



## WIRE TRANSFER REQUEST

<b>Wire Cut-Off Time:</b> <i>International: 12:00 pm PT</i> <i>Domestic: 2:00 pm PT</i>	<b>Send Wire Transfer Request to:</b> Email: <a href="mailto:central_operations@excel.bank">central_operations@excel.bank</a> Fax: (323) 602-2191
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*A verbal confirmation with you is required prior to sending this Wire Transfer Request.*

<b>Originator Information:</b>	<b>Business</b> <b>Consumer</b>	<b>Today's Date:</b> _____	<b>Send Date:</b> _____
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<b>Name:</b> _____ <b>DBA (if applicable):</b> _____ <b>Debit Account No.:</b> _____ <b>US Dollar Amount:</b> _____ <b>Written Amount (USD):</b> _____	<i>(International Wires Only)</i> <b>Send in Foreign Currency?</b> <b>Yes</b> <b>No</b> <b>Currency Code (if known):</b> _____ <b>Foreign Currency Amount:</b> _____ <b>Foreign Currency Type:</b> _____
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<b>Beneficiary Information:</b>	(This is the ultimate recipient of the wire transfer funds)
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<b>Name:</b> _____	<b>Account No.:</b> _____
<b>Physical Address: (no PO Box)</b> _____	
<b>Purpose of Wire:</b> _____	
<b>Originator to Beneficiary Info:</b> _____	

<b>Beneficiary Bank Information:</b>	(This is the financial institution where the beneficiary maintains their account)
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<b>ABA/Routing Number or Swift Number:</b> _____	<b>International Routing Code:</b> _____
<b>Beneficiary Bank Name:</b> _____	
<b>Physical Address: (no PO Box)</b> _____	
<b>Special Instructions:</b> _____	

<b>Intermediary Bank Information:</b>	(If applicable, this is the financial institution that the wire must pass through before reaching the final beneficiary bank)
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<b>Intermediary Bank Code:</b> _____	<b>International Routing Code:</b> _____
<b>Intermediary Bank Name:</b> _____	<b>Account No.:</b> _____
<b>Physical Address: (no PO Box)</b> _____	
<b>Special Instructions:</b> _____	

**Fees, Disclosures and Signatures:**

I/We hereby request EH National Bank, ("Bank") to effect this transfer at my/our risk to such persons as the beneficiary bank believes to be the within named beneficiary. The Bank is not to be responsible for delays, errors, claims or damages occasioned by the fault or negligence of correspondents through whose hands it may pass, once Bank has delivered the message to its correspondent. This Wire Transfer Request will be subject to the terms and conditions of the Bank's Wire Funds Transfer Agreement, as applicable.

My signature here indicates agreement to all of the information on this Wire Transfer Request and to the terms and conditions on the second page of this request. EH National Bank is authorized to rely on the information on this Request in making the requested wire transfer.

**Client Signature:** \_\_\_\_\_ **Date :** \_\_\_\_\_

**EH National Bank Use Only:**

<b>Received:</b> <input type="checkbox"/> In Person <input type="checkbox"/> Fax <input type="checkbox"/> Email <b>Request Received By:</b> _____ <b>Date:</b> _____ <b>Time:</b> _____ <b>Request Verified By:</b> _____ <b>Date:</b> _____ <b>Time:</b> _____ <b>Wire Agreement on File?</b> Y / N <b>OFAC Verified By:</b> _____	<b>Fee Information:</b> <input type="checkbox"/> Charge <input type="checkbox"/> Waived By: _____ <input type="checkbox"/> Analysis <input type="checkbox"/> Internal <input type="checkbox"/> Alternate Charge: _____
<b>Verified With:</b> _____ <b>Confirmation Method:</b> <input type="checkbox"/> Mother's Maiden Name <input type="checkbox"/> Birth Date <input type="checkbox"/> TIN (last 4 digits) <input type="checkbox"/> Known Client	<b>Balance Information:</b> <b>Collected Balance:</b> \$ _____ <b>Available Balance:</b> \$ _____

<b>International Wire Request:</b> Y / N <b>Foreign Exchange Rate:</b> _____	<b>USD Amount:</b> \$ _____
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\_\_\_\_\_  
Approver's Signature

\_\_\_\_\_  
Approver's Signature

\_\_\_\_\_  
Input By:

\_\_\_\_\_  
Verified by:

## Agreement For Outgoing Wire Transfer Requests

**Responsibility of EH National Bank.** EH National Bank is only responsible for making a good faith effort to execute the payment order described in the Outgoing Wire Transfer Request (the "Order"). The Order may be sent by wire, telegraph, telephone, cable, or whatever other transmission method EH National Bank considers to be reasonable. The Order may be transmitted directly to the Beneficiary Bank, or indirectly to the Beneficiary Bank through another bank, government agency, or other third party that EH National Bank considers to be reasonable.

