

FOLDER BRANDING



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FOLDING | STEP 1

Please follow the instructions below for filling in a European credit transfer form :

The following information must be given :

- The amount
- The payer's IBAN (*)
- The payee's IBAN and name (*)
- The payer's signature
- The BIC of the payee's bank if the payee's IBAN does not begin with 'BE' (*)

(*) See overleaf.

The 'requested execution date in the future' replaces the 'memo date'.

Start from the left when you fill in the boxes for the IBAN account numbers and the BIC. For more information : see overleaf.

CREDIT TRANSFER ORDER

If completed by hand, one single UPPER CASE LETTER in black (or blue) per box

Requested execution date in the future	28.01.08	Amount	EUR	CENT
Originator account (IBAN)	BE57539007547135		100	00
Name and address of the originator	ROBERT SCHUMAN			
Beneficiary's account (IBAN)	BE68539007547034			
Beneficiary's BIC	BANKBEBB			
Name and address of beneficiary	ABC COMPANY			
Remittance information	+++123/4567/89101+++			

The payee will normally have already filled in the structured remittance information.

FOLDING | STEP 2

Please follow the instructions below for filling in a European credit transfer form :

The 'requested execution date in the future' replaces the 'memo date'.

If completed by hand, one single UPPER CASE LETTER

Requested execution date in the future: 28.01.08

Originator account (IBAN): BE5753900

Name and address of the originator: ROBERT S

Beneficiary's account (IBAN): BE6853900

Beneficiary's BIC: BANKBEBB

Name and address of beneficiary: ABC COMP

Remittance information: +++123/4

The payee will normally have already filled in the structured remittance information.

IBAN and BIC: what you should know

The **IBAN** (International Bank Account Number) is used to identify the Belgian accounts and the accounts in all the other SEPA countries. This number varies in length from one country to another but consists of no more than 34 characters.

In Belgium, the IBAN consists of **16 characters** structured as follows: 'BE' followed by 2 digits which, in their turn, are followed by the 12 digits of the **current bank account number**.

For example :

the Belgian account number

539 0075470 34

gives as corresponding IBAN

BE68 5390 0754 7034.

Since 2003, banks have been indicating the IBAN for your Belgian bank account on your bank statements.

To make a credit transfer requires not only the IBAN but also the **BIC** (Bank Identifier Code) so that the bank in which the payee has his account can be identified. Each of the approximately 6 000 European banks has its own code.

The payee's BIC consists of either 8 or 11 characters.

For example: **BANKBEBB**

The BIC must be entered when the payee's IBAN does not begin with 'BE'.

What will change?

- The new form is red in colour (the previous form was amber)
- There is no longer a counterfoil
- The 'requested execution date in the future' replaces the 'memo date'
- The IBAN and BIC must be used
- **The payee's name must be indicated**
- There is no longer any mention of the date on which the form is signed
- The payee data are given below those for the payer.

FOLDING | STEP 3

SEPA
Single Euro Payments Area

The European credit transfer

28 January 2008 is a key date in the process of creating the Single Euro Payments Area (SEPA), because this will mark the introduction of the European credit transfer and the requisite credit transfer form.

This leaflet explains how to use the new credit transfer form. The new form gives you the possibility of making credit transfers in euros to payees residing in Belgium and in the other SEPA countries, i.e. the 27 European Union Member States plus Iceland, Liechtenstein, Norway and Switzerland.

From January 2008, banks, companies and public institutions will gradually begin using this form. It will coexist alongside the current Belgian form for a limited period. By the end of 2010, the latter will have disappeared completely.

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