

PAYMENT/FUNDS TRANSFER APPLICATION			
Branch Name:	Date: dd / mm / yy		
Ordering Customer Details			
I/We hereby request Finance House LLC ("FH") to debit our below Flexi Name/Title:  Flexi Number:  *The term 'Flexi' used herein under this Payment/Funds Transfer Application and Conditions' available on FH's website: www.FH.ae.	and its terms & conditions shall have the same meaning ascribed to it under the 'Flexi Opening-Terms		
Payment/Transfer Details			
Transfer Type (Please tick applicable box):	nnsfer Manager's Cheque Issuance Cash Payment		
Payment/Transfer Currency: Amount (In figures):  Amount (In words):			
Purpose:	Purpose Code (For transfer in AED, please select applicable code from the table overleaf)		
Charges  (Please tick applicable box):  SHARED  (Debit my/our Flexi for FH charges; beneficiary will bear correspondent bank(s) charges from transfer amount	BENEFICIARY (Charge beneficiary for FH and correspondent bank charges from transfer amount)  OUR (Debit my/our Flexi for FH and correspondent bank charges)		
Beneficiary Details (For Funds Transfer and Manager's C	Cheque Issuance Only)		
Beneficiary Address:  City:  Beneficiary Bank:  Account Number/IBAN:  Routing Code:  City:  Correspondent Bank:  Account Number/IBAN:  Routing Code:	Country:  Branch:  SWIFT Code:  Country:  SWIFT Code:  Country:		
Cash Payment/Manager's Cheque Delivery Instructions			
Please pay cash / handover Manager's Cheque to the following	0.:		
Customer's Declaration and Signature(s)			
the same as well as agree and acknowledge that FH will execute the above instruction	itions (printed overleaf) governing this Payment / Funds Transfer Application ("Terms & Conditions") and agree to abide by one as per the information hereinabove provided and in accordance with the Terms & Conditions.  In a condition of the Terms of th		
For FH Use Only			
Т	T / FT No.:Conversion Rate:		

Teller/Officer:..

Name, Signature and Staff ID of FH official who verified the signature(s)

Head Teller/Authoriser:...