**Agent.** EH National Bank may use agents of its choice to perform any of its obligations.

**Limitation of Liability.** EH National Bank will not be liable for any loss or damage due to the failure, delay, or error of: (1) the method of transmission selected by EH National Bank, (2) a third party selected by EH National Bank to receive the Order, or (3) the Beneficiary Bank. IN NO EVENT WILL EH NATIONAL BANK BE LIABLE FOR DAMAGES ARISING DIRECTLY OR INDIRECTLY IF THE ORDER IS EXECUTED BY EH NATIONAL BANK IN GOOD FAITH AND IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT. REGARDLESS OF THE FORM OR NATURE OF ANY CLAIM OR ACTION, IN NO EVENT WILL EH NATIONAL BANK BE LIABLE FOR PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, WHETHER OR NOT EH NATIONAL BANK SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

**Reliance on Information Provided.** Beneficiary Bank may rely solely (i) on the account number of the person ("Beneficiary") who is to receive the wire transfer rather than the Beneficiary's name, and (ii) if provided by you, on the identification number of any other financial institution through or to which the funds are to be transferred, rather than the name of the financial institution.

**International Wire Transfers.** A Payment Order expressed in U.S. Dollars will be sent in U.S. Dollars. The Originator may request that prior to executing a Payment Order, EH National Bank convert the amount to be transferred from U.S. Dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency") at EH National Bank's sell rate for exchange in effect on the date EH National Bank executes the Payment Order. If the financial institution designated to receive the funds does not pay the beneficiary specified in a Payment Order payable in Foreign Currency and the funds are returned to EH National Bank, EH National Bank will not be liable for a sum in excess of the value of the funds after they have been converted from Foreign Currency to U.S. Dollars at EH National Bank's buy rate for exchange at the time the cancellation of the Payment Order is confirmed by EH National Bank. EH National Bank will not be liable for any failure or delay by any financial institution or other third party in the designated foreign country in executing or failing to execute any Payment Order EH National Bank transmits to a foreign country.

**Refund.** If the Beneficiary Bank does not pay the Beneficiary specified on the Order, a refund will be made only after EH National Bank has received confirmation of the effective cancellation of the Order and EH National Bank is in free possession of the funds debited or earmarked in connection with the Order. If the order is payable in Foreign Currency, EH National Bank will not be liable for a sum in excess of the value of the Order after it has been converted from Foreign Currency to U.S. Dollars at EH National Bank's buying rate for exchange at such time as the cancellation of the Order is confirmed by EH National Bank.

**Failure to Transfer Proper Amount.** If EH National Bank is notified that it did not transfer the full amount stated in the Request, EH National Bank's sole liability will be to promptly execute a second payment Order in the amount of the stated deficiency. If EH National Bank executes an instruction in excess of the amount stated in the Request, to the extent that the originator does not receive the benefit of the Order, EH National Bank will only be liable for any loss of the principal amount transferred in excess of the amount stated in the Request instructions. Additionally, EH National Bank will be liable for the amount of interest the originator has lost due to the transfer of the excess amount, computed at the then current Federal Funds rate. However, EH National Bank's liability for loss of interest shall be limited to twenty (20) calendar day's interest. This section sets forth EH National Bank's complete liability for the order issued under this agreement.

**Finality of orders.** The order will be final and will not be subject to stop payment or recall, except that EH National Bank may, at the originator's request, make an effort to effect such stop payment or recall. In such case, EH National Bank will incur no liability for its failure or inability to do so.

