830	Education services	POP 16830 Education services
16840	Heritage and recreational services	POP 16840 Recreational services
16850	Other personal services	POP 16850 Other personal services
16910	Refunds relating to services transactions	POP 16910 Services refunds

Transaction Purpose Code	Transaction Purpose Code Description	POP Code & Description
17010	Inter-company settlement for offsetting payables against receivables	POP 17010 Payable/receivable offset
17020	Transfer by a company to/from its own current account overseas	POP 17020 Company versea transfer
17070	Transfer by a resident (exclude bank) to/from current account overseas of another resident company	POP 17070 Resident abroad transfer
17080	Settlement between Remittance Services Providers (RSPs) with resident financial institutions	POP 17080 Settlement FI
21110	Grants, aid, donations and unclaimed monies	POP 21110 Grants, aid, donations
21120	Pension, gratuity	POP 21120 Pension, gratuity
21131	Taxes on income, wealth and other taxable assets (government sector)	POP 21131 Income tax (gov sector)
21132	Fines and penalties (government sector)	POP 21132 Fines (gov sector)
21133	Social contributions and benefits (government sector)	POP 21133 Benefits (gov sector)
21140	Compensation and pledging	POP 21140 Compensation and pledging
21210	Grants and gifts	POP 21210 Grants and gifts
21220	Workers' remittances	POP 21220 Workers' remittances
21230	Legacies, compensations and prizes	POP 21230 Legacies and prizes
21241	Taxes on income, wealth and other taxable assets (private sector)	POP 21241 Income tax (private)
21242	Fines and penalties (private sector)	POP 21242 Fines/penalties (private)
21245	Net premiums on non-life insurance and standardised guarantees	POP 21245 Insurance premiums
21246	Non-life insurance claims and calls under standardised guarantees	POP 21246 Non-life insurance claims
22130	Other capital transfers (government sector)	POP 22130 Other transfers (gov)
22220	Migrant transfer	POP 22220 Migrant transfer
22230	Other capital transfers (private sector)	POP 22230 Other transfers (private)
23000	Gross acquisition/disposal of non-produced, non-financial assets	POP 23000 Non-financial assets
31111	Extension/receipt (drawdown) of long-term term loan to/from Non-resident	POP 31111 Long-term term loan
31112	Repayment of principal to/by Non-resident on long-term term loan	POP 31112 Repayment long term loan
31113	Prepayment of principal to/by Non-resident on long-term term loan	POP 31113 Prepayment long term loan
31121	Extension/receipt (drawdown) of short-term term loan to/from Non-resident	POP 31121 Extension short term loan
31122	Repayment of principal to/by Non-resident on short-term term loan	POP 31122 Repayment short term loan
31123	Prepayment of principal to/by Non-resident on short-term term loan	POP 31123 Prepay short term loan
31311	Issuance	POP 31311 Issuance
31312	Redemption	POP 31312 Redemption
31411	Financial lease extension to/receipt from Non-residents	POP 31411 Financial lease extension
31412	Repayment of financial lease to/receipt from Non-residents	POP 31412 Financial lease repayment
31413	Prepayment of financial lease to/receipt from Non-residents	POP 31413 Financial lease prepay
31511	Credit facilities extension to/receipt from Non-resident	POP 31511 Credit facility extension
31512	Repayment of credit facilities to/by Non-resident	POP 31512 Credit facility repayment
31513	Prepayment of credit facilities to/by Non-resident	POP 31513 Credit facilities prepay
31911	Extension to/receipt of other long-term loan facilities from Non-resident	POP 31911 Other long loan extension
31912	Repayment of other long-term loan facilities to/by Non-resident	POP 31912 Other long loan repayment
31913	Prepayment of other long-term loan facilities to/by Non-resident	POP 31913 Other long loans prepay
31921	Extension to/receipt of other short-term loan facilities from Non-resident	POP 31921 Other short loan extended
31922	Repayment of other short-term loan facilities to/by Non-resident	POP 31922 Other short loan repay
31923	Prepayment of other short-term loan facilities to/by Non-resident	POP 31923 Other short loan prepay
33000	Employee stock options	POP 33000 Employee stock options
34000	Subscriptions/Contributions to/Reimbursement from International Organisations	POP 34000 International Institution
35130	Mergers and acquisitions	POP 35130 Mergers and acquisitions
35140	Equity investment other than mergers and acquisitions	POP 35140 Equity investment
35200	Liquidation of Investment	POP 35200 Liquidation of Investment
35300	Head Office Accounts in Branches	POP 35300 Head office account
35400	Capital Expenditure in Special Enterprises/Projects	POP 35400 Capital Expenditure
36110	Corporate stocks and shares issued by residents in domestic capital market	POP 36110 Domestic resident stocks
36120	Corporate stocks and shares issued by residents in international markets	POP 36120 International stock

Transaction Purpose Code	Transaction Purpose Code Description	POP Code & Description
36130	Corporate stocks and shares issued by Non-residents in international markets	POP 36130 International NR stock
36140	Corporate stocks and shares issued by Non-residents in domestic capital market	POP 36140 Domestic NR stock
36210	Bonds and notes issued by residents in domestic capital market	POP 36210 Domestic resident bonds
36220	Bonds and notes issued by residents in international markets	POP 36220 International bonds
36230	Bonds and notes issued by Non-residents in international markets	POP 36230 International NR bonds
36240	Bonds and notes issued by Non-residents in domestic capital market	POP 36240 Domestic nonresident bond
36310	Money market instruments issued by residents in domestic capital market	POP 36310 Dom money market
36320	Money market instruments issued by residents in international markets	POP 36320 Intl money market
36330	Money market instruments issued by Non-residents in international markets	POP 36330 Intl money market
36340	Money market instruments issued by Non-residents in domestic capital market	POP 36340 Nonresident money market
36410	Purchase/sale of Malaysian Government securities	POP 36410 Malaysian gov securities
36420	Purchase/sale of Foreign Government securities	POP 36420 Foreign gov securities
37100	Swaps	POP 37100 Swaps
37200	Forwards	POP 37200 Forwards
37300	Futures	POP 37300 Futures
37400	Options	POP 37400 Options
37900	Others derivatives	POP 37900 Others derivatives
39111	Purchase/sale of real estate in Malaysia (commercial)	POP 39111 Malay commerical property
39112	Purchase/sale of real estate in Malaysia (residential)	POP 39112 Malay residental property
39121	Purchase/sale of real estate abroad (commercial)	POP 39121 Commerical property
39122	Purchase/sale of real estate abroad (residential)	POP 39122 Residental property
39210	Placement/withdrawal of deposits of residents with/from financial institutions abroad	POP 39210 Abroad deposit withdrawal
39220	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan	POP 39220 Labuan deposit withdrawal

