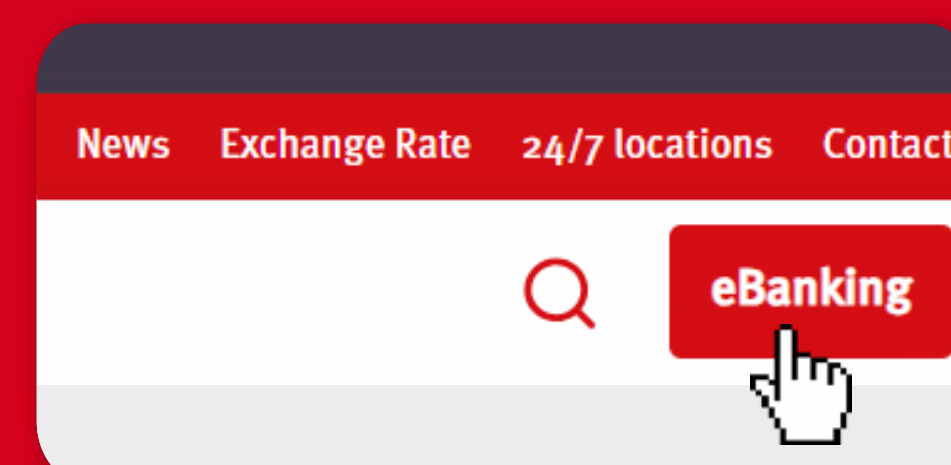
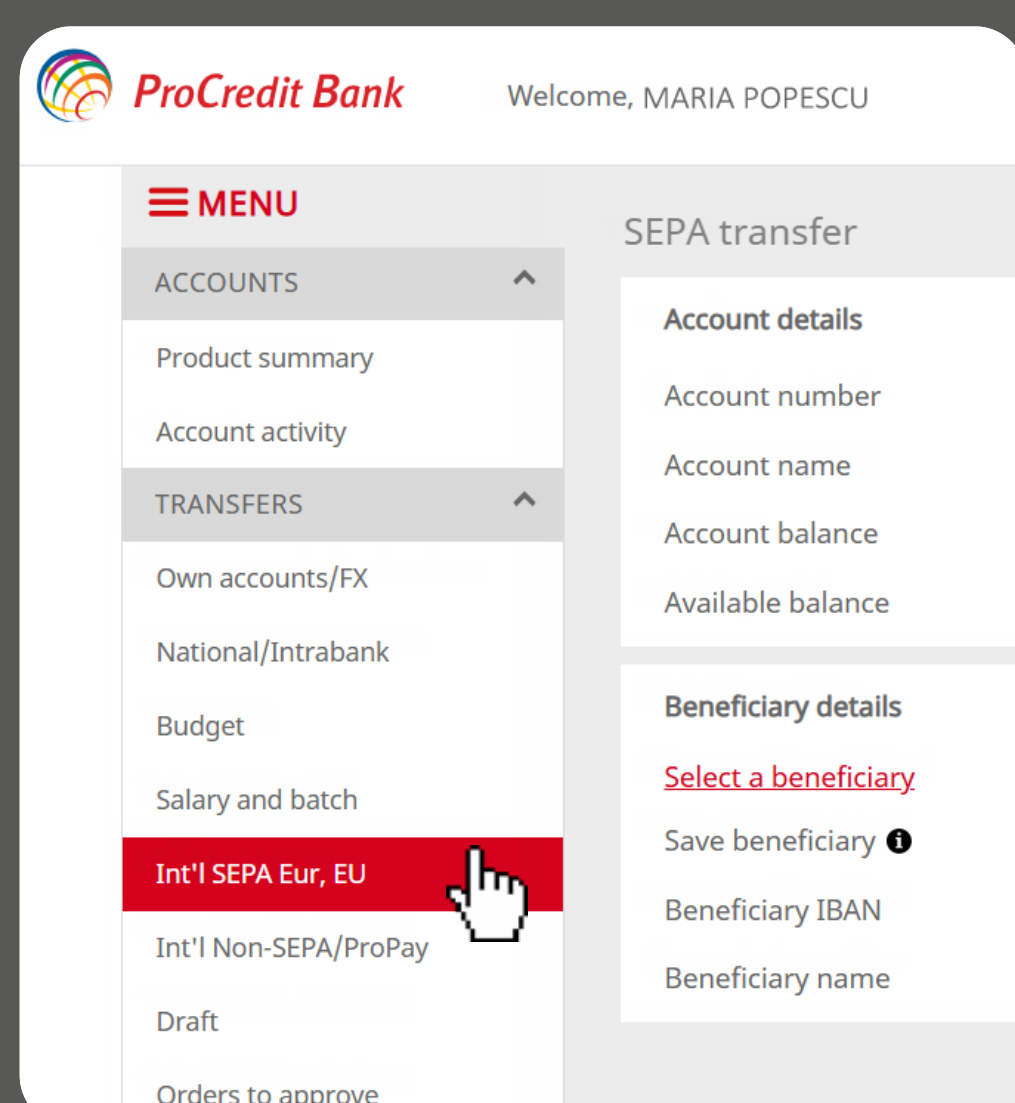


