

## How do I make a Bank Transfer?

### ► How can I transfer money?

Use a SWIFT transfer (virement international). You must give your UK bank your “International Bank Account Number” and your “Bank Identification Code”. The IBAN code starts with FR, which indicates a bank in France and then includes your personal bank account number. The BIC code is managed by the SWIFT organisation and identifies the bank. It is made up of a bank code, a country code and a location or branch code. Providing these two elements is not only mandatory since January 2007 under European law, but also ensures that you pay less in transfer fees. This type of transfer takes between 3-5 working days.

### ► Where can I find my IBAN and BIC code?

You will need to ask your accounts manager for your “Relevé d'Identité Bancaire”. RIB forms are free of charge and also include your IBAN and BIC codes. Alternatively, you can find these codes on your bank statement or in the back of your chequebook. Do not give out these codes unless you are sure of the receiver's identity and trustworthiness.

### ► What about transferring funds from one French bank to another?

You simply need to provide the RIB details and instruct your accounts manager to carry out the transfer (virement). A transfer within the same bank is instantaneous; a transfer from one French bank to another takes 2 working days.

### ► What about internet banking?

Your Crédit Agricole Charente Périgord accounts adviser will be able to set up an internet access for you. You will then need to give the beneficiary's RIB details to your adviser who will add them to the computer system or you can ask to set this up yourself. You can then carry the transfer out yourself and it will be free of charge.

You cannot make an international transfer on your Internet access, but see our “request for International transfer” form in “Practical information”.