



**Guidelines for Opening and Maintaining of the LORO Correspondent Accounts and  
for Execution of Payment Instructions  
for Banks – Residents and Non-residents of Ukraine, Foreign Bank Branches  
(hereinafter the Guidelines)**

(with amendments in force starting from June 10, 2024)

**1. General Provisions**

1.1. The Guidelines for opening and maintaining of the LORO correspondent accounts and for execution of payment instructions for banks - residents/non-residents/foreign banks' branches (hereinafter **the Guidelines**) are developed in accordance with the applicable law of Ukraine, including regulations of the National Bank of Ukraine (hereinafter **the NBU**) and "Ukreximbank" JSC (hereinafter **the Bank**) regulatory documents in order to unify the procedure for conducting transactions on Loro correspondent accounts opened with the Bank, to process and send messages by means of SWIFT (principal communication channel) (hereinafter the **Agreed Communication Channel**) and thus ensure the following:

- automatic processing of messages in the Bank clearing system;
- elimination of delays in the Bank's interbank payment operations;
- eliminate the possibility of operational errors due to ambiguity or ambiguous interpretation of payment instructions.

1.2. When exchanging messages with the Bank using the Agreed Communication Channel, the format of the messages and the procedure for use thereof should comply with the provisions of these Guidelines.

1.3. All expenses incurred due to failure to comply with these Guidelines shall be borne by the correspondent.

**2. Glossary**

**Account** shall mean the LORO correspondent account.

**Agreement** shall mean an Agreement on opening and procedure of servicing correspondent account in the national currency of Ukraine for Banks - residents/non-residents/foreign bank branches or an Agreement on opening and procedure of servicing multicurrency correspondent account in foreign currencies and banking metals for Banks - residents/non-residents/foreign bank branches entered into between the Bank and the Correspondent.

**Beneficiary** shall mean the final recipient of funds according to the payment instructions.

**Beneficiary Bank** shall mean the bank servicing the Beneficiary account.

**Business Day** shall mean a day, which is a business day for banks of Ukraine and for the country issuing the currency/country, in which the Bank has a correspondent account (for settlements in euro shall mean any day, except for holidays and days off in Ukraine and in TARGET network or EVA clearing system).

**Correspondent** shall mean the bank, in the name of which LORO correspondent account is opened with the Bank.

**External Payments** shall mean the payments to be executed through correspondent accounts opened by the Bank with other banks (hereinafter NOSTRO correspondent banks) based on payment instructions.

**Fees** shall mean the Bank fees set forth on the Bank official website at: <https://www.eximb.com> and advised to the Correspondent at the Account opening by providing the Correspondent with the link to the official website of the Bank, where their current edition is published, or sent to the Correspondent by the Agreed Communication Channel and/or the NBU e-mail. The Bank shall notify the Correspondent on changes to the Fees in accordance with the procedure envisaged by the Agreement.

**Interbank Payment instructions** shall mean the authenticated electronic payment instructions for the execution of an interbank payment transaction on crediting funds, transmitted by the Agreed Communication Channel.

**Intermediary Bank** shall mean the bank servicing the Beneficiary Bank account.

**Internal Payments** shall mean the payments in favor of the Bank customers, other correspondent banks and their customers, executed by the Bank based on payment instructions.

**Payer** shall mean the sender of funds according to the payment instructions (ordering institution).

**Paying Bank** shall mean the bank servicing the Payer account.

**Payment instructions** shall mean the authenticated electronic payment instructions for the execution of an interbank payment transaction on debiting funds (other than contractual direct debit and enforced Account debit/collection of funds in cases stipulated by the Ukrainian law in force), transmitted via the Agreed Communication Channel, or, in the absence of technical possibility of sending authenticated messages, provided in the form of a paper or electronic document (signed by the authorized person's signature, with the seal affixed (if available)/by qualified electronic signature).

**Receiver** shall mean a financial institution, which received messages by means of Agreed Communication Channel.

**Sanctions Lists** shall mean lists of legal entities and individuals, for which restrictions or prohibitions on performing financial transactions are imposed, and the applicable sanction regimes in terms of countries, programs and sectors are applied.