**Fees.** In addition to the outgoing wire transfer fee, additional fees may apply. Additional fees can include, but are not limited to: an additional fee for bank initiated transactions, amendment fees, statement fees, fees assessed by beneficiary and intermediary banks, etc. On international outgoing wires, if a SWIFT BIC, IRC, IBAN, or CLABE number is not provided the foreign banks may return the wire or assess a surcharge. EH National Bank Wire Transfer Fees are disclosed in your most recent Fee and Information Schedule and related amendments.

**Acts of God.** EH National Bank is excused for delays or failure to execute the Order to the extent that the delay or failure results from a cause beyond the reasonable control of EH National Bank.

## Wire Transfer Information

**General Information:** You can NOT have a bank as the final beneficiary, unless the wire is a payment to EH National Bank for mortgages, auto loans, etc. We are required to know who the money is going to, to ensure the funds are not being used to support terrorist or drug activity. We need an account number for the beneficiary OR a complete physical address. No PO Boxes may be used when no account number is provided for the Beneficiary.

**International Wires:** Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments destined for Europe should include the SWIFT Bank Identifier Code (SWIFT BIC), International Routing Code (IRC) as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE number in addition to the SWIFT BIC.

- 1. SWIFT Bank Identifier Code (SWIFT BIC).** The 8 or 11 character SWIFT BIC is a unique series of alpha numeric characters that help to identify a specific financial institution. The SWIFT BIC should be obtained from the beneficiary. To ensure timely delivery please be sure that international outgoing wires include the SWIFT BIC where applicable.
- 2. International Routing Code (IRC):** Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e., Sort Code in the United Kingdom, Canadian Payments Association Routing Numbers in Canada). Your beneficiary must provide the international routing code to facilitate receipt of an international payment. Sending a wire without the IRC number can delay the wire, or the receiving bank may return the wire when this number is not included in the payment instructions, and additional fees may be assessed.
- 3. International Bank Account Number (IBAN):** The IBAN varies by country/institution. Warning! Only the bank servicing an account can provide the correct IBAN of that account and must be obtained from the beneficiary of the wire. Sending a wire to a participating country without the IBAN can delay the wire, or the receiving bank may return the wire when the IBAN is not included in the payment instructions, and additional fees may be assessed.

Participating Countries that require an IBAN:

Albania	French Polynesia	Lithuania	San Maron
Andorra	Georgia	Luxembourg	Saudi Arabia
Austria	Germany	Macedonia	Serbia
Belgium	Gibraltar	Malta	Slovakia Republic
Bosnia and Herzegovina	Greece	Martinique	Slovenia
Bulgaria	Guadeloupe	Mauritania	Spain
Croatia	Hungary	Monaco	Sweden
Cyprus	Iceland	Montenegro	Switzerland
Czech Republic	Ireland (Republic of)	Netherlands	Tunisia
Denmark	Isle of Man	New Caledonia	Turkey
Dominican Republic	Italy	Norway	United Arab Emirates
Estonia	Kazakhstan	Poland	United Kingdom
Finland	Kuwait	Portugal	
France	Latvia	Reunion Island	
French Guiana	Liechtenstein	Romania	

**4. Mexico CLABE Account Number:** Mexican banks now require an 18 digit CLABE account number be added to the Beneficiary instructions to ensure payment. The CLABE number is required on all Mexican Peso (MXN) and USD payments sent to Mexico. The CLABE account number must be obtained from the beneficiary. If the beneficiary does not have the CLABE account number, please have the beneficiary contact their bank. EH National Bank does not provide or calculate the CLABE. Sending a wire without a CLABE account number can delay the wire, or the receiving bank may return the wire if the CLABE is not included in the payment instructions, and additional fees may be assessed.

**5. EH National Bank recommends** that if you do not have a SWIFT BIC, IBAN, IRC, or Mexican CLABE number, that you contact the beneficiary of the wire. If the beneficiary does not have the needed information, please have the beneficiary contact their bank to obtain the appropriate information. Sending International wires without the required information can cause the wire to be delayed, returned, or assessed additional fees.

For international outgoing wires only: When sending in foreign currency, please ensure the beneficiary's account accepts the designated foreign currency. International foreign currency wires are *generally* less expensive to send as compared with International USD wires (the EH National Bank wire fee is always less when the wire is sent in foreign currency and EH National Bank does not charge a converting fee; we also offer competitive exchange rates.) For customer service, please contact us at 888-392-5265.