Advance payment against EOS Receipts or payments from personal residents bank account or deposits abroad Receipts or payments from personal n-resident bank account in the UAE ALW Allowance Air transport BON BON COP COP CEA CEA CEI CEA CEI CEI CEI CEI CEI COPOrate Card Payments Company abroad CEL Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad CEL CEI CEI COM COM COP COM COM COP COM COP COM COP COP CRP DIF DIF DIF DIF DIF DIF DE DIF DIF DE DIF DIF DIF DE DIF DIF DE DIF DIF DIF DIF DE DIF DIF DIF DE DIF	Code	Description
Receipts or payments from personal residents bank account or deposits abroad Receipts or payments from personal n-resident bank account in the UAE ALW ATS BON COBP Cross Border Payments CCP CEA Croporate Card Payments Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN COM COP COM COP CRP DIF DCP DIF DCP DIF DCP DIF DLA DIV Dividend Payment Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits in the UAE DIV DIVA DIVA DIVA DIVA DIVA DIVA DIVA	ACM	
bank account or deposits abroad Receipts or payments from personal n-resident bank account in the UAE AIW AIS AIR Malwance Air transport Bonus CPP Corporate Card Payments CCP Corporate Card Payments Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CCIN COM	AES	
AFL ALW ALW ATS ALW AIN ALW ATS AIR ALW AIN	AFA	
bank account in the UAE Allowance Air transport BON BONUS CPP Cross Border Payments CCP CEA Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN COM		
ALW ATS BON ATS BON BON COBP Cross Border Payments Corporate Card Payments Corporate Card Payments Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN COM COP COP COP COP COP COP COP COP DIF DIF DIF DIF DIF DIF DIL DEDIT DEDIT DIL DEDIT DIL DEDIT DIL DIV	AFL	
ATS BONU BONUS Cross Border Payments CCP CCP CCP Corporate Card Payments Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CCP CCN CCN COM COM COM COM COM COM COM COMPENSION COM COP Debit Card Payment DCP Debit Card Payment DCP Debit Card Payments Debt instruments intragroup loans securities deposits foreign DLL DIV DIV DIA DIV DIV DIA DIV		
BON CORP Cross Border Payments CCP Cross Border Payments CCP CEA Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad CEL Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN Commercial Investments COM Compensation COP COMPENSION	ALW	
CCP Cross Border Payments CCP Corporate Card Payments Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN Commercial Investments COM COP Commercial Investments COM Compensation Credit Card Payment DCP Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans, deposits foreign (above 10% share) DLL Dividend Payouts From Fl Purchases and sales of foreign debt securities more than a year in t related companies Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies EDU EMI Equated Monthly Installments	ATS	Air transport
CCP Corporate Card Payments Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN COMMISSION COMMISSION COMMISSION COMMISSION COMMISSION COMMISSION COMPORT CREP CHECK CARD PAYMENT DEBIT DEBIT DEBIT DEBIT TO THE PURCHASE AND AND ADDRESS AND ADD	BON	
Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad  Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies  CHC  CHC  Charitable Contributions  COM  COM  COM  COM  COM  COM  COM  CO	CBP	
from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad  CEL Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies  CHC Charitable Contributions  COM Commercial Investments  COM Compensation  CRP DCP Debt instruments intragroup loans securities deposits foreign  DLL DIV Dividend Payouts From FI  Purchases and sales of foreign debt securities more than a year in t related companies  DLE DLE DIV Dividends on equity not intra group Purchases and sales of foreign debt securities issued by residents more than a year in t related companies  DOE DSA Debt instruments intragroup loans, deposits foreign (above 10% share)  Purchases and sales of securities issued by residents more than a year in t related companies  DOE Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies  Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies	CCP	
acquisition of companies abroad from residents and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC CIN Commission Commission Commercial Investments COM COP Commission COP Compensation CRP DEF Debt instruments intragroup loans securities deposits foreign DIL Debt instruments intragroup loans securities deposits in the UAE DIV Dividend Payouts From FI DLA DIV Dividend Payouts From FI DLA Dividends and sales of foreign debt securities more than a year in t related companies DLE Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies Debt instruments intragroup foreign securities less than a year in t related companies EDU EMI Educational Support Equated Monthly Installments	CEA	
and participation to capital increase of related company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies  CHC CIN COMMENT COMME		
company abroad Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHC Charitable Contributions COM Compensation COP Compensation CCRP Compensation CRP Debit Card Payment DCP Debit Card Payments DIF Debit instruments intragroup loans securities deposits foreign DLL Dividend Payouts From Fl DLA Dividend		
Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies  CHC CHC CHC CHC CHC CHC CHC COM COMBISSION COMBISSION COMBISSION COMBISSION COP COMBISSION COP COMBISSION COP COMBISSION COP COMBISSION COP COMBISSION COP Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits foreign DEL Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DEL DIV		
the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies  CHC Charitable Contributions  COM COP Commission  COP Compensation  CRP DEB COMMISSION  COP Compensation  CRP Debt instruments intragroup loans securities deposits foreign  Debt instruments intragroup loans securities deposits foreign  Debt instruments intragroup loans securities deposits in the UAE  DIV Dividend Payouts From FI  Purchases and sales of foreign debt securities more than a year in t related companies  DEL DIV Dividends on equity not intra group  Purchases and sales of foreign debt securities less than a year in t related companies  DOE DIV Dividends on equity not intra group  Purchases and sales of foreign debt securities less than a year in t related companies  DES DES DES Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  Debt instruments intragroup foreign securities less than a year in t related companies  EDU EMI Educational Support  Equated Monthly Installments		
acquisition of companies in the UAE from n-residents participation to capital increase of related companies CHCCIN Commercial Investments COM Commission COP Credit Card Payment DCP Debit Card Payment DLE Debt instruments intragroup loans securities deposits foreign DLA Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DLE DLE Det instruments intragroup loans, deposits foreign (above 10% share) DLL versidents more than a year in t related companies DOED DIVIDENCE DITENCE DIVIDENCE DIVIDENCE DIVIDENCE DIVIDENCE DIVIDENCE DIVIDENCE	CEL	Equity for the establishment of new company in
n-residents participation to capital increase of related companies Charitable Contributions Commercial Investments Companies Dit Debt instruments intragroup loans securities deposits in the UAE Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies Dobt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EDU EDU EMI EDU EDU EMI EDU EDU EDU EMI EDU		
related companies CHC Charitable Contributions COM Commercial Investments COM Compensation CRP DCP Debt instruments intragroup loans securities deposits foreign DLL Dividend Payouts From Fl DLA DIV Dividend Payouts From Fl Purchases and sales of foreign debt securities more than a year in t related companies DLL DIV DIV DLA DLA DIV DIV DLA DIV DIV DIV DLA DIV		acquisition of companies in the UAE from
CHC Charitable Contributions COM COMM Commercial Investments COMM COP Compensation CRP Credit Card Payment Debit Card Payment Debit card Payments Debt instruments intragroup loans securities deposits foreign DIL Debt instruments intragroup loans securities deposits in the UAE DIV Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DLL Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA DOE Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies		
COM COMMERCIAL Investments COM COMP COMP COMPORATION COMPORT COMPORATION COMPO	01.10	
COM Commission COP Compensation COP COMPORT Compensation COP COMPORT C		
COP Compensation CRP Credit Card Payment DCP Debt Card Payments Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits in the UAE DIV Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DLL Purchases and sales of securities issued by residents more than a year in t related companies DOE Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies DEL Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies DEL Debt instruments intragroup foreign securities DES Debt instruments intragroup foreign securities DES DES Debt instruments intragroup foreign securities DES	-	
CRP DCP DCP DCP DCP DIF Debit Card Payment Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits in the UAE Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DLF DLL DLL DLL DLL Dividend Sayouts From FI Purchases and sales of foreign debt securities more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA DOE DSA Debt instruments intragroup Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EDU EMI EDU EMI EDU EMI EQUATED Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU Educational Support Equated Monthly Installments		
DCP Debit Card Payments Debt instruments intragroup loans securities deposits foreign DlL Debt instruments intragroup loans securities deposits in the UAE DIV DLA Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DLL Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI Educational Support Equated Monthly Installments		
DIF Debt instruments intragroup loans securities deposits foreign Debt instruments intragroup loans securities deposits in the UAE DIV Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DIV Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI Educational Support Equated Monthly Installments	-	
deposits foreign Debt instruments intragroup loans securities deposits in the UAE DIV Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EDU EMI EQUATION TO THE TO		
DIL Debt instruments intragroup loans securities deposits in the UAE DIV DLA Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies DEF Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies DEF DEST Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI Educational Support Equated Monthly Installments	DIF	
deposits in the UAE DIV DIV DIV DIV DIV DIA  Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EDU EMI EGUATED EAU	DII	
DIV Dividend Payouts From FI Purchases and sales of foreign debt securities more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI Educational Support Equated Monthly Installments	DIL	
DLA Purchases and sales of foreign debt securities more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DIVIDENT DIVIDENT DIVIDENT DIVIDENT DIVIDENT DEST DEST DEST DEST DEST DEST DEST DES	DIV/	
more than a year in t related companies Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA DSA Debt instruments intragroup Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EDU EMI EGUated Monthly Installments		
DLF Debt instruments intragroup loans, deposits foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DIVIDENT DIVIDENT SHAPE OF THE PROPERTY OF THE PRO	DLA	
foreign (above 10% share) Purchases and sales of securities issued by residents more than a year in t related companies DOE DSA Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EDU EMI EGUATEON SHARE EDU Educational Support Equated Monthly Installments	DLE	
DLL Purchases and sales of securities issued by residents more than a year in t related companies DSA Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies DSF Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU Educational Support EMI Equated Monthly Installments	DLF	
residents more than a year in t related companies DOE DDSA DSA Description DSF DSL DSF DSL DSF DSL DSF DSL DSF DSL DEST DSL DEST DEST DEST DEST DEST DEST DEST DEST	DLL	
companies DOE DSA Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI EQUATED TOESTON TOES		
DOE Dividends on equity not intra group Purchases and sales of foreign debt securities less than a year in t related companies Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies EDU EMI Equated Monthly Installments		
DSA Purchases and sales of foreign debt securities less than a year in t related companies  DSF Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies  EDU Educational Support  Equated Monthly Installments	DOE	
than a year in t related companies  DSF Debt instruments intragroup foreign securities Purchases and sales of securities issued by residents less than a year in t related companies  EDU Educational Support EMI Equated Monthly Installments	DSA	
DSL Purchases and sales of securities issued by residents less than a year in t related companies  EDU Educational Support Equated Monthly Installments		
DSL Purchases and sales of securities issued by residents less than a year in t related companies  EDU Educational Support  EQUATED Monthly Installments	DSF	Debt instruments intragroup foreign securities
residents less than a year in t related companies  EDU Educational Support  EMI Equated Monthly Installments	DSL	Purchases and sales of securities issued by
companies EDU Educational Support EMI Equated Monthly Installments		residents less than a year in t related
EDU Educational Support EMI Equated Monthly Installments		
EMI Equated Monthly Installments	EDU	
	EMI	
EUS   End of Service / Final Settlem	EOS	End of Service / Final Settlem
	FAM	
	FDA	

