

## Citibank (via Wamo) Payment Details

Below are transfer instructions for EURO (page 1), GBP (page 2), and USD (page 3) denominated currencies on each page below. Transfers are made to CITIBANK. Please ensure you are making a transfer to the proper currency account. There are detailed transfer FAQs at the end of this document if required.

### 1) EURO Transfer Instructions

<b>1) EURO TRANSFER INSTRUCTIONS - CITIBANK EUROPE</b>	
<b>BANK NAME:</b>	Citibank  <i>*NOTE: the full bank name if required is: CITIBANK EUROPE PLC</i>
<b>BANK ADDRESS:</b>	1 N Wall Quay, North Dock, Dublin, Ireland
<b>BANK SWIFT CODE:</b>	CITIE2X  <i>*NOTE: if your bank requires an 11 digit SWIFT CODE, enter it as CITIE2XXXX</i>

<b>BENEFICIARY NAME (PAY TO):</b>	Wamo Solutions Ltd.
<b>BENEFICIARY ADDRESS:</b>	Dragonara business centre, 5th floor, Dragonara road, ST Julians, Malta, STJ3141
<b>BENEFICIARY EUR IBAN/ACC:</b>	<b>IE33CITI99005171559972</b>
<b>TRANSFER REFERENCE:</b>	Atlantic Pearl Group LLP  <i>*NOTE: Wamo Solutions Ltd. receives payments at Citibank on behalf of Atlantic Pearl Group LLP, and thus it is important to include "Atlantic Pearl Group LLP" as a reference with your transfer.</i>



## 2) GBP Transfer Instructions

<b>2) GBP TRANSFER INSTRUCTIONS - CITIBANK N.A.</b>	
<b>BANK NAME:</b>	Citibank <i>*NOTE: the full bank name if required is: CITIBANK N.A.</i>
<b>BANK ADDRESS:</b>	Citigroup Centre, 33 Canada Square, London E14 5LB, United Kingdom
<b>BANK SORT CODE:</b>	185008
<b>BANK SWIFT CODE:</b>	CITIGB2L <i>*NOTE: if your bank requires an 11 digit SWIFT CODE, enter it as CITIGB2LXXX</i>

<b>BENEFICIARY NAME (PAY TO):</b>	Wamo Solutions Ltd.
<b>BENEFICIARY ADDRESS:</b>	Dragonara business centre, 5th floor, Dragonara road, ST Julians, Malta, STJ3141
<b>BENEFICIARY GBP IBAN/ACC:</b>	<b>GB94CITI18500878618283</b>
<b>TRANSFER REFERENCE:</b>	Atlantic Pearl Group LLP <i>*NOTE: Wamo Solutions Ltd. receives payments at Citibank on behalf of Atlantic Pearl Group LLP, and thus it is important to include "Atlantic Pearl Group LLP" as a reference with your transfer.</i>

3) USD Transfer Instructions

<b>3) USD TRANSFER INSTRUCTIONS - CITIBANK N.A.</b>	
<b>BANK NAME:</b>	Citibank <i>*NOTE: the full bank name if required is: CITIBANK N.A.</i>
<b>BANK ADDRESS:</b>	One Penn's Way, New Castle, DE, 19720, USA
<b>BANK ROUTING CODE:</b>	31100209
<b>BANK SWIFT CODE:</b>	CITIUS33 <i>*NOTE: if your bank requires an 11 digit SWIFT CODE, enter it as CITIUS33XXX</i>

<b>BENEFICIARY NAME (PAY TO):</b>	Wamo Solutions Ltd.
<b>BENEFICIARY ADDRESS:</b>	Dragonara business centre, 5th floor, Dragonara road, ST Julians, Malta, STJ3141
<b>BENEFICIARY USD ACCOUNT #:</b>	<b>71160000000000186</b> <i>(*Note: there are 10 zeros in this account number. Please enter it carefully)</i>
<b>TRANSFER REFERENCE:</b>	Atlantic Pearl Group LLP <i>*NOTE: Wamo Solutions Ltd. receives payments at Citibank on behalf of Atlantic Pearl Group LLP, and thus it is important to include "Atlantic Pearl Group LLP" as a reference with your transfer.</i>

## FREQUENTLY ASKED QUESTIONS

Here are some frequently asked questions which have come from previous clients transfers. We have listed them out here to help ensure you are able to make your payment as smoothly as possible.

### 1.) CAN I SEND A 3<sup>rd</sup> PARTY PAYMENT?

**ANSWER:** **NO! Absolutely not. This is very important:** Please note that as per our AML/KYC protocol, we are unable to accept any form of third-party payments. All funds must come from a sender in the same name as your MT.COOK Financial trading account. Joint bank account payments are accepted if your name is one of the parties listed as a joint account holder. Any 3rd party payments may be rejected and returned and may incur significant delays and fees which are to be paid at the expense of the client. This applies to both personal and corporate accounts. Thus, please make sure that the sender making the deposit is the same as listed as the account holder at Mt.Cook.

- *Hypothetical Example (personal account):* An approved trading account at Mt.Cook in the name of Peter Smith, can only be funded from a bank account (or card or payment processor), also held in the name of Peter Smith. It cannot be funded by any other person or company.
- *Hypothetical Example (corporate account):* An approved corporate trading account at Mt.Cook in the name of company ABC Inc., can only be funded from a bank account (or card or payment processor), also held in the name of ABC Inc.. It cannot be funded by any other person or company.

### 2.) Why am I sending a transfer to Wamo Solutions Ltd.?

**ANSWER:** Wamo is a licensed Fintech payment solution provider offering our company favorable currency exchange rates and transfer costs, and thus manage our treasury flow at CITIBANK on our behalf.

### 3.) What are the fees associated with sending a bank transfer?

**ANSWER:** This varies based on your sending bank and country of origin. Generally SEPA and IBAN transfers inside of the EU and UK are quite cheap and fast.

SWIFT Transfers outside of the EU and UK are a bit more costly and slightly slower. We do not charge any incoming fees to receive bank transfers. However your bank may charge you fees to send a transfer, and often an intermediary bank (if used) may levy a fee as well. Furthermore, there may be currency exchange fees incurred if sending from one currency account to another.

Please inquire with your bank for further details on any fees that they may charge. Average SWIFT transfer fees by most banks range from \$15 USD on the low end, to \$50 USD on the high end. *We simply credit your account with the dollar amount that we receive in our bank, net of any fees charged by your bank and/or any intermediary banks.*

#### 4.) What are the timelines associated with sending a bank transfer?

**ANSWER:** Timelines vary from almost instant to 5 business days on the longer side of things. EU and UK transfers coming via SEPA and IBAN are often slightly cheaper and faster than global transfers into USD coming via the SWIFT system.

If your deposit has not posted within 5 business days from the date that you sent it, please contact us and we can help inquire with the banks to locate it with a “wire trace” if it has not been properly issued.

Ensuring that you input the transfer information as accurately as possible will help ensure that there are no problems in receiving the wire transfer (it is a good idea to double check). If your bank uses intermediary or correspondent (pass through) banking institutions it may sometimes delay the transit time before reaching our account. The time of day the requests are received and processed by the bank (whether they make the bank's daily cut off or not) can all also have an impact on processing times.

If you have any further questions, please contact us at [accounts@mtcookfinancial.com](mailto:accounts@mtcookfinancial.com) your convenience.