**Sender** shall mean a financial institution sending the message through the Agreed Communication Channel.

### 3. Sanctions lists

3.1 The applicable sanction regimes in terms of countries, programs and sectors, and lists of legal entities and individuals, on which restrictions (sanctions) or prohibitions on performing financial transactions are imposed, are set forth in the following resources (the lists are not exhaustive and may be amended):

The State Financial Monitoring Service of Ukraine:

<https://fiu.gov.ua/pages/dijalnist/protidija-terrorizmu/perelik-terroristiv>

The State Sanctions Registry of the National Security and Defense Council of Ukraine:

<https://drs.nsd.gov.ua/>

The National Security and Defense Council of Ukraine:

<https://www.rnbo.gov.ua/ua/Ukazy/>

The United Nations Security Council (UNSC):

<https://www.un.org/securitycouncil>

Government of Australia:

<https://www.dfat.gov.au/node/123620>

Government of Canada:

[https://www.international.gc.ca/world-monde/international\\_relations-relations\\_internationales/sanctions/index.aspx?lang=eng](https://www.international.gc.ca/world-monde/international_relations-relations_internationales/sanctions/index.aspx?lang=eng)

European Commission:

[https://eeas.europa.eu/topics/sanctions-policy\\_en](https://eeas.europa.eu/topics/sanctions-policy_en)

Ministry of Foreign Affairs of Poland:

<https://www.gov.pl/web/diplomacy/international-sanctions>

State Secretariat for Economic Affairs of the Swiss Confederation, SECO:

<https://www.seco.admin.ch/>

UK Treasury:

<https://www.gov.uk/government/publications/financial-sanctions-consolidated-list-of-targets>

The US Department of Treasury Office of Foreign Assets Control (OFAC):

<https://home.treasury.gov/policy-issues/financial-sanctions/consolidated-sanctions-list-data-files>

<https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-and-country-information>

Alternative search facility OFAC:  
<https://sanctionssearch.ofac.treas.gov/>

Financial Crimes Enforcement Network of US Department of Treasury Office (FinCEN):  
<https://www.fincen.gov/>

3.2 The Correspondent is obliged to independently check the details of the Payment instructions (including, but not limited to the data of all payment participants: individuals, legal entities, including banks, purpose of payment etc.) in the relevant sanction lists before sending the Payment instructions to the Bank.

The Correspondent shall bear full responsibility for providing the Payment instructions that will be sent irrespective to this requirement and will be blocked, returned without execution by the Bank or the foreign bank.

#### **4. Main types of Payment instructions and Guidelines to apply thereof**

##### **4.1 Main types of Payment instructions**

**MT103** shall mean a Single Customer Credit Transfer to be used to transfer payment instructions for transfer of funds, in which either the Payer or the Beneficiary, or both parties are not financial institutions.

**MT200** shall mean a Transfer of a Financial Institution to its Own Account to be used to transfer the Correspondent funds from an Account to its account in another financial institution in the same currency.

**MT202** shall mean a General Interbank Transfer to be used when transferring funds between financial institutions.

**MT604** shall mean a Transfer/ Delivery of Goods (Banking Metal) to be used for transfer of banking metals.

4.2. The guidelines for filling the Payment instructions fields in accordance with the message type are set forth in **Table 1, Table 2, Table 3.**

#### **5. List of Documents for Opening an Account (the list is not exhaustive and can be supplemented if necessary)**

##### **5.1. For Ukrainian resident banks:**

- application for opening an Account, **which is an integral part of the Agreement**, drawn up in accordance with **Table 4** in the form of a paper document signed by the bank's head (CEO) or a person performing their duties with the seal affixed (if available) or of an electronic document signed by a qualified electronic signature of the bank's head (CEO) or a person performing their duties, or authorized (authenticated) message sent by the Agreed Communication Channel with mandatory indication of the account type, currency, account opening purpose and other information as may be necessary;
- copy of extract from the state register of banks authorized for banking activity;
- notarized copy of the Bank Statute registered in the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (if the Statute is published on the electronic services' portal of legal entities, individual entrepreneurs and public organizations, a letter indicating the access code to the results of the state registration administrative services, which allows to see the Statute's current edition available on the specified portal, may be provided instead of the Statute's hard copy);
- notarized list of persons entitled to administer the account, with their personal signatures, or such list signed by a qualified electronic signature of the bank's head (CEO) and confirmed as accepted by electronic signature of the Bank's authorized person according to the requirements of the National Bank's regulation on the use of electronic signatures in the banking system of Ukraine;
- questionnaire for resident financial institution customer (according to the form stipulated by the Bank internal financial monitoring regulations);
- list of correspondent banks (signed by the bank's head (CEO));
- card of the Bank's counterparty (signed by the bank's head (CEO));
- letter confirming the status of VAT payer (according to the form of the Bank);
- extract from the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (formed according to all search parameters).