Pakistan

Zentralbank: State Bank of Pakistan (www.sbp.org.pk)

ISO-Code Landeswährung: PK

Spezifische Vorgaben
Aufgrund regulatorischer Anpassungen müssen sämtliche Zahlungen nach Pakistan über folgende Informationen verfügen **(vollständige und exakte Adressdaten des Senders und des Begünstigten):**

- Vollständiger Name des Begünstigten
- Vollständige Angabe der physischen Adresse des Begünstigten
- Bei Firmen muss eine gültige «Registration Number» angegeben werden.
- **Eindeutige Indentifikation des Begünstigten, wie zum Beispiel Passnummer, National Tax Number usw.**
- Komplette Kontoangaben des Begünstigten (IBAN, Kontoart)
- **Aussagekräftiger Zahlungsgrund in Englisch**
- Code des Landes

Zahlungen, die diese Vorgaben nicht erfüllen, können zurückgewiesen werden, und/oder es können Verzögerungen und zusätzliche Kosten entstehen.

Philippinen

Zentralbank: Bangko Sentral ng Pilipinas (www.bsp.gov.ph)

ISO-Code: PH

Spezifische Vorgaben Reporting/Restriktionen:

- **Zahlungsgrund in Englisch ist zwingend** erforderlich
- **Zahlungsgrund-Code** muss mitgeliefert werden

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Erfassen Sie den Code im Feld 77B (Regulatory Reporting). Bitte geben Sie den Code in folgendem Format an: 77B:XXXXXXXXXX, wobei XXXXXXXXXX für den jeweiligen Code steht. Den Zahlungsgrund in Englisch geben Sie im Feld 70 (Remittance Information) an.

Bei **Filetransfer im Format pain.001** benutzen Sie für den Code bitte:
<RgltryRptg>
<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
<Dtls>
<Ctry>PH</Ctry>
<Cd>XXXXXXXXXX</Cd>
</Dtls>
</RgltryRptg>

Der Zahlungsgrund in Englisch muss im Tag <RmtInf><Ustrd> angegeben werden.

Bei **Auftragserteilung im Credit Suisse Online Banking:** Fügen Sie den Code XXXXXXXXXX und den Zahlungsgrund in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Bahrain anzugeben.

Anmerkung: Es wurde bewusst auf eine Übersetzung der Erklärungen der spezifischen Codes verzichtet. Bei Fragen oder Unklarheiten wenden Sie sich bitte an Ihre übliche Kontaktstelle bei der Credit Suisse.

Services

Particulars	**Transaction Code**
I. Receipts from services provided to nonresidents	0510000000
Manufacturing Services on Physical Inputs Owned by Others	0510100001
Maintenance and Repair services	0510200000
Receipts from nonresidents for maintenance and repair of goods	0510200001
Receipts from nonresidents for maintenance and repair on ships, aircrafts and other transport equipment	0510200002
Transport Services	0510300000
Sea Transport	0510301000
Receipts of local sea carriers for international transport of nonresident passengers	0510301001
Receipts of local sea carriers from nonresidents for freight on merchandise exports/imports	0510301002
Receipts from nonresidents for other supporting and auxiliary transport services incurred in ports.	0510301003
Air Transport	0510302000
Receipts of local airline companies for international transport of nonresident passengers	0510302001
Receipts of local airline company from nonresidents for freight on merchandise exports/ imports	0510302002
Receipts form nonresidents for other supporting and auxiliary services in airport and terminal facilities	0510302003
Postal and Courier Services	0510303000
Travel	0510400000
Business Travel	0510401000
Personal Travel	0510402000
Health-related	0510402001
Education-related	0510402002
Proceeds of nonresident's use of credit and debit cards in the Philippines	0510402003
Receipts from nonresidents traveling for holidays, recreational and cultural activities, visits to friends and relations and pilgrimages in the Philippines	0510402004
Fares for cruises received by resident operator from nonresident passenger	0510402005
Over-the-counter conversion of foreign currencies to pesos by nonresident tourists and Filipino migrants.	0510402006
Over-the-counter conversion for pesos unused foreign currencies by resident tourists	0510402007
Construction	0510500000
Receipts from nonresidents for construction services abroad	0510500001
Receipts from nonresidents for construction services in the Philippines	0510500002
Insurance and Pension Services	0510600000
Premium received by resident insurances companies for providing life insurance and annuities, and nonlife insurance to nonresidents	0510600001
Premium received by resident insurance companies from nonresident insurance companies for reinsurance services	0510600002
Receipts by resident agents, consultants, brokers, etc. for auxiliary insurance services from nonresident insurance companies	0510600003
Contributions and fees received by resident providers of pension and standardized guarantee schemes from nonresidents	0510600004
Financial Services	0510700000
Charges for the use of Intellectual property n.i.e.	0510800000
Fees, commissions or royalties received by residents for the use of proprietary rights	0510800001
Fees and charges received by residents for licenses to reproduce or distribute (or both) intellectual property embodied in produced originals or prototypes	0510800002