How to register an **International Transfer** using **e-Banking**



SEPA Transfer

Menu: Int'l SEPA Eur, UE

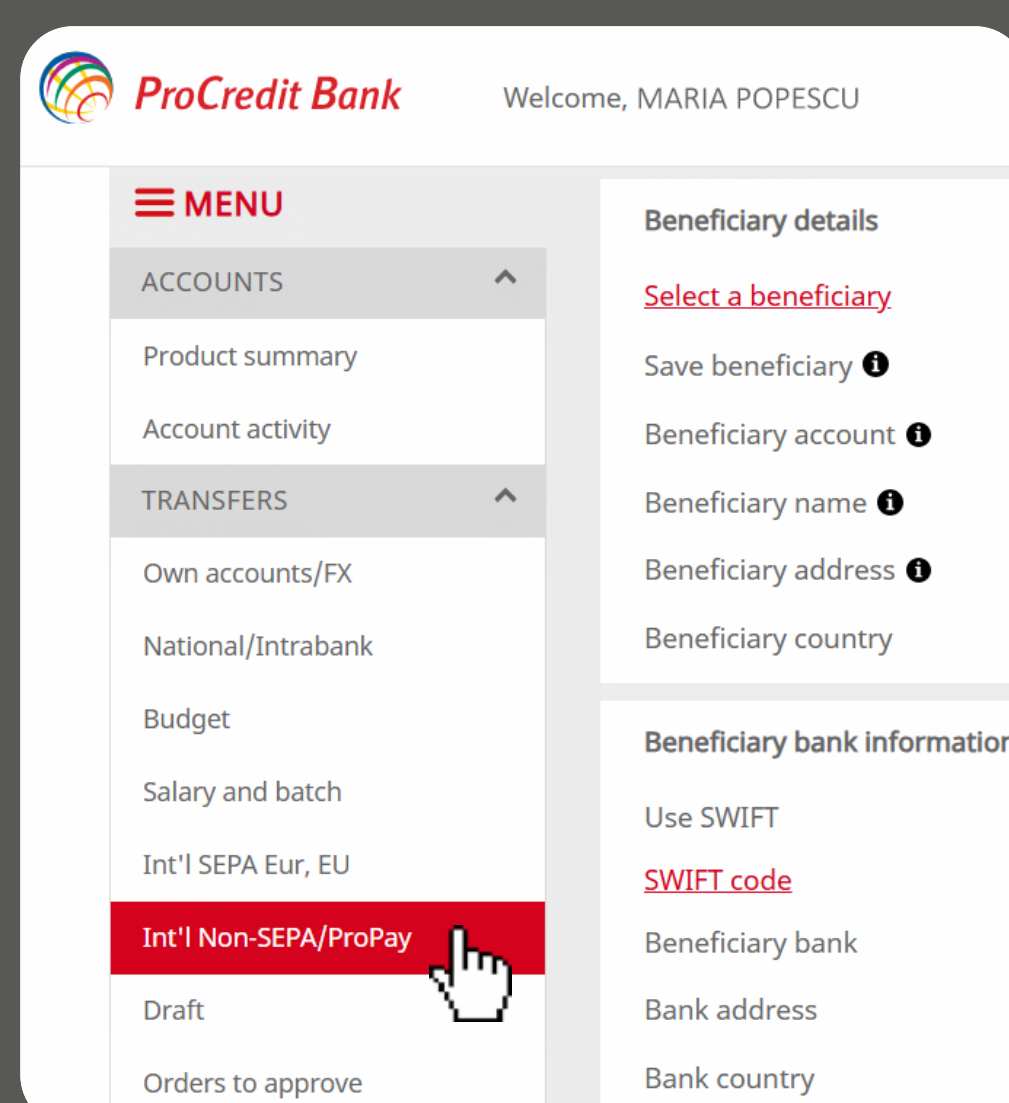


Characteristics

- **Currency: EUR**
- **Processing type: Standard (non-urgent)**
- **Settlement time is a maximum of 2 banking days. If you want to make an urgent transfer, it must be initiated from the Non-SEPA menu.**
- **The payment will be subject to SHA commission (both the sender and the beneficiary cover the fees charged by their respective banks).**
- **The beneficiary's bank must be located in one of the 32 SEPA countries.**