##### **5.2. For branches of foreign banks:**

- application for opening an Account, **which is an integral part of the Agreement**, drawn up in accordance with **Table 4** in the form of a paper document signed by the bank's head (CEO) or a person performing their duties with the seal affixed (if available) or an electronic document signed by a qualified electronic signature of the bank's head (CEO) or a person performing their duties, or authorized (authenticated)

message sent by the Agreed Communication Channel with mandatory indication of the account type, currency, account opening purpose and other information as may be necessary;

- copy of extract from the State Register of banks;
- copies of certificates of registration with a respective regulator as tax payer and unified social tax payer, certified by the signature of the branch head or another authorized person, with a seal affixed (if available), or by a qualified electronic signature of such a person;
- notarized list of persons entitled to administer the account, with their personal signatures, or such list signed by a qualified electronic signature of the branch head and confirmed as accepted by electronic signature of the Bank's authorized person according to the requirements of the National Bank's regulation on the use of electronic signatures in the banking system of Ukraine;
- questionnaire for financial institution customer (according to the form stipulated by the Bank internal financial monitoring regulations);
- copies of other duly certified documents that allow to identify the financial institution;
- other document as required by the Bank.

### **5.3. For non-resident banks (except for central banks of foreign countries and the European Bank for Reconstruction and Development):**

- application for Account opening, [which is an integral part of the Agreement](#), drawn up in accordance with **Table 4**, signed by the bank's authorized person with the seal affixed (if available), or authorized (authenticated) message sent by the Agreed Communication Channel) with mandatory indication of the account type, currency, account opening purpose and other information as may be necessary;
- copy of legalized<sup>1</sup>, or endorsed with an Apostille, extract from the banking register or other document that confirms the registration of the non-resident bank;
- copy of legalized and duly certified license of the central bank of its country of registration (if stipulated by the country's law) or the document that confirms the right of the non-resident bank to carry out banking activity in accordance with the law of its country of registration;
- copy of legalized and duly certified Statute of the bank (if stipulated by the country's law) or another document in accordance with the law of its country of registration;
- album of authorized signatures;
- questionnaire for non-resident financial institution customer (according to the form stipulated by the Bank internal financial monitoring regulations).

### **5.4. For central banks of foreign countries and the European Bank for Reconstruction and Development;**

- application for Account opening, [which is an integral part of the Agreement](#);
- album of authorized signatures;
- list of correspondent banks;
- questionnaire for non-resident financial institution customer;
- copies of other duly certified documents that allow to identify the financial institution.

5.5. No corrections in the documents are allowed.

## **6. Technical conditions of Account opening and management**

6.1. The Bank and the Correspondent shall exchange authorizations of the Agreed Communication Channel. Account transactions are carried out after authorizations exchange between the Bank and the Correspondent is completed.

## **7. Conditions of Account transactions**

7.1. The list of transactions that may be performed on the Account shall be determined by the NBU regulations, [taking into account the requirements stipulated by the legislation on financial monitoring/sanctions legislation](#).

7.2. All interbank payment transactions related to crediting of funds to the Account shall be performed by the Bank based on Interbank Payment instructions.

7.3. All interbank payment transactions related to debiting of funds from the Account (except for direct debit transactions performed by the Bank and enforced Account debit/collection of funds in cases stipulated by

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<sup>1</sup> Hereinafter – unless otherwise stipulated by Law or an international treaty of Ukraine

the Ukrainian law in force) shall be performed by the Bank based on Payment instructions to the extent of the amount of the Account balance.

7.4. Commission fees, compensation of additional expenses shall be debited by the Bank according to the procedure and terms and conditions stipulated by the Agreement entered into between the Bank and the Correspondent.

7.5. The Correspondent's Payment instructions must include the information on the payment purpose that clearly identifies the transaction essence (goods, services, number and date of the agreement/contract, etc.), the transaction code and the Beneficiary's country code in accordance with the requirements of the preparation of balance of payments of Ukraine (codes are attached). Absence of any of the above information (transaction essence, transaction code, and country code) is a reason for details clarification/annulment of the Correspondent's Payment instruction and debiting of a fee for cancellation/change of transfer conditions.

7.6. Transaction code and country code shall be indicated in field 72 of Interbank payment instructions/Payment instructions of MT103, MT200, MT202, MT604 types (formats), in the filling format stipulated by the Rules of Filling Payment Instructions in Accordance with the Message Type (**Table 1**).

7.7. Payment instruction in hryvnia for the transfer of funds via correspondent account of a non-resident bank in the national currency (of Ukraine) must contain details on the purpose of payment, filled in such a way as to provide full information on the payment, including the country code of the non-resident payer's/recipient's location/residence (**Table 2**).

