

Smart Fund Transfer Form (Local and Cross Border Fund Transfer)

1. Before using the Smart Fund Transfer Form

- 1.1. Download the Smart Fund Transfer Form from the download centre in our website www.cbd.ae. For better accessibility, use Internet Explorer.
- 1.2. Ensure that you have Adobe Acrobat Reader version 10.0 or above. To obtain the most recent version, please visit www.adobe.com.
- 1.3. You may download and save the form and then complete the fields to avoid any errors.
- 1.4. Ensure that you have read and understood the Terms and Conditions before you complete, sign and submit the Smart Fund Transfer Form. Terms and Conditions are available on our website www.cbd.ae.
- 1.5. The smart form can be used by individuals or companies for local and international remittances only.

2. Filling in the Smart Fund Transfer Form

- 2.1. Type and complete all fields in English (Arabic is not allowed) to ensure your details are properly captured in the auto generated QR Codes upon printing (except for the signature in the Signature Box, which should be affixed in ink).
- 2.2. Choose the payment type (i.e. Local Fund Transfer or Cross Border Fund Transfer) under the field 'Payment Type'. All mandatory fields will be highlighted automatically.
- 2.3. Specify the payment date in the field 'Value Date'. The payment will be processed on that specified date if it is received before the payment processing cut off time. Requests older than 10 days are not processed by the bank.
- 2.4. Amount is auto generated in words after the numeric value is inputted.
- 2.5. Please note that for payments in foreign currency, there are additional requirements depending on the payment currency and/or the country of transfer along with the UAE Central bank mandated capturing of purpose of payment code for all payments.
- 2.6. Find Charges explanations for local and cross border
 - 2.6.1. OUR: Remitter to pay all the charges
 - 2.6.2. BEN: Beneficiary to pay all the charges
 - 2.6.3. SHA: Remitter to pay CBD Charges and beneficiary to pay other Bank charges

3. Signing and submitting the Smart Fund Transfer Form

- 3.1. Sign the printed Smart Fund Transfer form (with the auto-generated QR Code) with a black or blue ball-point pen (and apply the company or business rubber stamp where required). Please do not stamp on or near the QR Code to avoid rejection of your payment.
- 3.2. Keep the QR Code areas on the Smart Fund Transfer Form as printed. Do not alter, stamp, smudge or distort the QR Code.
- 3.3. Do not write on or make any amendment(s) to the printed Smart Fund Transfer Form. Without prejudice to any provisions in the Terms and Conditions, written instructions and amendments on the printed Smart Fund Transfer Form may not be processed by the Bank.
- 3.4. Submit the completed and signed form in hard copy to any CBD branch.

- 3.5. Without prejudice to any provisions in the Terms and Conditions, the Bank reserves the right not to process any application for payment/remittance with or without notice if this Smart Fund Transfer Form is not accurately and/or properly completed, including, without limitation, the addition of any special instruction by a Customer that is not provided for in the fields set out in this Smart Fund Transfer Form.

4. Step by Step Guide

Follow the step by step guide to complete the fund transfer details.

Step 1

Step 2

Step 3

Step 4

Step 5

Step 6

التطبيق الذكي لتحويل الاموال
Smart Fund Transfer Application

بنك دبي التجاري
Commercial Bank of Dubai

Payment Type Date (MM/DD/YYYY) 02/14/2018 VALIDATE & PRINT

BENEFICIARY DETAILS

Beneficiary Type Remitter Type Value Date (MM/DD/YYYY) 02/14/2018

Beneficiary Name اسم المستفيد: بانكامل

Beneficiary Address حيوان الحسكيد

City دولة Country بك

BENEFICIARY BANK DETAILS

Bank Name اسم البنك

Account Number/IBAN رقم الحساب / الهاتف المحمول

Bank Code Type رمز التحويل Bank Code رمز بنك

City دولة Country بك

RECEIVER'S CORRESPONDENT BANK DETAILS (if available)

Bank Name اسم البنك Swift BIC رمز التحويل

PAYMENT DETAILS

Purpose of Payment سبب الدفع

Transaction Code رمز المعاملة

Charge رمز المعاملة

Transfer Currency حولة الي عميل Amount (In Figures) المةةة (بالارقام)