Code	Description
FDL	Financial derivatives in the UAE
FIA	Investment fund shares foreign
FIL	Investment fund shares in the UAE
FIS	Financial services
FSA	Equity other than investment fund shares in related companies abroad
FSL	Equity other than investment fund shares in related companies in the UAE
GDE	Goods Sold - Exports in FOB value
GDI	Goods Bought - Imports in CIF value
GDS	Goods Bought or Sold
GMS	Processing repair and maintenance services on goods
GOS	Government goods and services embassies etc
GRI	Government related income taxes tariffs capital transfers etc
IFS	Information services
IGD	Intra group dividends
IGT	Inter Group Transfer
IID	Intra group interest on debt
INS	Insurance services
IOD	Income on deposits
IOL	Income on loans
IPC	Charges for the use of intellectual property royalties
IPO	IPO Subscriptions
IRP	Interest Rate Swap Payments
IRW	Interst Rate Unwind Payments Income on investment funds shares
ISH ISL	Interest on securities more than a year
ISS	Interest on securities less than a year
ITS	Computer services
LAS	Leave Salary
LDL	Debt instruments intragroup loans, deposits in the UAE (above 10% share)
LDS	Debt instruments intragroup securities in the UAE
LEA	Leasing abroad
LEL	Leasing in the UAE
LIP	Loan Interest Payments
LLA	Loans - Drawings or Repayments on loans extended to n-residents - long term
LLL	Loans - Drawings or Repayments on foreign loans extended to residents - long term
LNC	Loan Charges
LND	Loan Disbursements From FI
MCR	Monetary Claim Reimbursements
MIS	Miscellaneous
MWI	Mobile Wallet Card Cash-in
MWO	Mobile Wallet Card Cash-out
MWP	Mobile Wallet Card Payments