## **8. Terms of Payment Instructions Execution**

8.1. The Correspondent's Payment instructions shall be executed by the Bank on the value date indicated in the document, but not earlier than on the date of receipt thereof by the Bank, provided that all the details are available [and in the absence of restrictions imposed by the legislation on financial monitoring/sanctions legislation](#).

8.2. The Correspondent's Payment instructions, under which the Banks is a Beneficiary (Receiver) or a Bank-receiver of funds (Internal Payments), shall be executed by the Bank with the value date on the current business day provided that funds on the Correspondent's Account are available to effect the payment and pay the fee provided that they are received by the Bank by 18:00 Kyiv Time.

8.3. The Correspondent's Payment instructions with regard to debiting via NOSTRO Correspondent Accounts of the Bank shall be executed with the value date indicated in the Payment instructions, on the current business day provided that they are received by the Bank and funds on the Correspondent's Account are available:

- by 17:00 Kyiv Time – for UAH transfers;
- by 17:00 Kyiv Time (on Friday and pre-holiday days – by 16:00 Kyiv Time) – for USD transfers;
- by 16:00 Kyiv Time (on Friday and pre-holiday days – by 15:30 Kyiv Time) – for EUR transfers;
- by 15:00 Kyiv Time – for GBP transfers;
- by 15:00 Kyiv Time – for CAD transfers;
- by 12:00 Kyiv Time – for CHF transfers;
- by 12:00 Kyiv Time – for PLN transfers.

8.4. The Correspondent's Payment instructions in other currencies, as well as those received after the above deadline, shall be executed by the Bank with the value date on the following business day after the date of receipt thereof by the Bank and provided that funds on the Correspondent's Account are available.

8.5. The Correspondent's Payment instructions in banking metals shall be executed by the Bank with the value date 2 (two) business days after the date of receipt thereof by the Bank and provided that funds in banking metals on the Correspondent's Account are available.

## **9. Terms of Interbank Payment instructions Execution**

9.1. Crediting of funds to the Correspondent and its customers' Account shall be performed by the Bank based on Interbank Payment instructions on the day of receipt thereof, but not earlier than on the value date indicated in the Interbank Payment instruction, provided that the Bank receives it by 19:00 Kyiv Time and it contains all the details necessary for crediting [and there are no applicable restrictions imposed by the legislation on financial monitoring/sanctions legislation](#).

9.2. Interbank Payment instructions received after 19:00 Kyiv Time shall be executed by the Bank on the following business day after the date of receipt thereof, but not earlier than on the value date indicated in the Interbank Payment instruction provided that it contains all the details necessary for crediting.



9.3 If the Interbank Payment instruction indicates the value date that is prior to the date of receipt of such a document by the Bank, the Bank shall credit funds to the Account on the day of receipt of such an Interbank Payment instruction by the Bank.

## **10. Terms and conditions of funds return**

10.1 The return of the Correspondent's funds upon its request shall be as follows:

- in case of crediting by the Bank of funds to the account of its customer or a customer of a LORO bank in accordance with the Correspondent's Payment instruction, the funds shall be returned to the Correspondent's Account within a business day from the date of consent of the LORO bank or the Bank's customer to return such funds;
- in case of transfer by the Bank of funds through NOSTRO accounts in accordance with the Correspondent's Payment instruction, the funds shall be returned to the Correspondent's Account on the day of receipt of a statement from the NOSTRO correspondent bank specifying the amount of funds returned in accordance with the Correspondent's Payment instruction.

## **11. Rights of the Bank**

11.1 The Bank, taking into consideration the Correspondent's interests, has the right to unilaterally designate the payment route (except for MT200/202 transfers) and the NOSTRO correspondent bank for every Payment instruction.

11.2 The other rights of the Bank shall be governed by the applicable law of Ukraine and the Agreement.

## **12. Rights of the Correspondent**

12.1 The Correspondent may introduce alterations and amendments into the Payment instruction (in accordance with the requirements of the Ukraine legislation in force) by sending respective instructions to the Bank in the authenticated form via the Agreed Communication Channel specified in the Agreement.

12.2 The Correspondent may at any time before the moment of irrevocability, in accordance with legislation, withdraw the Payment instruction and/or its consent to the execution of the Payment instruction (but for contractual debit consent) by sending a notice to the Bank in any form in the manner provided for in the Agreement. The Payment instruction may only be withdrawn in its full amount.