Services

Particulars	Transaction Code
Telecommunication services	0510900000
Computer services	0511000000
Receipts of resident BPO -Software development companies from nonresidents	0511000001
Receipts from other nonresidents for hardware- and software-related services and data-processing services.	0511000002
Information services	0511100000
Receipts from nonresidents for news agency services	0511100001
Receipts from nonresidents for database services, including web search portals	0511100002
Receipts from nonresidents for direct non-bulk subscriptions to newspapers and periodicals	0511100003
Research and development services	0511200000
Professional and management consulting services	0511300000
Receipts from nonresidents for legal services, accounting, auditing, bookkeeping and tax consulting services	0511300001
Receipts from nonresidents for business and management consulting and public relations services	0511300002
Receipts from nonresidents for advertising, market research and public opinion polling services	0511300003
Receipts of resident BPO - Animation companies from nonresidents	0511300004
Receipts of resident BPO companies providing transcription services to nonresident companies	0511300005
Receipts of resident BPO - Contact Center companies from nonresidents	0511300006
Receipts of resident BPO companies providing backroom operations, shared financial and accounting services, outsourcing for research and public opinion polling, etc. services	0511300007
Receipts from nonresidents for other professional and management consulting services not provided by BPOs	0511300008
Technical, trade-related, and other business services	0511400000
Receipts from nonresidents for architectural, engineering, and other technical services	0511400001
Receipts from nonresidents for waste treatment and depollution, agricultural, and mining services	0511400002
Receipts from nonresidents for operating leasing services	0511400003
Receipts from nonresidents for trade related services	0511400004
Receipts from nonresidents for other business services	0511400005
Audiovisual and related services	0511500000
Receipts for services related to the production of motion pictures, radio and television programs and musical recordings	0511500001
Receipts for downloaded mass-produced recordings and manuscripts	0511500002
Receipts for access to encrypted television channels	0511500003
Talent fees of local entertainers involved with theatrical and musical productions, sporting events, circuses, and other similar events	0511500004
Other personal, cultural, and recreational services	0511600000
Receipts from nonresidents for health services provided by resident hospitals, doctors, nurses, and paramedical and similar personnel, as well as laboratory and similar services, whether rendered remotely or on-site.	0511600001
Receipts from nonresident for education services such as correspondence courses and education via television or the Internet, as well as by teachers and so forth who supply services directly in host economies	0511600002
Receipts from nonresidents for heritage, recreational and other personal services	0511600003
Government goods and services n.i.e.	0511700000
Receipts from nonresidents fees for visas and other services provided by Philippine Embassy and consulates and other government agencies	0511700001
Receipts from foreign embassies, consulates, military units, International Organizations and other official entities for the purchase of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises in the Philippines.	0511700002
Receipts from goods and services acquired from the Philippines by diplomats, consular staff, and military personnel located abroad and their dependents.	0511700003
II. Payments for services received from nonresidents	0520000000
Manufacturing Services on Physical Inputs Owned by Others	0520100001
Maintenance and Repair services	0520200000
Payments to nonresidents for maintenance and repair of goods	0520200001
Payments to nonresidents for maintenance and repair on ships, aircrafts and other transport equipment	0520200002
Transport Services	0520300000
Sea Transport	0520301000
Payment to nonresident sea carriers by resident passenger	0520301001
Payments to nonresident sea carriers for freight on merchandise imports/exports	0520301002
Payment to nonresidents for other supporting and auxiliary services in sea ports and other sea terminal facilities	0520301003
Air Transport	0520302000

Services

Particulars	Transaction Code
Payments to nonresident airline companies by resident passengers	0520302001
Payments to nonresident airline companies for freight on merchandise exports or imports	0520302002
Payments ton nonresidents for other supporting and auxiliary services in airport and terminal facilities	0520302003
Postal and Courier Services	0520303000
Travel	0520400000
Business Travel	0520401000
Personal Travel	0520402000
Health-related	0520402001
Education-related	0520402002
Payment for resident's use of credit and debit cards abroad	0520402003
Payments of residents traveling for Holidays, recreational and cultural activities, visits to friends and relations and pilgrimages abroad	0520402004
Fares for cruises paid by resident passengers to nonresident operator	0520402005
Over-the-counter purchase of foreign currencies by residents for foreign travel purposes	0520402006
Over-the-counter reconversion of unused pesos to foreign currencies from nonresident tourists and balikbayans	0520402007
Construction	0520500000
Payments to nonresidents for construction services abroad.	0520500001
Payments to nonresidents for construction services in the Philippines	0520500002
Insurance and Pension services	0520600000
Premiums paid by resident insurances companies for providing life insurance and annuities, and nonlife insurance to nonresidents (includes freight insurance)	0520600001
Payments by resident insurance companies to nonresident insurance companies for reinsurance services	0520600002
Payments to nonresident agents, consultants, brokers, etc. for auxiliary insurance services	0520600003
Contributions and fees paid to nonresident providers of pension and standardized guarantee schemes	0520600004
Financial Services	0520700000
Charges for the use of Intellectual property n.i.e.	0520800000
Fees, commissions or royalties paid to nonresidents for the use of proprietary rights	0520800001
Fees and charges paid to nonresidents for licenses to reproduce or distribute (or both) intellectual property embodied in produced originals or prototypes	0520800002
Telecommunication services	0520900000
Computer services	0521000000
Payments to nonresident BPO -Software development companies	0521000001
Payments to other nonresidents for hardware- and software-related services and data-processing services.	0521000002
Information services	0521100000
Payments to nonresidents for news agency services	0521100001
Payments to nonresidents database services, including web search portals	0521100002
Payments to nonresidents for direct non-bulk subscriptions to newspapers and periodicals	0521100003
Research and development services	0521200000
Professional and management consulting services	0521300000
Payments to nonresidents for legal services, accounting, auditing, bookkeeping and tax consulting services	0521300001
Payment to nonresidents for business and management consulting and public relations services	0521300002
Payments to nonresidents for advertising, market research and public opinion polling services	0521300003
Payments to nonresident BPO - Animation companies	0521300004
Payments to nonresident BPO companies providing transcription companies	0521300005
Payments to nonresident BPO - Contact Center companies	0521300006
Payments to nonresident BPO companies providing backroom operations, shared financial and accounting services, outsourcing for research and public opinion polling, etc. services	0521300007
Payments to nonresidents for other professional and management consulting services not provided by BPOs	0521300008
Technical, trade-related, and other business services	0521400000
Payments to nonresidents for architectural, engineering, and other technical services	0521400001
Payments to nonresidents for waste treatment and depollution, agricultural, and mining services	0521400002
Payments to nonresidents for operating leasing services	0521400003
Payments to nonresidents for trade related services	0521400004
Payments to nonresidents for other business services	0521400005

Services

Particulars	Transaction Code
Audiovisual and related services	0521500000
Payments for services related to the production of motion pictures, radio and television programs and musical recordings	0521500001
Payments for downloaded mass-produced recordings and manuscripts	0521500002
Payments for access to encrypted television channels	0521500003
Payment for talent fees of foreign entertainers involved with theatrical and musical productions, sporting events, circuses, and other similar events	0521500004
Other personal, cultural, and recreational services	0521600000
Payments to nonresidents for health services provided by nonresident hospitals, doctors, nurses, and paramedical and similar personnel, as well as laboratory and similar services, whether rendered remotely or on-site.	0521600001
Payments to nonresidents for education services such as correspondence courses and education via television or the Internet, as well as by teachers and so forth who supply services directly in host economies	0521600002
Payments to nonresidents for heritage, cultural and recreational services	0521600003
Government Goods and Services, n.i.e.	0521700000
Payments by residents for visas and other services provided by foreign embassy and consulates and other government agencies	0521700001
Payments to nonresidents for purchase of goods and services, such as office supplies, vehicles, repairs, electricity, and rental of premises, of Philippine embassy, consulates, military units, and other official entities abroad	0521700002
Payments for goods and services acquired abroad from the Philippines by Philippine diplomats, consular staff, and military personnel located abroad and their dependents.	0521700003