In Words (بالامره)

Fix Deal Number Fix Rate

Customer Reference Number الرقم المرجعي للمعاملة

REMITTER DETAILS

Full Name ليانكامل محمد لالا

Debit Account Number رقم حساب الخصم

Charge A/C No رقم حساب الممولون

Mobile Number رقم الهاتف

We agree to the Terms and Conditions as provided on www.cbd.ae for Smart Fund Transfer Form

Name and Signature

Name and Signature

FOR BANK USE ONLY

Emirates ID Provided : Yes No Scanned by :

Deal No : Approved by :

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Step 6

Step 6

Step 1: Payment Type

- **Select the applicable payment type:**
 - Local Fund Transfer
 - Cross Border Fund Transfer

The **Date** is currently defaulted to the current calendar date. The date format is **MM/DD/YYYY**.

Step 2: Beneficiary Details

- **Enter the Beneficiary Details:**

- **Beneficiary Type:** Select 'Individual' if you are making the payment to an individual or select 'Non Individual' if you are making the payment to a company.
- **Remitter Type:** Select 'Individual' if you are an individual account holder at CBD or select 'Non-Individual' if you are a company account holder at CBD.
- **Value Date:** Select the date to make the payment. Back dated payments are not allowed.
- **Beneficiary Name:** Enter the beneficiary name
- **Beneficiary Address:** Enter the beneficiary address
- **City:** enter the beneficiary city.
- **Country:** Enter the beneficiary country. For Local fund transfers, the value is defaulted to United Arab Emirates.

• **Enter the Beneficiary Bank Details:**

BENEFICIARY BANK DETAILS		تفاصيل بنك المستفيد
Bank Name	<input type="text"/>	إسم البنك
Account Number/IBAN	<input type="text"/>	رقم الحساب / رقم الحساب الدولي
Bank Code Type	<input type="text"/>	رمز البنك
Bank Code	<input type="text"/>	رمز البنك
City	<input type="text"/>	البلد
Country	<input type="text"/>	الدولة
RECEIVER'S CORRESPONDENT BANK DETAILS (if available)		تفاصيل البنك المرسل ان وجد
Bank Name	<input type="text"/>	اسم البنك
Swift Bic	<input type="text"/>	رمز السويفت

- **Bank Name:** Enter the beneficiary's bank name. Bank name field only accepts 35 characters. Enter the bank name up to 35 characters. The Bank will pick up the full bank name automatically while processing the transfer.
- **Account Number/ IBAN:** Enter the beneficiary's account number or IBAN without any spaces or special characters in the account number field (Do not use /, -, & etc.). Use of IBAN is mandatory for Local Fund Transfers.
- **Bank Code Type:** Select the local clearing code or SWIFT BIC of your beneficiary bank. For e.g. BSB codes are used for payments to Australia, IFSC is used for payments to India.
- **Bank Code:** Enter the bank code of the beneficiary bank. For e.g. HSBC UK, select SWIFT BIC as bank code type and enter MIDLGB22.
- **City:** Enter the beneficiary bank city.
- **Country:** Enter the beneficiary bank country.

Step 3: Receiver's Correspondent Bank details (Optional)

• **Enter the receiver's correspondent bank details if you have them (this is an optional field):**

RECEIVER'S CORRESPONDENT BANK DETAILS (if available)		تفاصيل البنك المرسل ان وجد
Bank Name	<input type="text"/>	اسم البنك
Swift Bic	<input type="text"/>	رمز السويفت

- **Bank name:** Enter the Correspondent bank name.
- **SWIFT BIC:** Enter the SWIFT BIC of the correspondent bank.