12.3 The other rights of the Correspondent shall be governed by the applicable law of Ukraine and the Agreement.

## **13. Payment instructions accepted for execution**

13.1 Payment instructions prepared in accordance with the requirements of the Ukraine legislation in force, with the SWIFT rules and standards and the Guidelines effective on the payment date shall be accepted for execution.

## **14. Payment instructions not accepted for execution**

14.1 The following Correspondent's Payment instructions shall not be accepted for execution:

- sent via a communication channel not agreed in the Agreement;
- signed by a non-authorized person or lacking required signatures;
- authenticated with an incorrect key or lacking a key;
- if the transaction is contrary to the applicable law of Ukraine and/or the currency-issuing country;
- when at least one of the parties - participants in a financial transaction has registration, place of residence or location in a state (jurisdiction) that does not fulfill or improperly fulfills the recommendations of international, intergovernmental organizations involved in combating the legalization (laundering) of proceeds of crime, terrorism financing or financing of proliferation of weapons of mass destruction, or if one of the parties - participants in the financial transaction has an account with the bank, registered in the specified state (jurisdiction);
- when the Payer and/or Receiver is a person (entity), in respect of whom (whose ultimate beneficial owner) special economic and other restrictive measures (sanctions) restricting or prohibiting financial transactions have been applied in accordance with the Law of Ukraine "On Sanctions", or when a participant in the financial transaction is a person (entity) included in the list of persons connected with terrorist activities, or in relation to whom international sanctions restricting or prohibiting financial transactions have been applied, or if financial transactions are carried out on behalf or by order of persons (entities) included in the list of designated persons, or persons, directly or indirectly (through other persons) owned by such persons, or whose ultimate beneficial owners are persons included in the list of designated persons, as well

as with assets derived from such assets, and also in case financial transactions violate, facilitate or may facilitate the violation/evasion of restrictions imposed by sanctions.

#### **15. Procedure for freezing bank metals on the Account**

15.1 The Correspondent's bank metals on the Account shall be frozen exclusively according to the procedure stipulated by the applicable law of Ukraine.

#### **16. Suspension of transactions under the Account**

16.1 In cases stipulated by the applicable law of Ukraine, the Agreement, and these Guidelines, the Bank shall suspend the transactions under the Account through its automation system and notify the Correspondent about the reasons according to the procedure stipulated by the Agreement.

#### **17. Provision of Account statements**

17.1 Account statements shall be sent to the Correspondent's address according to the procedure and on the terms and conditions specified in the Agreement.

17.2 If the amount under the Correspondent's Payment instruction is not reflected in the account statement of the NOSTRO correspondent bank, the Bank shall return the funds to the Correspondent's Account not later than the next business day after receiving confirmation from the NOSTRO correspondent bank on refusal to execute the Correspondent's Payment instruction.

#### **18. Account Closing Procedure**

18.1. The Account shall be closed by the Bank in cases and on the terms and conditions stipulated by the applicable law of Ukraine and the Agreement. The Account closure application form (except for applications sent by the Individual Deposit Guarantee Fund Person authorized for bank liquidation) is shown in **Table 5**. The account closure application sent by authorized message via the Agreed Communication Channel, or in another manner envisaged by the Agreement, must include the Correspondent's full or shortened (if available) name, number of the account to be closed, currency, balance of funds, details of the account to which the balance of funds from the Correspondent's account to be closed is transferred, as well as other information as may be necessary.

**Table 1 Rules of execution of Payment instructions in Accordance with the Message Type**

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
103, 200, 202, 604	20	Reference	Unique ID of payment instructions	
202, 604	21	Related reference	Reference to the transaction ID related to the message. If the ID is not available in the field, NONREF shall be specified therein.	
604	23	Delivery ID	TRANSFER, DELIVERY	
103	23B	Banking transaction code	CRED	
604	26C	ID	Identifies the subject of sale (product / metal) and Account	
604	30	Value date	Date of fulfillment of obligations (product / metal should be sent / delivered)	
103, 200, 202	32A	Value date, Currency and Amount	Date, currency code and settlement amount	
604	32F	Quantity of the goods	Type of products and quantity of items to be delivered.	FOZ629,450
103	33B	Currency /original amount of the payment instruction	Currency and original amount to be transferred without changes throughout the whole transfer chain.	
103	50a	Payer	Used with the option "F". – Precondition is availability of the payer's IBAN (International Bank Account Number) and full information about the payer (name, address, country and location).	50F:/UAnnNNNNNNCCCCCCCCCCCCCCCC CCC 1/MINISTRY OF FINANCE OF UKRAINE 2/12/2 GRUSHEVSKOGO STREET, 3/UA/ KYIV
103, 202	52a	Payer's bank	Used with the option "A". Field is filled in if the payer's bank is different from the sender's bank (bank indicated in the field "Sender").	
103, 200, 202	53a	Correspondent's Account	Used with the option "B" to identify IBAN for debiting funds. In case of forex transaction (exchange of one foreign currency into another), the ISO digital currency code is additionally indicated after a dot mark.	
103, 200, 202	56a	Intermediary bank	Used with the option "A".	