Investment and other primary income

I. Receipts of investment and other primary income from nonresidents	0710000000
Income Received from Residents' Direct Investment Abroad	0710100000
Dividends and withdrawals from income of quasi-corporations received by a resident direct investor from its nonresident direct investment enterprise (investee) abroad	0710100001
Dividends and withdrawals from income of quasi-corporations received by a resident direct investment enterprise from its nonresident direct investor abroad (reverse investment)	0710100002
Dividends and withdrawals from income of quasi-corporations received by a resident fellow enterprise from its investment in nonresident fellow enterprise abroad	0710100003
Dividends received by a resident owners of investment fund shares (or units) issued by a nonresident	0710100004
Interest received by a resident direct investor from loans granted to nonresident direct investment enterprises (investee) abroad	0710100006
Interest received by a resident direct investment enterprises (investee) from loans granted to nonresident direct investor abroad	0710100007
Interest received by a fellow enterprise from loans granted to nonresident fellow enterprise abroad	0710100008
Gain realized on revaluation adjustments of direct investments	0710100009
Income Received from Residents' Portfolio Investment Abroad	0710200000
Dividends received by a resident investor from equity securities issued by a nonresident	0710200001
Dividends received by a resident investor from investment fund shares/units issued by a nonresident	0710200002
Interest income received by a resident investor from long-term debt securities issued by a nonresident	0710200003
Interest income received by a resident investor from short-term debt securities issued by a nonresident	0710200004
Gain realized on revaluation adjustments of portfolio investments	0710200009
Income Received from Residents' Other Investments Abroad	0710300000
Resident's withdrawals from income of quasi-corporations	0710300001
Resident's receipts of Investment income attributable to policyholders in insurance, standardized guarantees, and pension funds from nonresidents	0710300002
Interest income received by a resident on deposits/placements held abroad	0710300003
Interest Income received by a resident on loans and receivables granted to nonresidents	0710300004
Gain realized on revaluation adjustments of other investments	0710300009
Receipts from other primary income	0710400000
Rental on land areas and other natural resources received by a resident from nonresidents	0710400001
Taxes on products and production collected by Philippine government from nonresidents	0710400002
II. Payments of investment and other primary income to nonresidents	0720000000
Income Payment to nonresident's Direct Investment in the Philippines	0720100000
Dividends and withdrawals from income of quasi-corporations paid to nonresident direct investor by its resident direct investment enterprise (investee) located in the Philippines	0720100001
Dividends and withdrawals from income of quasi-corporations paid to nonresident direct investment enterprise (investee) by its resident direct investor (reverse investment)	0720100002
Dividend payment to nonresident fellow enterprise from its investment in resident fellow enterprise	0720100003

Services

Particulars	Transaction Code
Dividend payment to nonresident owner of investment fund shares/units issued by a resident	0720100004
Interest payment by a resident direct investor on loans granted by nonresident direct investment enterprises (investee) abroad	0720100006
Interest payment by a resident direct investment enterprises (investee) on loans granted by nonresident direct investment investor	0720100007
Interest payment by a resident fellow enterprise on loans granted by a nonresident fellow enterprise	0720100008
Loss incurred on revaluation adjustments of direct investments	0720100009
Income Payment on Portfolio Investments in the Philippines	0720200000
Dividends paid by a resident investee for equity securities issued to a nonresident	0720200001
Dividends paid by a resident investee for investment fund shares/units issued to a nonresident	0720200002
Interest income payment by a resident for long-term debt securities issued to a nonresident	0720200003
Interest income payment by a resident for short-term debt securities issued to a nonresident	0720200004
Loss incurred on revaluation adjustments of portfolio investments	0720200009
Income Payments for Other Investments in the Philippines	0720300000
Nonresident's withdrawals from income of quasi-corporations in the Philippines	0720300001
Resident's payment of investment income attributable to policyholders in insurance, standardized guarantees, and pension funds to nonresidents	0720300002
Interest income payment by a resident on deposits/placements held in the Philippines by a nonresident	0720300003
Interest Income payment by a resident on loans and receivables granted by a nonresident	0720300004
Loss incurred on revaluation adjustments on other investments	0720300009
Payments for Other Primary Income	0720400000
Rental on land areas and other natural resources paid by a resident to nonresidents	0720400001
Taxes on products and production paid by a resident to foreign government	0720400002
Secondary income and capital account	
I. Receipts of secondary income and capital from nonresidents	0810000000
A. Current Transfer	0810100000
Receipts of General Government	0810101000
Taxes on income, wealth, and other taxes including fines, penalties, fees, legal claims/settlements	0810101001
Social Contributions (SSS & PAG-IBIG contributions) remitted by nonresident Filipinos (migrants)	0810101002
Donations/aids for technical assistance from foreign governments and international organizations, to finance current expenditures , including emergency aid after natural disasters	0810101003
Donations from nonresident non-profit Institutions serving households (NPISHs), entities and individuals as emergency aid after natural disasters	0810101004
Receipt of returned/unclaimed SSS & GSIS pension benefits paid to nonresident Filipinos (migrants)	0810101007
Miscellaneous current transfers received by Philippine government	0810101008
Receipts of Financial corporations, nonfinancial corporations, households, and NPISHs	0810102000
Gifts and donations received by resident individuals from nonresidents (not OF migrant workers)	0810102001
Social contributions to resident private pension schemes paid by nonresident individuals or institutions	0810102002
Pensions received from US Veterans Affairs	0810102003
Other social security and pension benefits received by resident households from nonresidents under social security and pension schemes	0810102004
Nonlife insurance premiums to cover fire, floods, crashes, collisions, sinkings, theft, violence, accidents sickness, etc. from nonresidents	0810102005
Nonlife insurance claims and calls under standardized guarantees received by resident individuals or insurance companies	0810102006
Gifts and donations from international organizations and other government institutions	0810102007
Scholarships for education received by residents studying in the Philippines from foreign scholarship foundations, education institutions, etc.	0810102008
Membership dues, subscriptions, donations, etc., received by resident NPISHs from nonresidents institutional units	0810102009
Receipt of returned unclaimed private social (pension) benefits paid to nonresidents	0810101011
B. Capital Account	0810200000
Receipts of General Government	0810201000
Investment grants by foreign governments and international organizations for local government to finance all or part of the costs of their acquiring fixed assets (include also technical assistance e.g., consulting related to the investment project).	0810201001
Receipts from sale or long-term (financial) lease of land to international organizations and foreign governments for purposes of extending their enclaves, diplomatic missions, or military bases	0810201002

