

Countries that Require BIC and IBAN.

Payments to some countries have a mandatory requirement for a BIC and/or IBAN. A BIC (Bank Identifier Code) is an international standard for identifying the beneficiary’s bank quickly and easily. An IBAN (International Bank Account Number) is an international standard for identifying a customer’s account number anywhere in the world. Any payment transaction made to the countries listed below should contain the applicable BIC and/or IBAN as payment instructions without it may be returned by the receiving bank and/or incur an additional fee.

Please note that payments made or received in Euros need a BIC and IBAN. Failure to adhere may result in the payment being rejected and/or incur additional fees.

Countries that require BIC and/or IBAN:

Andorra	Austria	Bahrain	Belgium
Bulgaria	Croatia	Cyprus	Czech Republic
Denmark	Estonia	Finland	France
Georgia	Germany	Greece	Greenland
Hungary	Iceland	Ireland	Israel
Italy	Jordan	Kuwait	Latvia
Lebanon	Liechtenstein	Lithuania	Luxembourg
Macedonia	Malta	Moldova	Montenegro
Netherlands	Norway	Pakistan	Palestine
Poland	Portugal	Qatar	Romania
Saudi Arabia	Slovakia	Slovenia	Spain
Sweden	Switzerland	Tunisia	Turkey
United Arab Emirates (UAE)	United Kingdom*		

*only applies to Euro payments. If paying Sterling within the UK the Basic Bank Account Number (BBAN) and sort code should be provided. Information correct as at May 2015 – please check requirements before submitting an international payment instruction.

Our Service Promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at bankofscotlandbusiness.co.uk/contactus

bankofscotlandbusiness.co.uk

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk).

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