Message type	Field number	Field name	Requirements for filling in fields	Example/comments
103, 200, 202	57a	Beneficiary's bank	Used with the option "A".	In case of internal payments in favour of "Ukreximbank" JSC customers, BIC of "Ukreximbank" JSC is indicated in field 57A or field 57 is left blank. In case of internal payments in favour of customers of LORO Correspondent Banks, BIC of the LORO Correspondent Bank is indicated in field 57A.
202	58a	Beneficiary, which is a financial institution	Used with the option "A".	
103	59F	The Beneficiary (Receiver of funds)	Field 59 is filled in with the option "F", namely: field 59F is filled in with the Beneficiary's account, but no more than four lines beginning with the digit:  1/ Beneficiary's name - mandatory, can be duplicated (Example 2) 2/ Beneficiary's address – not mandatory 3/Country - mandatory, city is not mandatory  Lines 1, 2, 3 can be duplicated.	Option F - Example 1 :59F:/BE30001216371411 1/MARK PHILIPS 2/HOOGSTRAAT 6, APT 6C 3/BE/BRUSSELS  Option F - Example 2 :59F:/12345678 1/DEPT OF PROMOTION OF SPICY FISH 1/CENTER FOR INTERNATIONALISATION 1/OF COMMERCE AND BUSINESS 3/CN
103	70	Purpose of payment	Shall be defined only in English for external payments.	
103	71A	Details of the cost	OUR, SHA, BEN	The BEN option provides for reduction of the amount the Loro bank transfer by the amount of the Bank commission. Shall be applied only to non-resident Loro banks.
604	82a	The initiator of the agreement	Used with the option «A», «D». The initiator of the transaction shall be indicated, if different from the consignor.	
604	86a	Bank-agent	Used with the "A" option	
604	87a	Receiver of product	Used with the option «A», «D». The recipient of product, if different from the beneficiary.	
604	88a	Beneficiary of product	The owner of product (metal)	
103, 200, 202,	72	Sender to Receiver Information	The field shall define additional information for the Receiver of message ("Ukreximbank" JSC) or other party specified depending on the code words used. Requirements for filling the	72:/FULLPAY/ – additional service of the correspondent bank "Nostro" shall be applied for transfers in US dollars in the field 72 of

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
604			<p>field shall be similar to the requirements for the field 70 namely the purpose of payment shall filled only in English for External payments.</p> <p>Possible code words for MT200, 202: Payment purpose codes ACC, BNF, INT, INS, REC_</p> <p>Possible code words for MT103: INS, REC, FULLPAY (special code word for transfers in US Dollars).</p>	<p>MT103 of the special codeword FULLPAY, which shall guarantee the receipt and credit of funds in full to the Beneficiary account.</p> <p>For preparation of the balance of payments in automatic mode the information shall be provided in the following format. The transaction coding format shall consist of <u>two lines</u>.</p> <p><b><u>the first line:</u></b> 72:[/REC/1PB.4n!.3n!.3n!.1a!.10n!], where /REC/ is a code word, after which the information contained in the line shall be used by “Ukreximbank” JSC for preparation of reporting in automatic mode under 1PX file “Information on financial operations of the bank with non-residents”: <b>1PB</b> – name of file</p> <p><b>4n!</b> – digital transaction code (balance of payments accounts) according to the list of codes ( R040 reference, Guidelines for Statistical Reporting submitted to the NBU approved by Resolution of the Board of the NBU No. 120 dated 13.11.2018) - 4 symbols <b>3n!</b> – digital code of the country of Payer/Payment receiver in accordance with the State Standard of Ukraine «Country codes» - 3 symbols <b>3n!</b> – Code of the Participating-Bank which is a party to agreement (according to the Bank Classifier) For neutral transactions (R040 reference, R041=D) the code of the Ukrainian bank with</p>

