

IBAN

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to facilitate your transfers



SPUERKEESS

Äert Liewen. Är Bank.

Generally speaking, all transfer orders must use **IBAN + BIC** banking references.

For transfers in EUR within the European Union, simply use the IBAN.

■ Definition of IBAN:

IBAN (International **B**ank **A**ccount **N**umber) is a standard-format bank account number.

The IBAN is designed for identifying bank accounts in a **uniform, reliable, and unique manner** in all European Union countries, as well as in certain other countries.

The BIC and IBAN constitute **your unique banking address!**

■ Definition of BIC:

The BIC (**B**ank **I**dentifier **C**ode), also known as "SWIFT code", is the bank's identifying code. For Banque et Caisse d'Epargne de l'Etat, Luxembourg (BCEE), the BIC is: **BCEELULL**.

■ Structure of the IBAN for the Grand Duchy of Luxembourg

The IBAN standard for accounts held in Luxembourgish banks comprises **20 alpha-numeric characters**.

For a current account held with BCEE, the IBAN is structured as follows:

	LUxx	0019	nnnn	nnnn	n000
For example:	LU28	0019	4006	4475	0000

The spacing in sections of 4 characters makes the number easier to read.

LU	=>	Luxembourg (country)
xx	=>	check digit
0019	=>	BCEE bank code (001) account category (9)
nnnn nnnn n	=>	former account number
000	=>	zeros to fulfill the norm

■ Where and how are IBANs and BICs to be used?

IBANs + BICs are used for all national and cross-border transfers. For transfers in EUR within the European Union, you just need to specify the IBAN; the BIC is optional.

■ To receive transfers

Provide the counterparty with your IBAN, accompanied by the BIC for Banque et Caisse d'Épargne de l'État, Luxembourg: **BCEELULL**.

For example: **IBAN: LU28 0019 4006 4475 0000**
BIC: BCEELULL

■ To make transfers

For your payments within Europe, ask your counterparty for their IBAN and BIC banking references.

IBAN structure for other European countries

The bank account number structure for other countries in the European Union, as well as for certain other European countries, is as follows:

COUNTRY	IBAN	LENGTH
Germany	DE89 3704 0044 0532 0130 00	22
Austria	AT61 1904 3002 3457 3201	20
Belgium	BE62 5100 0754 7061	16
Bulgaria	BG80 BNBG 9661 1020 3456 78	22
Cyprus	CY17 0020 0128 0000 0012 0052 7600	28
Croatia	HR12 1001 0051 8630 0016 0	21
Denmark	DK50 0040 0440 1162 43	18
Spain	ES07 0012 0345 0300 0006 7890	24
Estonia	EE38 2200 2210 2014 5399	20
Finland	FI21 1234 5600 0007 85	18
France	FR14 2004 1010 0505 0001 3M02 606	27
United Kingdom	GB19 LOYD 3096 1700 7099 43	22
Greece	GR11 0172 0500 0050 5000 8582 675	27
Hungary	HU42 1177 3016 1111 1018 0000 0000	28
Ireland	IE29 AIBK 931 1521 2345 678	22

Iceland	IS14 0159 2600 7654 5510 7303 39	26
Italy	IT40 5054 2811 1010 0000 0123 456	27
Latvia	LV80 BANK 0000 4351 9500 1	21
Lithuania	LT12 1000 0111 0100 1000	20
Malta	MT84 MALT 0110 0001 2345 MTLC AST0 01S	31
Norway	NO93 8601 1117 947	15
Netherlands	NL39 RABO 0300 0652 64	18
Poland	PL27 1140 2004 0000 3002 0135 5387	28
Portugal	PT50 0002 0123 1234 5678 9015 4	25
Slovak Republic	SK31 1200 0000 1987 4263 7341	24
Czech Republic	CZ12 AAAA 2222 2222 2222 2222	24
Romania	RO49 AAAA 1B31 0075 9384 0000	24
Slovenia	SI56 6191 0000 0123 438	19
Sweden	SE35 5000 0000 0549 1000 0003	24
Switzerland	CH93 0076 2011 6238 5297 7	21

■ For more information

For further information, please feel free to contact your BCEE branch and/or your financial advisor.



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