Code	Description
OAT	Own Account Trnsfer
OTS	Other modes of transport
OVT	Overtime
PEN	Pension
PIN	Personal Investments
PIP	Profits on Islamic products
PMS	Professional and management consulting services
POR	Refunds/Reversals on IPO subscriptions
POS	POS Merchant Settlement
PPA	Purchase of real estate abroad from residents
PPL	Purchase of real estate in the UAE from
	n-residents
PRP	Profit Rate Swap Payments
PRR	Profits or rents on real estate
PRS	Personal cultural audio visual and recreational
	services
PRW	Profit Rate Unwind Payments
RDA	Reverse debt instruments abroad
RDL	Reverse debt instruments in the UAE
RDS	Research and development services
REA	Reverse equity share abroad
REL	Reverse equity share in the UAE
REM	Remittance
RFS	Repos on foreign securities
RLS	Repos on securities issued by residents
RNT	Rent Payments
SAA	Salary Advance
SAL	Salary
SCO	Construction
SLA	Loans - Drawings or Repayments on loans
	extended to n-residents - short term
SLL	Loans - Drawings or Repayments on foreign
l	loans extended to residents - short term
STO	Standing Order
STR	Travel
STS	Sea transport
SVI	Stored Value Card Cash-in
SVO	Stored Value Card Cash-out
SVP	Stored Value Card Payments
TAX	Tax Payment
TCP	Trade credits and advances payable Trade credits and advances receivable
TCR TCS	Trade credits and advances receivable Telecommunication services
TKT	Tickets
TOF	Transfer of funds between persons Normal and
TOF	luridical
TTS	Technical trade-related and other business
113	services
UFP	Unclaimed Funds Placement
UTL	Utility Bill Payments
XAT	Tax Refund