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
				<p>which settlements are made shall be indicated or conditional code of the foreign bank (999). In case of import transaction the code of the Sender shall be indicated.</p> <p><b>Additional details for MT103 only</b>  Additional information is provided for transactions under the <i>Services</i> section (R040 reference, R041 =2, 3) for the amount equal to or exceeding <b>USD 6 000</b> in equivalent, for other transactions - for the amount equal to or exceeding <b>USD 50 000</b> in equivalent, except for neutral transactions (R040 reference, R041 = D, except for R040 = <b>8422, 8466, 8477</b>) and special code transactions (R040 reference, R041 = C), namely:  1a! – customer status  B – bank,  E - legal entity, which is not a bank and not a nonbanking financial institution  N – nonbanking financial institution  F - individual,  S - individual entrepreneur;</p> <p>10n! – Identification/registration code/number is indicated (according to the rules established by K021 reference).</p> <p><b>Second line:</b>  Shall begin with a double slash (//) followed by verbal comments in a condensed form to the code, which should reflect the economic substance of a particular transaction. Comments shall be made in Ukrainian language in Latin letters.</p>

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
				<p><b>Example for <u>MT202</u>:</b></p> <p>/REC/1PB.8442.804.777 //POPOVNENNYA KORRAKH</p> <p>/REC/1PB.8443.804.296 //FOREX Z OTP BANK</p> <p><b>Example for <u>MT 103</u>:</b></p> <p>:72:/REC/1PB.1721.156.381.E.34007411 //PREPAYMENT FOR .....</p>

**Table 2 Rules of Filling in Fields 70, 72 of Payment Instructions in Hryvnia for Non-Resident Loro Banks in Accordance with the Message Type**

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
103, 202	70	Purpose of payment	Must refer to the foreign economic agreement/contract/other document testifying the legality of the operation, based on which the transfer of funds through the correspondent accounts of non-resident banks is made. The reference is not required if the payer and the recipient of funds under the transaction are the same non-resident person, or if funds are transferred to the accounts of foreign investors/non-residents in Ukraine from a correspondent account opened with a bank in Ukraine of a foreign depository bank that has an account in securities with the National Bank (of Ukraine)	
103, 202	72	Sender to Receiver Information	Information about the payment is indicated, including the country code of the location / residence of the non-resident payer / recipient	<p><b><u>The first line:</u></b>  72: [/REC/1PB.3n!.3n!], where  /REC/ is a code word, after which the information contained in the line shall be used by “Ukreximbank” JSC for preparation of reporting in automatic mode under 1PX file “Information on financial operations of the bank with non-residents”:  <b>1PB</b> – name of file  <b>3n!</b> – digital code of the country of Payer in accordance with the State Standard of Ukraine «Country codes» - 3 symbols  <b>3n!</b> – digital code of the country of Receiver in accordance with the State Standard of Ukraine «Country codes» - 3 symbols</p> <p><b>Example:</b>  72: /REC/1PB.826.826</p>

**Table 3 Rules of Filling in Payment Instructions in Hryvnia for Resident Loro Banks**

<b>Message type</b>	<b>Field number</b>	<b>Field name</b>	<b>Requirements for filling in fields</b>	<b>Example/comments</b>
202	20	Reference	Unique ID of payment instructions	
202	21	Related reference	Reference to the transaction ID related to the message. If the ID is not available in the field, NONREF shall be specified therein.	
202	32A	Value date, currency, amount	Date, currency code and settlement amount	
202	53B	Correspondent's Account	Used with the option "B" to identify IBAN for debiting funds.	
202	57D	Beneficiary's bank	Used with the option "D". Field must be filled in compliant to UkrSWIFT standards.	<b>Example:</b> <b>57D: Account With Inst -Name &amp; Addr</b> //UAXXXXXX (UA + CODE OF THE BANK – RECEIVER OF FUNDS) XXXXXXXXXXXXXXXXXXXX (NAME OF THE BANK – RECEIVER OF FUNDS) XXXXXXXXXX,UA (CITY NAME AND COUNTRY CODE ACCORDING TO THE ISO)
202	58D	Beneficiary, which is a financial institution	Used with the option "D". Field must be filled in compliant to UkrSWIFT standards.	<b>Example:</b> <b>58D: Beneficiary Institution -Nm&amp;Addr</b> /UAXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX (IBAN OF THE RECEIVER OF FUNDS) KNPXXXXXXXXX (A CODE WORD KNP FOLLOWED BY THE TAX PAYER IDENTIFICATION CODE) XXXXXXXXXXXXXXXXXXXX (NAME OF THE BANK – RECEIVER OF FUNDS) XXXXXXXXXX (CITY NAME)
202	72	Sender to Receiver Information	Information about the payment is indicated	<b>Example:</b> <b>72: Sender to Receiver Information</b> /BNF/POPOVNENNYA KORRAHUNKU