Services

Particulars	Transaction Code
Capital taxes received by local government on the values of the assets or net worth of institutional units, or on the values of assets transferred between institutional units as a result of legacies, gifts, or other capital transfers	0810201003
Major compensation receipts for extensive damages (e.g., oil spillages, mining damages)	0810201004
Receipts of Financial corporations, nonfinancial corporations, households, and NPISHs	0810202000
Receipts from sale of intangible assets covering contracts, leases, and licenses, e.g.., time-share arrangement that involves a transferable right to use, permissions to use natural resources that are not recorded as outright ownership of those resources	0810202001
Exceptionally large donations, gifts to non profit institutions to finance gross fixed capital formation, such as gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories.	0810202002
Penalties received for non compliance in trade agreement	0810202003
Receipts from sale of marketing assets e.g. brand names, mastheads, trademarks, logos and internet names	0810202005
Capital transfer from non resident individual to resident individual	0810202006
II. Payments of secondary income and capital to nonresidents	0820000000
A. Current Transfer	0820100000
Payments by General Government	0820101000
Donations/aids for technical assistance to foreign governments to finance current expenditures, including emergency aid after natural disasters	0820101003
Donations to nonresident non-profit institutions serving households (NPISHs), entities and individuals as emergency aid after natural disasters	0820101004
Scholarships for education paid to foreign students studying abroad	0820101005
Contributions (membership fees) payable to international organizations	0820101006
SSS and GSIS social (pension), and Pag-ibig Fund provident benefits paid to nonresident Filipinos (migrants)	0820101007
Miscellaneous current transfers paid by Philippine government	0820101008
Payments by Financial corporations, nonfinancial corporations, households, and NPISHs	0820102000
Gifts and donations given by resident individuals to nonresidents individuals (not OF migrant workers)	0820102001
Social contributions to nonresident pension schemes paid by resident individuals or institutions	0820102002
Returned US Veterans Affairs pension benefits	0820102003
Social security and pension benefits paid to nonresident households from residents under social security and pension schemes	0820102004
Nonlife insurance premiums to cover fire, floods, crashes, collisions, sinkings, theft, violence, accidents sickness, etc. to nonresident insurance companies	0820102005
Nonlife insurance claims and calls under standardized guarantees paid by resident individuals or insurance companies	0820102006
Gifts and donations remitted to international organizations and foreign government institutions	0820102007
Scholarships for education paid by residents to nonresidents studying abroad	0820102008
Membership dues, subscriptions, donations, etc., paid by resident NPISHs to nonresidents institutional units	0820102009
Taxes on incomes, capital gains, and financial transactions	0820102010
Return of unclaimed private social (pension) benefits to nonresidents	0820102011
B. Capital Account	0820200000
Payments by General Government	0820201000
Investment grants to foreign government and international organization to finance all or part of the costs of their acquiring fixed assets (include also technical assistance e.g., consulting related to the investment project).	0820201001
Payments to foreign governments for purchase or long-term financial lease of land purposes of extending diplomatic missions	0820201002
Payments to foreign governments for major compensation for extensive damages (e.g. oil spillages, mining damages)	0820201004
Payments by Financial corporations, nonfinancial corporations, households, and NPISHs to nonresidents	0820202000
Payments to nonresidents for purchase of intangible assets covering contracts, leases, and licenses, e.g.., time-share arrangement that involves a transferable right to use, permissions to use natural resources that are not recorded as outright ownership of those resources	0820202001
Exceptionally large donations, gifts to nonresident non profit institutions to finance gross fixed capital formation, such as gifts to universities to cover the costs of building new residential colleges, libraries, and laboratories	0820202002
Payments of penalties to nonresidents for non compliance of trade agreements	0820202003
Capital taxes paid to foreign government on the values of the assets or net worth of institutional units, or on the values of assets transferred between institutional units as a result of legacies, gifts, or other capital transfers	0820202004
Payments to nonresidents for purchase of marketing assets, e.g., brand names, mastheads, trademarks, logos, and internet domain names	0820202005
Capital transfer from resident individual to non resident individual	0820202006

Südafrika

Zentralbank: South African Reserve Bank (www.resbank.co.za/en)

ISO-Code: ZAR

Spezifische Vorgaben Reporting/Restriktionen:
Der Zahlungsgrund-Code muss angegeben werden (Remittance Information).

Zahlungen, die diese Anforderungen nicht erfüllen, können abgelehnt werden und/oder es kann zu Verzögerungen und zusätzlichen Kosten kommen.

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Erfassen Sie den Code im Feld 70 (Remittance Information).

Bitte geben Sie den Code in folgendem Format an: «BOP Code» + Leerzeichen + 3- oder 5-stelliger Zweckcode

Beispiel:
BOP Code 12345

Bei **Dateiübertragungen im Format pain.001** verwenden Sie bitte das folgende Tag, um den Code anzugeben:

<RmtInf><Ustrd>BOP Code 12345</Ustrd></RmtInf>

Bei **Auftragserteilung im Online Banking der Credit Suisse** fügen Sie den Code in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Eine aktuelle Liste der POP-Codes kann angefordert werden.

Thailand

Zentralbank: Bank of Thailand (royalthaimint.net)

ISO-Code Währung: BHT (Thai Baht)

Spezifische Vorgaben Reporting/Restriktionen:
Zahlungsgrund-Code muss mitgeliefert werden (Regulatory Reporting).

Zahlungen, die diese Vorgaben nicht erfüllen, können zurückgewiesen werden, und/oder es können Verzögerungen und zusätzliche Kosten entstehen.

Formatvorgaben

Bei **Auftragserteilung mittels MT101 erfassen** Sie den Code im Feld 77B (Regulatory Reporting).
Bitte geben Sie den Code in folgendem Format an: 77B:/BENEFRES/TH//XXXXX/, wobei XXXXXX für den jeweiligen Code steht.

