

Wise Payment Details

Below on the following pages are transfer instructions for USD (International), USD (Domestic) EURO, GBP and AUD denominated currencies. 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) **USD** Transfer Instructions (if your sending bank is **OUTSIDE** of the USA)

1) USD TRANSFER INSTRUCTIONS	
BANK NAME:	Community Federal Savings Bank
BANK ADDRESS:	89-16 Jamaica Ave Woodhaven NY 11421, USA
ROUTING NUMBER:	026073008
BANK SWIFT CODE:	CMFGUS33 <i>*NOTE: if your bank requires an 11 digit SWIFT CODE, enter it as CMFGUS33XXX</i>

BENEFICIARY NAME (PAY TO):	Atlantic Pearl Group llp
BENEFICIARY ADDRESS:	30 W. 26th Street, Sixth Floor, New York NY 10010, USA
BENEFICIARY USD ACCOUNT #:	8312694975
TRANSFER REFERENCE:	Your name (or company name) as on file with us. <i>*NOTE: Please have your sending bank include ONLY your Name OR your Account Number (or Temporary Client ID), exactly as it is listed on your application or account with us. This is to be referenced in the memo/reference section of the outgoing transfer.</i>

2) USD Transfer Instructions (if your sending bank is **WITHIN** of the USA)

2) USD TRANSFER INSTRUCTIONS	
BANK NAME:	Evolve Bank and Trust
BANK ADDRESS:	6070 Poplar Ave suite 200, Memphis TN 38119, USA
ACH WIRE ROUTING NUMBER:	084009519

BENEFICIARY NAME (PAY TO):	Atlantic Pearl Group llp
BENEFICIARY ADDRESS:	30 W. 26th Street, Sixth Floor, New York NY 10010, USA
BENEFICIARY USD ACCOUNT #:	9600010717027765
ACCOUNT TYPE:	CHECKING
TRANSFER REFERENCE:	Your name (or company name) as on file with us. <i>*NOTE: Please have your sending bank include ONLY your Name OR your Account Number (or Temporary Client ID), exactly as it is listed on your application or account with us. This is to be referenced in the memo/reference section of the outgoing transfer.</i>

3) EUR Transfer Instructions

3) EUR TRANSFER INSTRUCTIONS	
BANK NAME:	Wise
BANK ADDRESS:	Avenue Louise 54, Room S52, Brussels, 1050, Belgium
BANK BIC / SWIFT CODE:	TRWIBEB1XXX <i>*NOTE: if your bank is in the EUR/SEPA zone this will probably be called the BIC Code. If your bank is outside of the EUR/SEPA zone, it will be called the SWIFT Code.</i>

BENEFICIARY NAME (PAY TO):	Atlantic Pearl Group llp
BENEFICIARY ADDRESS:	Avenue Louise 54, Room S52, Brussels, 1050, Belgium
BENEFICIARY EUR ACCOUNT #:	5080884
BENEFICIARY EUR IBAN #:	BE67 9675 0808 8487
TRANSFER REFERENCE:	Your name (or company name) as on file with us. <i>*NOTE: Please have your sending bank include ONLY your Name OR your Account Number (or Temporary Client ID), exactly as it is listed on your application or account with us. This is to be referenced in the memo/reference section of the outgoing transfer.</i>

4) GBP Transfer Instructions

4) GBP TRANSFER INSTRUCTIONS	
BANK NAME:	Wise
BANK ADDRESS:	56 Shoreditch High Street, London, E1 6JJ, UK
SORT CODE:	23-14-70
BANK BIC / SWIFT CODE:	TRWIGB2L <i>*NOTE 1: if your bank requires an 11 digit SWIFT CODE, enter it as TRWIGB2LXXX. *NOTE 2: This is usually only needed if the sending bank is outside of the UK.</i>

BENEFICIARY NAME (PAY TO):	Atlantic Pearl Group llp
BENEFICIARY ADDRESS:	56 Shoreditch High Street, London, E1 6JJ, UK
BENEFICIARY GBP ACCOUNT #:	14385984
BENEFICIARY GBP IBAN #:	GB86 TRWI 2314 7014 3859 84
TRANSFER REFERENCE:	Your name (or company name) as on file with us. <i>*NOTE: Please have your sending bank include ONLY your Name OR your Account Number (or Temporary Client ID), exactly as it is listed on your application or account with us. This is to be referenced in the memo/reference section of the outgoing transfer.</i>

5) AUD Transfer Instructions (For sending banks WITHIN Australia)

5) AUD TRANSFER INSTRUCTIONS	
BANK NAME:	Moneytech
BANK ADDRESS:	Level 6, 97 Pacific Hwy, Sydney 2060, Australia
AUSTRALIA BSB CODE:	802-985
BANK BIC / SWIFT CODE:	MOYHAU22 <i>*NOTE 1: if your bank requires an 11 digit SWIFT CODE, enter it as MOYHAU22 XXX</i>

BENEFICIARY NAME (PAY TO):	Atlantic Pearl Group llp
BENEFICIARY ADDRESS:	36-38 Gipps Street, Collingwood 3066, Australia
BENEFICIARY AUD ACCOUNT #:	217973441
TRANSFER REFERENCE:	Your name (or company name) as on file with us. <i>*NOTE: Please have your sending bank include ONLY your Name OR your Account Number (or Temporary Client ID), exactly as it is listed on your application or account with us. This is to be referenced in the memo/reference section of the outgoing 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 3rd 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.

If you have any further questions, please contact us at accounts@mtcookfinancial.com your convenience.