**Table 4 Account Opening Application Form**  
**(Except for Applications Sent via the Agreed Communication Channel)**

<b>Bank</b>	“Ukreximbank” JSC
<b>Correspondent</b>	Correspondent’s full or shortened (if available) name is indicated in accordance with: <ul style="list-style-type: none"> <li>• the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (“EDRPOU”);</li> <li>• the State Register of banks;</li> <li>• copy of legalized, or endorsed with an Apostille, extract from the trade, banking or court register/registration certificate of the foreign state’s local authority confirming the registration of the non-resident legal entity/document certifying the registration of a non-resident legal entity in accordance with the legislation of its country of location, certified in accordance with the procedure established by the Ukraine legislation</li> </ul>
<b>Correspondent’s Code</b>	The Correspondent’s Code is indicated: EDRPOU, NBU ID (for residents), BIC (for non-residents)
Please, open a correspondent account in	
<b>Currency</b>	Currency is indicated: national or foreign currency in accordance with the Classifier of foreign currencies and bank metals approved by the NBU Board Resolution of 04.02.1998 #34 (in the wording of the NBU Board Resolution of 19.04.2016 # 269) (as amended)
<b>Account opening purpose</b>	Account opening purpose is indicated
<b>Additional information</b>	Additional information is indicated (if necessary)
<b>Correspondent’s Address</b>	Correspondent’s mailing address is indicated
We shall be obligated to inform “Ukreximbank” JSC in writing on the change of our mailing address.	
<b>Correspondent’s Head</b>	Position, full name of the Correspondent’s head (authorized person) is indicated
<b>Correspondent’s Signature</b>	The Application is signed by the Correspondent’s head (authorized person)
<b>Signing Date</b>	The Application signing date by the Correspondent’s head (authorized person) is indicated as day, month and year in DD/MM/YYYY digits or as day number in DD digits, month in a word, year in YYYY digits
<b>Correspondent’s Seal</b>	Correspondent’s Seal is affixed, if available
<b>The Bank’s authorized employee</b>	Full name of “Ukreximbank” JSC authorized person is indicated
<b>Signature</b>	The Application is signed by “Ukreximbank” JSC authorized person

**Table 5 Account Closure Application Form**  
**(Except for Applications Sent via the Agreed Communication Channel)**

<b>Bank</b>	“Ukreximbank” JSC
<b>Correspondent</b>	Correspondent’s full or shortened (if available) name is indicated in accordance with: <ul style="list-style-type: none"> <li>• the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (“EDRPOU”);</li> <li>• the State Register of banks;</li> <li>• copy of legalized, or endorsed with an Apostille, extract from the trade, banking or court register/registration certificate of the foreign state’s local authority confirming the registration of the non-resident legal entity/document certifying the registration of a non-resident legal entity in accordance with the legislation of its country of location, certified in accordance with the procedure established by the Ukraine legislation</li> </ul>
<b>Correspondent’s Code</b>	The Correspondent’s Code is indicated: EDRPOU, NBU ID (for residents), BIC (for non-residents)
<b>Agreement</b>	Date and number of the Agreement, based on which the account was opened, is indicated
Please, close in “Ukreximbank” JSC books the correspondent account	
<b>Correspondent’s Account</b>	The number of Correspondent’s account with “Ukreximbank” JSC to be closed is indicated
<b>Currency</b>	Currency, the account in which is closed, is indicated: national or foreign currency in accordance with the Classifier of foreign currencies and bank metals approved by the NBU Board Resolution of 04.02.1998 #34 (in the wording of the NBU Board Resolution of 19.04.2016 # 269) (as amended)
We confirm the account balance in the amount	
The account balance in each currency is indicated separately	
Please transfer the specified balance of funds, less “Ukreximbank” JSC commissions for each interbank transfer and for closing a correspondent account in accordance with “Ukreximbank” JSC Tariffs, to:	
<b>Account Details</b>	Details of the account to which the remaining balance of funds from the Correspondent’s account to be closed shall be transferred
<b>Correspondent’s Head</b>	Position, full name of the Correspondent’s head (authorized person) is indicated
<b>Correspondent’s Signature</b>	The Application is signed by the Correspondent’s head (authorized person)
<b>Signing Date</b>	The Application’s signing date by the Correspondent’s head (authorized person) is indicated as day, month and year in DD/MM/YYYY digits or as day number in DD digits, month in a word, year in YYYY digits
<b>The Bank’s authorized employee</b>	Full name of “Ukreximbank” JSC authorized person is indicated
<b>Signature</b>	The Application is signed by “Ukreximbank” JSC authorized person