NON-SEPA Transfer

Menu: Int'l Non-SEPA/ProPay

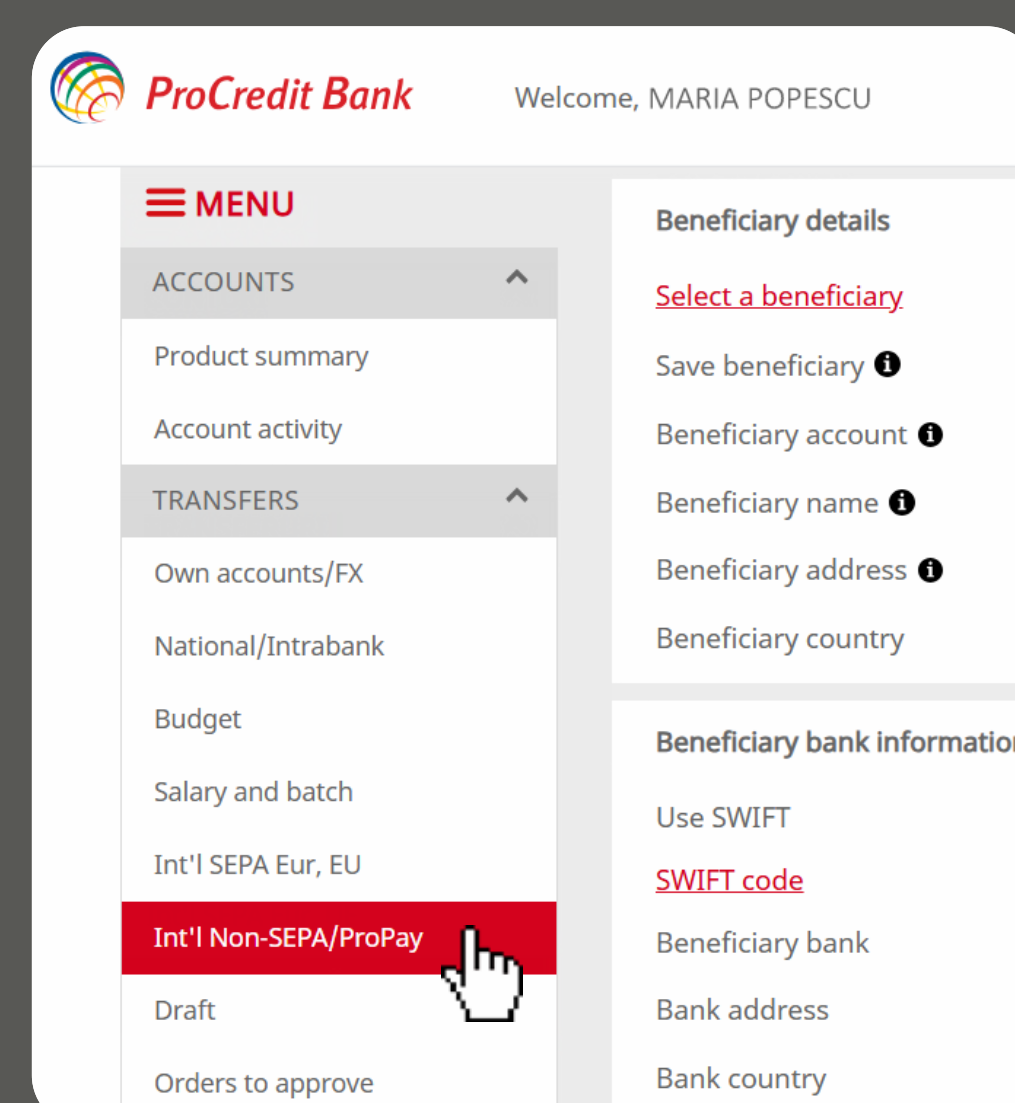


Characteristics

- **Currency: EUR, RON, GBP, USD**
- **Any payment in EURO sent to a country outside the SEPA geographical area**
- **Any payment made in USD or GBP**
- **Regardless of currency or destination country, *any urgent transfer* is considered a NON-SEPA payment**

ProPay Transfer

Menu: Int'l Non-SEPA/ProPay



Characteristics

- **Currency: EUR, USD, RON**
- **The transfer is made to *clients of ProCredit Group* banks (Romania, Serbia, North Macedonia, Georgia, Bosnia and Herzegovina, Kosovo, Albania, Bulgaria, Moldova, Germany, Ukraine, Greece)**

The SEPA area includes the European Union member states:

- **Eurozone countries:** Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain
- **Non-Eurozone countries:** Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Lithuania, Poland, Romania, Sweden, United Kingdom,

In addition, SEPA includes: Iceland, Liechtenstein, Norway, Switzerland, Monaco, and San Marino.

It also includes the following territories, considered part of the European Union (Article 299 of the Treaty of Rome):
Martinique, Guadeloupe, French Guiana, Réunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla, and the Åland Islands