

Instructions to Transfer Money to Your Schwab Account

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

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

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

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

Currency	Wire Instructions	
Australian Dollar (AUD)	Destination Bank: JPMorgan Chase Bank, Sydney Branch SWIFT ID: CHASAU2X BSB: 212 200 Account Name: Charles Schwab Co Account Number: 83605880 Bank Address: 85 Castlereagh Street, Sydney NSW 2000, Australia For Further Credit: To ensure your account is properly credited, please provide the eight-digit account number.	Important Note: The above instructions and account will accept Australian Online Banking Transfers.* (SWIFT IDs are not required for Online Banking Transfers.)
British Pound (GBP)	Destination Bank: Citibank N.A., London SWIFT ID: CITIGB2L Account Name: Charles Schwab & Co., Inc. Account Number: 18724202 IBAN: GB28CIT118500818724202 Sort Code: 18-50-08 Bank Address: 25 Canada Square, Citibank Centre, London E14 5LB, United Kingdom For Further Credit: To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.	
Canadian Dollar (CAD)	Destination Bank: Citibank N.A., Canadian Branch SWIFT ID: CITICATBCH Account Name: Charles Schwab & Co., Inc. Account Number: 2017271018 Transit Number: 20012 Bank Address: Citibank Place, 123 Front Street West, Toronto, Ontario M5J 2M3, Canada For Further Credit: To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.	

Currency	Wire Instructions	
Danish Krone (DKK)	Destination Bank: SWIFT ID: Account Name: Account Number: IBAN Number: Bank Address: For Further Credit:	Citibank Denmark CITIDKKX Charles Schwab & Co., Inc. 0115581007 DK50 5100 0115 5810 07 Citibank International Plc Denmark, HC Andersens Boulevard 12, DK-1553, Copenhagen V, Denmark To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Euro (EUR)	Destination Bank: SWIFT ID: Account Name: Account Number: IBAN Number: Bank Address: For Further Credit:	Citibank AG, Frankfurt CITIDEFF Charles Schwab & Co., Inc. 0213203002 DE89 5021 0900 0213 2030 02 Citibank AG, Frankfurter Welle, Reuterweg 16, 60323 Frankfurt am Main, Germany To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Hong Kong Dollar (HKD)	Destination Bank: SWIFT ID: Account Name: Bank Code: Branch Code & Account Number: Bank Address: For Further Credit:	Citibank N.A., Hong Kong CITIHKHX Charles Schwab & Co., Inc. 006 391-62286838 3 Garden Road, Central, Hong Kong To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Japanese Yen (JPY)	Destination Bank: SWIFT ID: Account Name: Account Number: Bank Address: For Further Credit:	Citibank Japan Limited, Head Office CITIJPJT Charles Schwab & Co., Inc. 0-159051-404 Otemachi Park Building, 1-1-1 Otemachi, Chiyoda-ku, Tokyo 100-8132 To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Mexican Peso (MXN)	Destination Bank: SWIFT ID: Account Name: Branch Number: Account Number: Bank Address: For Further Credit:	BANAMEX BNMXMXMMCVT or CITIUS33MER Charles Schwab & Co., Inc. 484 0002459019 Banamex 3er Piso Norte, Act. Roberto Medellín No. 800, Col. Sante Fé, Ciudad de México, D.F. 01210, Mexico To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
New Zealand Dollar (NZD)	Destination Bank: SWIFT ID: Account Name: Account Number: IBAN: Bank Address: For Further Credit:	Citibank N.A. London CITIGB2L Charles Schwab & Co., Inc. 13113795 GB94 CITI 1850 0813 1137 95 25 Canada Square, Citibank Centre, London E14 5LB, United Kingdom To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.

Currency	Wire Instructions	
Norwegian Krone (NOK)	Destination Bank: SWIFT ID: Account Name: Account Number: Bank Address: For Further Credit:	Citibank Norway CITINOKX Charles Schwab & Co., Inc. 83011005201 Citibank International Plc, Bolette brygge 1, 0252 Oslo P.O. 1481 Vika 0116 Oslo, Norway To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Singapore Dollar (SGD)	Destination Bank: SWIFT ID: Account Name: Account Number: Bank Address: For Further Credit:	Citibank N.A., Singapore Branch CITISGSG Charles Schwab & Co., Inc. 0850486018 08 Marina View #16-01, Asia Square Tower 1, Singapore 018960 To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Swedish Krona (SEK)	Destination Bank: SWIFT ID: Account Name: Account Number: IBAN: Bank Address: For Further Credit:	Citibank Sweden CITISESX Charles Schwab & Co., Inc. 90401106944 SE69 9040 0000 0904 0110 6944 Citibank Europe Plc., Sweden Branch, Box 1422, SE-111 84 Stockholm To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
Swiss Franc (CHF)	Destination Bank: SWIFT ID: Account Name: Account Number: IBAN: Bank Address: For Further Credit:	Citibank N.A., London CITIGB2L Charles Schwab & Co., Inc. 10428930 CH36 8909 5000 0104 289 30 25 Canada Square, Citibank Centre, London E14 5LB, United Kingdom To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
U.S. Dollar (originating outside the U.S.)	Destination Bank: SWIFT ID: Account Name: Account Number: Bank Address: For Further Credit:	Citibank N.A., New York CITIUS33 Charles Schwab & Co., Inc. 4060-7595 399 Park Avenue, New York, NY 10022, USA To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
U.S. Dollar (originating inside the U.S.)	Destination Bank: Bank ABA: Account Name: Account Number: Bank Address: For Further Credit:	Citibank N.A., New York 021000089 Charles Schwab & Co., Inc. 4055-3953 399 Park Avenue, New York, NY 10022, USA To ensure your account is properly credited, please provide the eight-digit account number and name(s) listed on your Schwab account.
All Other Currencies	If the currency you are looking for is not listed, it is not supported by Schwab at this time. If you have further questions, please call 1-800-362-1774 (outside the U.S., call +1-602-355-5380).	

*Note concerning Australian Online Banking Transfers:

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

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

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

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

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

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

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