Beispiel:
Zahlungshintergrund: Traveling expenses – Tourists: 77B:/BENEFRES/TH//318012/

Bei **Filetransfer im Format pain.001** benutzen Sie bitte:
Node <RgltryRptg>
<RgltryRptg>
<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
<Dtls>
<Ctry>TH</Ctry>
<Cd>XXXXXX</Cd>
</Dtls>
</RgltryRptg>

Bei **Auftragserteilung im Online Banking** fügen Sie den Code in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und bei Zahlungen nach Thailand anzugeben:

Purpose	Code	Classification
Freight charges	318004	Fees/Costs/ expenses related to transport of goods
Goods insurance and reinsurance premiums for goods	318005	
Goods insurance claims	318006	
Other service charges relating to international freight	318007	
Fares	318009	Fees/costs related to other types of transport other than the transport of goods
Other service charges for international transportation and other transportation fees	318010	
Traveling expenses – Tourists	318012	Traveling expenses
Traveling expenses – Students	318013	
Overseas traveling expenses – Others	318014	
Medical expenses	318015	
Remaining traveling expenses sold/repurchased by travelers	318016	
Expenses from the use of debit/credit cards	318017	
Service fees of government entities	318018	Transactions of non-banks
Telecommunication fees	318023	Other service fees of private entities
Construction contract fees	318024	
Royalty fees, trademark/patent fees, and Copyright fees	318025	
Insurance and reinsurance premiums not relating to goods	318026	
Insurance claims not relating to goods	318027	
Consultation fees+A4	318028	
Financial service fees and commissions	318029	
Other fees and commissions	318030	
News and information service fees	318031	
Representative office expenses	318032	
Advertisement fees	318033	
Asset rental fees	318034	
Expenses relating to movies, television, and shows	318035	
Other fees (please indicate details)	318036	
Manufacturing or processing fees	318037	
Income repatriated by workers	318040	Revenue

Purpose	Code	Classification
Returns from investment and lending of private entities – Profits	318042	Returns from investments and lending private entities abroad
Returns from investment and lending of private entities – Dividends	318043	
Returns from investment and lending of private entities – Interest on loans	318044	
Returns from investment and lending of private entities – Other interest	318045	
Returns from investment and lending of public entities abroad	318046	
Private grants	318052	Transfers and inducements
Government grants	318053	
Remittance of money owned by Thai persons with permanent residence abroad	318057	Transfers from private entities
Remittance of inheritance to inheritors with permanent residence abroad	318058	
Remittance of money to families or relatives with permanent residence abroad	318059	
Foreign direct investments	318062	Investments in related companies/subsidiaries
Real estate investments from abroad	318068	
Foreign portfolio investments	318076	Investment securities
Foreign loans	318083	Borrowings
Foreign debt instruments	318086	
Thai resident lending abroad – Thai loans	318090	Loans
Thai resident lending abroad – Thai debt instruments	318093	
Advances from abroad	318113	Other funds
Advance payments for services from abroad	318116	
Unsettled loan payments transferred back	318122	
Advances abroad	318125	Other funds abroad
Advance payments for services abroad	318128	
Others (please indicate details)	318131	
Gains and losses from derivative transactions	318212	
Payments for exported and imported goods	318231	Payments for goods
Discounts, deposits, excess payments, and other payments for goods	318232	
Payments for gold	318233	
Depositing or withdrawing baht banknotes for import into or export out of the country	318228	Thai baht banknotes
Value of foreign currencies brought into the country for sale	318151	
For closure of account	318153	
For transfer to accounts abroad	318154	
To deposit in non-resident's domestic foreign currency account (FCD)	318155	
For investment abroad	318197	
For lending/borrowing abroad	318198	
Funds transfer of Thai baht to other non-resident baht account in a spot transaction	318158	Funds transfer of Thai baht to other non-resident baht account
Funds transfer of Thai baht to other non-resident baht account in an outright forward transaction	318159	
Funds transfer of Thai baht to other non-resident baht account in a swap transaction	318160	
Funds transfer of Thai baht to other non-resident baht account in another derivative transaction	318161	
Funds transfer of Thai baht to other non-resident baht account for purchase of equity securities	318162	
Funds transfer of Thai baht to other non-resident baht account for purchase of debt securities	318163	
Funds transfer of Thai baht to other non-resident baht account in another transaction	318164	

Tunesien

Zentralbank: Central Bank of Tunisia (www.bct.gov.tn)

ISO-Code: TND

Spezifische Vorgaben Reporting/Restriktionen:
Der Zahlungsgrund-Code muss angegeben werden (Remittance Information). Zahlungen, die diese Anforderungen nicht erfüllen, können abgelehnt werden und/oder es kann zu Verzögerungen und zusätzlichen Kosten kommen.

Formatvorgaben

Bei Auftragserteilung mittels MT101: Erfassen Sie den Code im Feld 70 (Remittance Information).

Bitte geben Sie den Code in folgendem Format an: «/REF/» + 4-stelliger Zweckcode + «/» + 1 alphabetisches Zeichen, das den Tätigkeitssektor des Unternehmens darstellt

Beispiel:
/REF/1234/A

Bei **Dateiübertragungen im Format pain.001** verwenden Sie bitte das folgende Tag, um den Code anzugeben:
<RmtInf><Ustrd>/REF/1234/A</Ustrd></RmtInf>

Bei Auftragserteilung **im Online Banking der Credit Suisse** fügen Sie den Code in das Feld «Verwendungszweck» ein.

Zahlungsgrund-Codes

Folgende Zeichen und Codes sind erlaubt und bei Zahlungen nach Tunesien anzugeben:

Purpose	Code
ACHATS DE DEVISES PAR LES IAT	ADVB
ACHAT FERME DE TITRES	AFT
DEVERSEMENT CREDIT BVMT	DCBVM
DEVERSEMENT CREDIT CDC	DCCDC
DEVERSEMENT CREDIT SIBTE	DCSIB
DEVERSEMENT CREDIT SMT	DCSMT
DEVERSEMENT DEBIT BVMT	DDBVM
DEVERSEMENT DEBIT CDC	DDCDC
DEVERSEMENT DEBIT SIBTEL	DDSIB
DEVERSEMENT DEBIT SMT	DDSMT
DEFICIT DE CAISSE	DEFES
REGLEMENT BRUT DES OPERATIONS TUNISIE CLEARING	DVTCB
REGLEMENT NET DES OPERATIONS TUNISIE CLEARING	DVTCN
EXEDENT DE CAISSE	EXEES
FACTURATION SGMT	FVGM
INJECTION DE LIQUIDITES	ILMM
INJECTION DE LIQUIDITES ENV	ILMM2
MAIN LEVEE SUR SAISIE ARRET	MLSAB
NIVELLEMENT CREDIT COMPENSATION	NCCMP

