

**IMPORTANT:** Please read these guidance notes for proper account number structure, if you are performing a local **Electronic Funds Transfer** to any of the Financial Institutions below.

- Your transfer may be rejected by **RBC or Scotiabank**, if their Branch or Division's Transit number is not included with the account number for the beneficiary – see examples.
- Please also be advised that funds can only be transferred to a **Savings or Chequing account at all participating local banks** via the Electronic Funds Transfer facility.
- Payments made directly to a loan or credit card account are not permitted and will be returned.
- The maximum transaction amount per Electronic Funds Transfer is USD 500,000.00 or KYD 416,616.67 or lower if specified for your Online Banking external transfer limits.

LOCAL ELECTRONIC FUNDS TRANSFER - GUIDANCE NOTES			
FINANCIAL INSTITUTION	BRANCH / DIVISION	TRANSIT NUMBER	TRANSIT NUMBER + ACCOUNT NUMBER EXAMPLES (Please do not use spaces, dashes or special characters to combine the transit and account number)
<b>RBC Royal Bank (Cayman) Ltd</b>	Main Branch	06975	<p>If you are transferring funds to any of these financial institutions, the number for the beneficiary party must include the Branch's 5 digit <b>Transit Number + Account number</b>.</p> <p>For example, if funds are being transferred to account number <b>1234567</b> at RBC Royal Bank (Cayman) Ltd, Main Branch, the number would be as follows:</p> <p><b>Transit number 06975 + Account number 1234567 = 069751234567</b></p>
	Red Bay	07925	<p>If you are transferring funds to account number 1234567 at RBC's Red Bay Branch, the account number would be:</p> <p>Example: <b>079251234567</b></p>
	Caribbean Plaza	94945	<p>If you are transferring funds to account number 1234567 at RBC's Caribbean Plaza Branch, the account number would be:</p> <p>Example: <b>949451234567</b></p>
	Private Banking	96677	<p>If you are transferring funds to account number 1234567 at RBC Royal Bank (Cayman) Ltd, Private Banking Division, the account number would be:</p> <p>Example: <b>966771234567</b></p>
<b>Royal Bank of Canada</b>	Private Banking	07136	<p>If you are transferring funds to account number 1234567 at Royal Bank of Canada, Private Banking Division, the number would be.</p> <p>Example: <b>071361234567</b></p>
<b>Scotiabank</b>	Scotiabank & Trust (Cayman) Limited	10785	<p>If you are transferring funds to account number 12345678 at Scotiabank &amp; Trust (Cayman) Limited, the number would be:</p> <p>Example: <b>1078512345678</b></p>
	Scotia Wealth Management	88815	<p>If you are transferring funds to account number 12345678 at Scotiabank Wealth Management Division, the number would be:</p> <p>Example: <b>8881512345678</b></p>