Step 4: Payment Details

• **Enter the payment details:**

PAYMENT DETAILS		تفاصيل الدفع
Purpose of Payment	<input type="text"/>	الغرض من التحويل
Transaction Code	<input type="text"/>	رمز المعاملة
Charge Type	<input type="text"/>	طريقة دفع رسوم التحويل
Transfer Currency	<input type="text"/>	عملة التحويل
Amount (In Figures)	<input type="text"/>	المبلغ بالأرقام
In Words	<input type="text"/>	بالأحرف
FX Sales Person	<input type="text"/>	مسؤول المبيعات - فوركس
Fx Rate	<input type="text"/>	سعر التحويل
Customer Reference Number	<input type="text"/>	الرقم المرجعي للمعيل

- **Purpose of Payment:** Enter the purpose of payment. The minimum field value should be 10 alphanumeric characters without special characters. It is mandatory to capture purpose of payment for all payments.
- **Transaction Code:** Select the appropriate Transaction Code from the list of codes provided. As mandated by UAE Central bank, it is mandatory to provide the Transaction

Code for all local and cross border fund transfers for all currencies. The Transaction Code depends on whether you are an individual or a non-individual customer as well as the beneficiary type.

- **Charge Type:** Select the charge type form the options available,
 - **OUR** – Remitter to pay all charges
 - **BEN** – Beneficiary to pay all charges
 - **SHA** – Remitter to pay local CBD charges and beneficiary to pay other bank charges.
- **Transfer Currency:** Select the transfer currency
- **Amount in Figures:** Enter the amount of transfer currency or debit account currency.
- **Amount in words:** Amount in words will be auto populated on the form based on the amount entered in figures.
- **FX Sales Person:** This is an optional field. Enter the name of FX Dealer.
- **FX Rate:** This is an optional field. Enter the foreign exchange rate if applicable.
- **Customer Reference Number** – This is an optional field. Enter a reference number if applicable or provide any special instructions.

Step 5: Remitter Details

- **Enter the remitter details:**

REMITTER DETAILS		تفاصيل المحول
Full Name	<input type="text"/>	الاسم بالكامل
Debit Account Number	<input type="text"/>	رقم حساب الخصم
Charge A/C No	<input type="text"/>	رقم حساب المصاريف
Mobile Number	<input type="text"/>	رقم الهاتف المتحرك
<input type="checkbox"/> I/We agree to the Terms and Conditions as provided on www.cbd.ae for Smart Fund Transfer Form انا / نحن نوافق على الشروط والاختام الواردة في ملحق طلب التحويل التالي، على موقع البنك الإلكتروني، www.cbd.ae		

- **Full Name:** Enter your full name as per bank records. Please avoid spaces and do not use special characters in this field.
- **Debit Account Number:** Enter your 10 digit account number without any spaces. Do not enter the IBAN in this field.
- **Charge Account Number:** Enter the 10 digit account number you wish to post the charges to without any spaces and special characters. Do not enter the IBAN in this field. This field is automatically defaulted to your 10 digit debit account number you entered.
- **Mobile Number:** Enter the mobile number, to be contacted in case of any discrepancy on the form.
- **Terms and Conditions:** Accept the terms and conditions by clicking on the check box. You can read the terms and conditions available on our website www.cbd.ae.

Step 6: Validate and Print

- **Validate, Generate QR code and Print your form:**



التطبيق الذكي لتحويل الأموال
Smart Fund Transfer Application
Guidance Document - [Click here](#)

بنك دبي التجاري
Commercial Bank of Dubai

Payment Type Date (MM/DD/YYYY) 12/03/2018
نوع الدفع التاريخ (الشهر/اليوم/السنة) **VALIDATE & PRINT**
تأكد من البيانات ثم اطلب

- **Validate and Print:** Click the 'Validate and Print' button upon completion of all required fields to generate the QR Code with your payment details and print your Smart fund transfer Form with a QR Code. Smart Form is processed as a manual payment instruction if QR Code is not generated and hence takes more time in processing.
- **QR Code sample:** Please do not stamp on the QR Code.
- **Signature Box:** Type your name and affix your signature in the box with a pen. This is a non-editable field and requires original signatures with a pen as per mandate provided to the Bank. Do not use signature stamp on the form to avoid rejection.
- **Important Guidelines for Smart Fund Transfer Form:**
 - Always click on validate and Print button upon completion of form.
 - Always generate the QR Code on the form.
 - Never print the Smart Form without a QR Code.
 - Do not stamp on or near the QR Code.
 - If you change any details on the form, again click on 'Validate and print' to update the QR Code and print the form again.
 - Signatures should be affixed on the form after generation of QR Code.
 - Complete all mandatory fields on the form before QR Code generation and submission to bank.