Purpose	Code
NIVELLEMENT CREDIT LIAISON	NCLIA
NIVELLEMENT DEBIT COMPENSATION	NDCMP
NIVELLEMENT DEBIT LIAISON	NDLIA
ORDRE DE RESTITUTION BCT A PARTICIPANTS	ORCB6
OPERATIONS SUR TITRES REGLEES EN NET	OSTN
AUTRES PRELEVEMENTS	PAUT6
PRELEVT DES ECHEANCES DUES SUR CREDITS RETROCEDES EN DT	PBECR
PENSION INTRAJOURNALIERE TUNISIE CLEARING	PLI
PONCTION DE LIQUIDITES	PLMM
RESERVATION ESPECES	RESES
RETRAIT ESPECES	RETES
REMBOURSEMENT DES INJECTIONS DE LIQUIDITES (PRINCIPAL ET INTERETS)	RILMM
REMBOURSEMENT DES INJECTIONS DE LIQUIDITES (PRINCIPAL ET INTERETS) ENV	RILMM2
REMBOURSEMENT PENSION INTRAJOURNALIERE TUNISIE CLEARING	RPLI
REMBOURSEMENT DES PONCTIONS DE LIQUIDITES (PRINCIPAL ET INTERETS)	RPLMM
RETOUR RESERVATION ESPECES	RTRES
RESERVATION TUNISIE CLEARING	RVTC
SAISIE ARRET	SAB
TRANSFERT DE LIQUIDITES DU CPTE ORDINAIRE AU CPTE DE REGLEMENT	TLOR
TRANSFERT DE LIQUIDITES DU CPTE DE REGLEMENT AU CPTE ORDINAIRE	TLRO
VIREMENT INTERBANCAIRE	VBB
VIREMENT PARTICIPANT FV. CLIENT DE L'ONP	VBCP
VIREMENT PARTICIPANT FV. ONP	VBO
VIREMENT PARTICIPANT FV. PARTICULIER BANQUE PARTICIPANTE	VBP
VIREMENT PARTICIPANT FV. SERVICES CENTRAUX DE LA BCT	VBSC
VIREMENT PARTICIPANT FV. TITULAIRE DE COMPTE A LA BCT	VBTC
VIREMENT PARTICIPANT FV. TITULAIRE DE COMPTE A LA BCT (UMA)	VBUMA
VIREMENT ORDRE CLIENT ONP FV BANQUE PARTICIPANTE	VCPB
VIREMENT ORDRE CLIENT ONP FV PARTICULIERS OU SERVICES CENTRAUX BP	VCPP
VENTES DE DEVISES PAR LES IAT	VDVB
VERSEMENT ESPECES	VERES
VIREMENT ORDRE ONP FV BANQUE PARTICIPANTE	VOB
VIREMENT D ORIGINE EXTERIEURE FV PARTICULIER OU SERVICE CENTRAL BP	VOEP
VIRT ORGANISME PUBLIC PRETEXTERIEUR JICA	VOPPE
VIREMENT PARTICIPANT FV.FONDS DE PEREQUATION DE CHANGE	VPFPC
VIREMENT DES SERVICES CENTRAUX BCT FV. BANQUES PARTICIPANTES	VSCB
VIREMENT DES SERVICES CENTRAUX BCT FV. PARTICULIERS OU SERVICES CENTRAUX BP	VSCP
UTIL EN TND FONDS CPTES SPECIAUX DEVISES PRETS EXTS GT FAV BQUES	VTCB3
VIRT O/TITULAIRE DE CPTE A LA BCT FV BANQUE PARTICIPANTE (SCE DES POSITIONS)	VTCB4
ENCAIST RECIPISSE TRT FAVEUR BANQUE (SCE DU PORTEFEUILLE)	VTCB7
VIRT O/TITULAIRE DE COMPTE A LA BCT FV CLIENTELE INSTITUTIONNELLE BP	VTCCI
VIRT O/TITULAIRE DE COMPTE A LA BCT FV PARTICULIER OU SERVICE CENTRAL BP	VTCP2
VIRT O/TITULAIRE DE CPTE A LA BCT FV PART. OU SCE CENTRAL BP (S.PAIEM DETT EXT)	VTCP3
VIRT O/TITULAIRE DE COMPTE A LA BCT FV PARTICULIER OU SERVICE CENTRAL BP	VTCP4

Vereinigte Arabische Emirate

Zentralbank: Central Bank of United Arab Emirates (www.centralbank.ae)

ISO-Code Währung: AE

Spezifische Vorgaben Reporting/Restriktionen:
Jede Zahlung in die Vereinigten Arabischen Emirate muss zwingend einen Zahlungsgrund-Code enthalten.

Formatvorgaben

Bei **Auftragserteilung mittels MT101:** Bitte geben Sie den Code im Feld 77B in folgendem Format an: /BENEFRES/AE//XXX/, wobei XXX für den jeweiligen Code steht.

Zahlungsgrund-Beispiel «Spenden für wohltätige Zwecke»: /BENEFRES/AE//CHC/

Bei **Filetransfer im Format pain.001** benutzen Sie bitte:
Node <RgltryRptg>
<RgltryRptg>
<DbtCdtRptgInd>CRED</DbtCdtRptgInd>
<Dtls>
<Ctry>AE</Ctry>
<Cd>XXX</Cd>
</Dtls>
</RgltryRptg>

Zahlungsgrund-Codes

Folgende Codes mit den entsprechenden Definitionen sind erlaubt und im Online Banking in der Drop-down-Liste verfügbar.

Anmerkung: Diese Liste zeigt nicht alle von der Zentralbank erlaubten Codes. Die vollständige Liste ist im Internet verfügbar (credit-suisse.com/specialtransactions).

Purpose	Code	Classification
Goods bought	GDE	Import/export
Travel	STR	Travel/transportation
Air transport	ATS	
Sea transport	STS	
Other mode of transport	OTS	
Repair and maintenance services for goods	GMS	Services
Insurance	INS	
Financial services	FIS	
Charges for the use of intellectual property, royalties	IPC	
Telecommunication services	TCS	
Computer services	ITS	
Information services	IFS	
Research and development services	RDS	
Professional and management consulting services	PMS	
Technical, trade-related, and other business services	TTS	
Personal, cultural, audiovisual, and recreation services	PRS	
Intra-group dividends	IGD	Interest and profits
Intragroup interest on debt	IID	
Profits or rents on real estate	PRR	
Non-intragroup dividends on equity	DOE	
Income on investment funds	ISH	
Charitable donations	CHC	Personal
Family support	FAM	
Salary	SAL	
Purchase of real estate in UAE	PPL	
Equities and investment fund shares for the formation of new companies in the UAE, equities related to mergers or takeovers of companies in the UAE, and participation in the capital increase of related companies	CEL	Foreign direct investments – acquisition and liquidation of equities and securities in the UAE (share over 10%)
Debt securities: Intra-group securities in the UAE	LDS	
Investment fund shares in the UAE	FIL	Portfolio investment flows – acquisitions and liquidation of equities and securities in the UAE (share below 10%)
Purchases and sales of securities in non-related companies – less than a year	DSL	
Purchases and sales of securities in non-related companies – more than a year	DLL	
Financial derivatives in the UAE	FDL	
Debt securities: Intra-group loans, deposits in the UAE	LDL	Lending – Repayments and transfer of loans and deposits on the top line
Deposits or withdrawals booked to personal bank account of non-UAE residents	AFL	
Loans – use or repayment of foreign loans granted to residents – short term	SLL	
Loans – use or repayment of foreign loans granted to residents – long-term	LLL	
Leasing in the UAE	LEL	
Trade credits and advanced payable	TCP	

IBAN-Länder

Sowohl im nationalen als auch im internationalen Zahlungsverkehr ist die IBAN (International Bank Account Number) eines der wichtigsten Elemente, um einen schnellen und verlässlichen Geldtransfer zu ermöglichen.