## Terms & Conditions

- 1. I/We shall ensure that adequate cleared funds are made available in the Flexi specified in this Payment/Funds Transfer Application ("Application") and do understand and agree that FH will execute any or all of the instruction(s) detailed in this Application in the normal course of business.
- 2. I/We confirm that all information provided in the Application is accurate, complete and correct in all respects.
- 3. I/We also irrevocably agree that FH will not be responsible in any way, shape or form for any delay or non-execution of any or all of the instruction(s) detailed in this Application due to (i) incomplete or incorrect instructions, (ii) insufficient cleared funds in the Flexi and/or non-availability of the authorized contact person(s), as may have been previously advised to FH, for call back verification, (iii) if the funds are blocked due to jurisdictional legal/regulatory obligations of FH/correspondent bank/beneficiary bank (iv) transmission delays, whether electronic or otherwise and/or (v) The Receiver.
- 4. I/We further instruct FH to debit my/our Flexi with the applicable charges relevant to any of the instructions detailed in this Application.
- 5. I/We shall indemnify and keep FH indemnified and hold FH harmless from and against all actions, claims, demands, liabilities, damages, costs, losses and/or expenses resulting out of or relating to any act, irregularity, delay, omission, telegraphic mistake or error made in submitting or delivering any or all of the instructions detailed in this Application.
- 6. I/We hereby acknowledge that in the event that the funds transfer(s) detailed in this Application ("Transfer(s)") are unpaid or not received by the relevant payee/beneficiary/for any reason whatsoever and are refunded to FH, I/we acknowledge and agree that I/we can only reclaim the value of such Transfer(s) at the buying rate applicable on the day when the refund takes place less all applicable fees and charges.
- 7. I/We hereby acknowledge that the refund of any Transfer will only be made after FH receives confirmation of the effective cancellation of the Transfer and any instructions related thereto from its agent/correspondent.
- **8.** I/We agree and acknowledge that all Transfers are sent entirely at customer's responsibility and risk.
- 9. I/We agree and acknowledge that FH, its employees, agents and correspondents reserve the right to seek from me/us any additional information with respect to the parties involved and purpose of transfer (remittance)/payment instruction, therefore, such instruction/request may not be completed or proceeded with until the required information is provided.
- 10. I/We agree and undertake to submit all the required supporting documents which may be required by FH or CBUAE or any other competent authority.
- 11. I/We agree and accept that in no event shall FH be liable for any loss of profits or contracts or special, indirect or consequential loss or damages suffered by me/us in any way arising from the acts/omissions of FH in respect of the Application.
- 12. I/We are hereby advised that, as per the guidelines of the Central Bank of the UAE, credit to any bank account in the UAE will be based upon the beneficiary's IBAN and all other information provided by the customer (such as beneficiary name) will not be used.
- 13. I/We agree and acknowledge that FH reserves the right to revise all transfer (remittance)/payment fees and charges from time to time.
- 14. I/We agree and acknowledge that FH reserves the right to decline the processing of the Application without specifying any reason whatsoever.