

## Caixa/Caye Bank Payment Details

Below on the following pages are transfer instructions for USD, EURO, and GBP denominated currencies. Please ensure you are making a transfer to the proper currency account. Please request these instructions each time you make a transfer as they are subject to change. There are detailed transfer FAQs at the end of this document if required.

### 1) USD Transfer Instructions

1) USD TRANSFER INSTRUCTIONS	
<b>BANK NAME:</b>	Caixa Bank
<b>BANK ADDRESS:</b>	Bravo Murillo 361 28020, Madrid, Spain
<b>BANK SWIFT CODE:</b>	CAIXESBBXXX <i>*NOTE: if your bank requires an 8 digit SWIFT CODE, enter it as CAIXESBB (without the XXX)</i>

<b>BENEFICIARY NAME (PAY TO):</b>	Euro Exchange International Bank Inc.
<b>BENEFICIARY ADDRESS:</b>	268 Ave. Ponce de Leon, Suite 916, San Juan, PR, 00918
<b>BENEFICIARY USD ACCOUNT/IBAN #:</b>	ES24 2100 0752 7872 0030 8202
<b><u>MANDATORY</u> TRANSFER REFERENCE:</b>	20101.0034 - Caye Bank 16172 Atlantic Pearl Ltd.  <i>*NOTE: you <u>must</u> have your bank include this "mandatory reference" in the reference/memo section of the outgoing wire transfer, otherwise the transfer will not be properly credited to your account.</i>

## 2) EUR Transfer Instructions

2) EUR TRANSFER INSTRUCTIONS	
<b>BANK NAME:</b>	Caixa Bank
<b>BANK ADDRESS:</b>	Bravo Murillo 361 28020, Madrid, Spain
<b>BANK SWIFT CODE:</b>	CAIXESBBXXX  <i>*NOTE: if your bank requires an 8 digit SWIFT CODE, enter it as CAIXESBB (without the XXX).</i>

<b>BENEFICIARY NAME (PAY TO):</b>	Euro Exchange International Bank Inc.
<b>BENEFICIARY ADDRESS:</b>	268 Ave. Ponce de Leon, Suite 916, San Juan, PR, 00918
<b>BENEFICIARY EUR ACCOUNT/IBAN #:</b>	ES44 2100 0752 7707 0000 1010
<b><u>MANDATORY</u> TRANSFER REFERENCE:</b>	20101.0034 - Caye Bank 16173 Atlantic Pearl Ltd.  <i>*NOTE: you <u>must</u> have your bank include this "mandatory reference" in the reference/memo section of the outgoing wire transfer, otherwise the transfer will not be properly credited to your account.</i>

## 3) GBP Transfer Instructions

3) GBP TRANSFER INSTRUCTIONS	
<b>BANK NAME:</b>	Caixa Bank
<b>BANK ADDRESS:</b>	Bravo Murillo 361 28020, Madrid, Spain
<b>BANK SWIFT CODE:</b>	CAIXESBXXX  <i>*NOTE: if your bank requires an 8 digit SWIFT CODE, enter it as CAIXESBB (without the XXX).</i>

<b>BENEFICIARY NAME (PAY TO):</b>	Euro Exchange International Bank Inc.
<b>BENEFICIARY ADDRESS:</b>	268 Ave. Ponce de Leon, Suite 916, San Juan, PR, 00918
<b>BENEFICIARY GBP ACCOUNT/IBAN #:</b>	ES41 2100 0752 7472 0030 8189
<b><u>MANDATORY</u> TRANSFER REFERENCE:</b>	FFC 20101.0034 Caye Bank 16174 Atlantic Pearl Ltd.  <i>*NOTE: you <u>must</u> have your bank include this "mandatory reference" in the reference/memo section of the outgoing wire transfer, otherwise the transfer will not be properly credited to your account.</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.) 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.*

### 3.) 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.

### 4.) Why am I sending a transfer to Euro Exchange International?

**ANSWER:** Euro Exchange is a licensed bank and multi-currency exchange solution provider offering our custodian bank and our company favorable currency exchange rates and transfer costs, and thus manage our treasury flow at Caixa Bank on our behalf. This is also why it is very important to include the instructed memo/reference section on the outgoing wire transfer instruction to ensure that your transfer properly lands in our account. Both our company, and Euro Exchange International receive a high volume of transactions, and including the memo/reference as instructed will ensure there are no delays in having your wire transfer credited to your account.

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