Die unten stehende Liste zeigt alle Länder, in denen IBAN entweder empfohlen oder obligatorisch ist.

Fehlt die IBAN bei Zahlungen in Länder mit IBAN-Obligatorium, kann es zu Verzögerungen und/oder Rückweisungen kommen. In jedem Fall können zusätzliche Kosten anfallen.

Land	IBAN-Länge	Beispiel	Status
Albanien	28	AL47212110090000000235698741	empfohlen
Andorra	24	AD1200012030200359100100	obligatorisch
Österreich	20	AT611904300234573201	obligatorisch
Aserbaidschan	28	AZ21NABZ00000000137010001944	empfohlen
Bahrain	22	BH67BMAG00001299123456	obligatorisch
Weissrussland	28	BY13NBRB36009000000002Z00AB00	empfohlen
Belgien	16	BE68539007547034	obligatorisch
Bosnien und Herzegowina	20	BA391290079401028494	obligatorisch
Brasilien	29	BR9700360305000010009795493P1	empfohlen
Bulgarien	22	BG80BNBG96611020345678	obligatorisch
Costa Rica	21	CR0512020010262840660	empfohlen
Kroatien	21	HR1210010051863000160	obligatorisch
Zypern	28	CY17002001280000001200527600	obligatorisch
Tschechische Republik	24	CZ6508000000192000145399	obligatorisch
Dänemark	18	DK5000400440116243	obligatorisch
Dominikanische Republik	28	DO28BAGR00000001212453611324	empfohlen
Ägypten	29	EG380019000500000000263180002	obligatorisch
Estland	20	EE382200221020145685	obligatorisch
Färöer-Inseln	18	FO6264600001631634	obligatorisch
Finnland	18	FI2112345600000785	obligatorisch
Frankreich	27	FR1420041010050500013M02606	obligatorisch
Georgien	22	GE29NB0000000101904917	obligatorisch
Deutschland	22	DE89370400440532013000	obligatorisch
Gibraltar	23	GI75NWBK000000007099453	obligatorisch
Grossbritannien	22	GB29NWBK60161331926819	obligatorisch
Griechenland	27	GR16 0110125000000012300695	obligatorisch
Grönland	18	GL8964710001000206	obligatorisch
Guatemala	28	GT82TRAJ01020000001210029690	empfohlen
Guernsey	22	GB57NWBK55504453178386	obligatorisch
Ungarn	28	HU42117730161111101800000000	obligatorisch
Island	26	IS140159260076545510730339	obligatorisch
Iran	26	IR580540105180021273113007	empfohlen
Irak	23	IQ98NBIQ657453423456748	empfohlen
Irland	22	IE29AIBK93115212345678	obligatorisch
Isle of Man	22	GB57NWBK55504453178386/IM07MIDL40193872448696	obligatorisch
Israel	23	IL620108000000099999999	empfohlen
Italien	27	IT60X0542811101000000123456	obligatorisch
Jersey	22	GB57NWBK55504453178386/JE68ABNA0350917C000978	obligatorisch

Land	IBAN-Länge	Beispiel	Status
Jordanien	30	JO99HBHA4543333578295175367253	obligatorisch
Kasachstan	20	KZ5590238934023248812	obligatorisch
Kosovo	20	XK051212012345678906	empfohlen
Kuwait	30	KW81CBKU0000000000001234560101	obligatorisch
Lettland	21	LV80BANK0000435195001	obligatorisch
Libanon	28	LB62099900000001001901229114	obligatorisch
Liechtenstein	21	LI21088100002324013A A	obligatorisch
Litauen	20	LT121000011101001000	obligatorisch
Luxemburg	20	LU280019400644750000	obligatorisch
Mazedonien	19	MK07250120000058984	obligatorisch
Malta	31	MT84MALT011000012345MTLCAST001S	obligatorisch
Mauretanien	27	MR1300020001010000123456753	empfohlen
Mauritius	30	MU17BOMM0101101030300200000MUR	empfohlen
Moldau	24	MD24AG000225100013104168	obligatorisch
Monaco	27	MC5811222000010123456789030	obligatorisch
Montenegro	22	ME25505000012345678951	obligatorisch
Niederlande	18	NL91ABNA0417164300	obligatorisch
Norwegen	15	NO0212345678910	obligatorisch
Timor-Leste (Osttimor)	23	TL380080012345678910157	empfohlen
Pakistan	24	PK36SCBL0000001123456702	empfohlen
Palästinensisches Gebiet	29	PS92PALS000000000400123456702	obligatorisch
Polen	28	PL61109010140000071219812874	obligatorisch
Portugal	25	PT5000020123123456789154	obligatorisch
Katar	29	QA01QNBA000000001234123412341	obligatorisch
Rumänien	24	RO49AAAA1B31007593840000	obligatorisch
San Marino	27	SM86U0322509800000000270100	obligatorisch
São Tomé und Príncipe	25	ST6800010001005184531011 2	empfohlen
Saudi-Arabien	24	SA0380000000608010167519	obligatorisch
Serbien	22	RS35260005601001611379	empfohlen
Seychellen	31	SC25SSCB11010000000000001497USD	empfohlen
Slowakei	24	SK3112000000198742637541	obligatorisch
Slowenien	19	SI56263300012039086	obligatorisch
Spanien	24	ES9121000418450200051332	obligatorisch
St. Lucia	32	LC831090101400000712198128743156	empfohlen
Schweden	24	SE4550000000058398257466	obligatorisch
Schweiz	21	CH9300762011623852957	obligatorisch
Tunesien	24	TN5910006035183598478831	obligatorisch
Türkei	26	TR330006100519786457841326	obligatorisch
Ukraine	29	UA213996220000026007233566001	empfohlen
Vereinigte Arabische Emirate	23	AE070331234567890123456	obligatorisch
Staat Vatikanstadt	22	VA5900112300001234567 8	empfohlen
Jungferninseln	24	VG96VPVG0000012345678901	empfohlen

Datenquelle: Credit Suisse, ansonsten spezifiziert.

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Teil des UBS-Konzerns
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CH-8070 Zürich
credit-suisse.com

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