

# Funds transfer to your International beneficiaries through Personal Internet Banking





Funds can now be transferred to your International beneficiaries at your finger tips.  
Select the step of the journey you want to view:

Pay and  
Transfer

Input

Review

Confirmation



## Pay and Transfer

**PAY AND TRANSFER**


### New payments and transfers

From here, you can move money between your own accounts or to another person's account. You are no longer required to use your Security Device to authenticate your payment or transfer.

From

Account

[Back to your accounts](#)



**PAY AND TRANSFER**

### New payments and transfers

From here, you can move money between your own accounts or to another person's account. You are no longer required to use your Security Device to authenticate your payment or transfer.

From


Account

Available balance INR 19.19

To

Select an option

[Back to your accounts](#)



Select the account you wish to transfer the funds **From**.

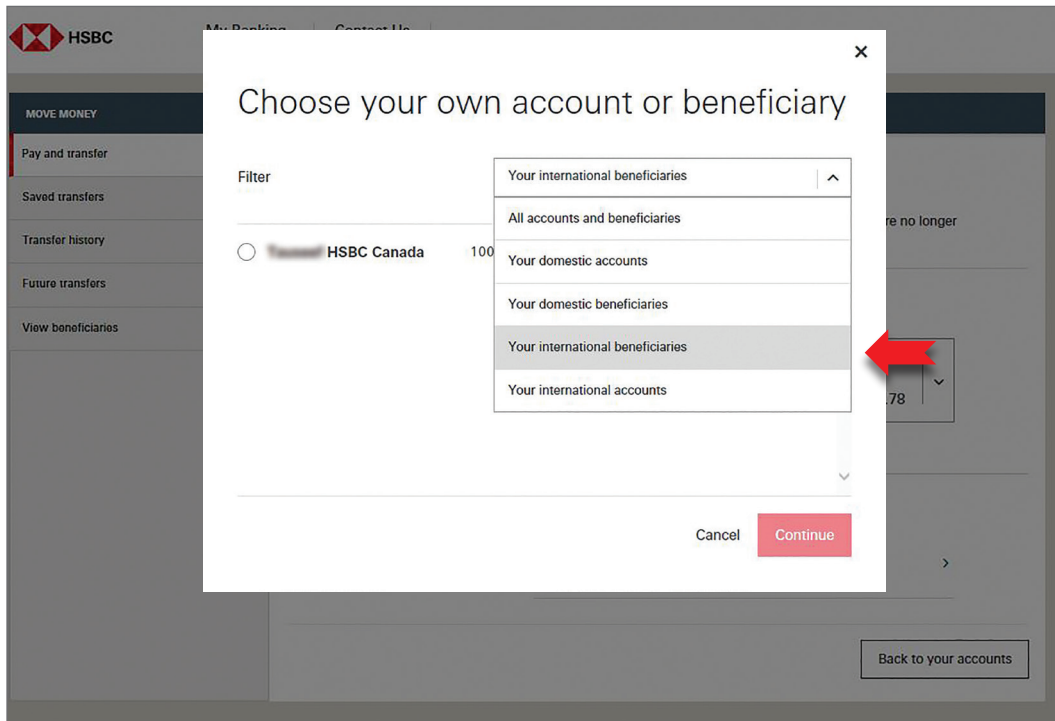
Then select '**Your accounts or beneficiaries**' to transfer funds to your international beneficiary.

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## Pay and Transfer



All your accounts and beneficiaries are displayed here.

Select '**Your international beneficiaries**' from the filter to refine for the account you wish to transfer funds to.

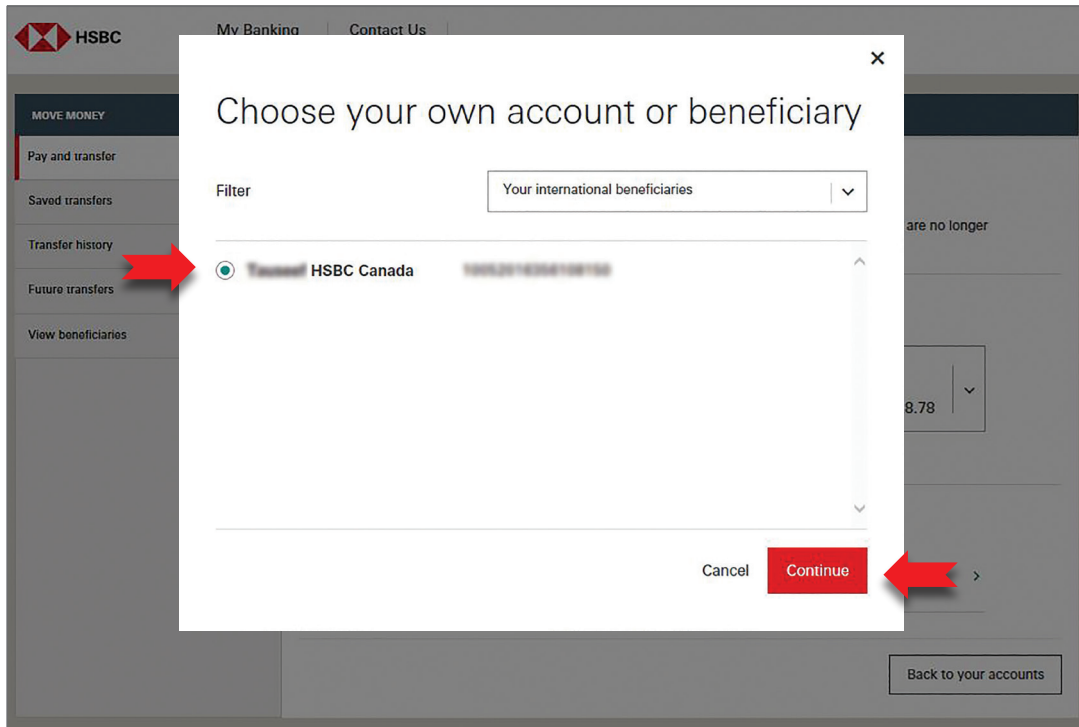
Or you may directly scroll through the beneficiary list and select the account you wish to transfer funds to.

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## Pay and Transfer



Select the beneficiary you wish to transfer funds to and click '**Continue**'.

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# Input


**PAY AND TRANSFER**

Pay an existing international beneficiary

From here, you can send money overseas to someone from your beneficiary list.

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From Edit ↗


Account   
INR 233.87 


Available balance INR 233.87

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To Edit ↗

Account  

Country  

Address line 1  

Address line 2 (optional)

City  

Postal code (optional)

Your selection of the accounts you wish to transfer funds between is displayed here.

You may wish to edit the **From** and **To** accounts if required.

Here you are required to provide the **Address** of the international beneficiary account. From the drop down, do select the **Country** of international beneficiary and input the **Address, City** and **Postal code** (optional).

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# Input

Bank details

Country

Bank search

Search by bank code, name or address.

Bank code

Bank name and address

A screenshot of a web form titled "Bank details". It contains four rows of input fields. The first row is "Country" with a dropdown menu showing "Canada". The second row is "Bank search" with a text input field containing "HURONTARIO ST MISSISSAUGA ON L5R 4E4 CA" and a search icon. Below this field is the text "Search by bank code, name or address.". The third row is "Bank code" and the fourth row is "Bank name and address". Both the third and fourth rows show faint, auto-populated text. Two red arrows point to the "Country" dropdown and the "Bank search" input field.

Complete the Bank details section by selecting the **Country** of the international beneficiary from the drop down. In the '**Bank search**' field, input the bank name basis which the complete Bank details will be displayed for your selection.

The Bank code, Bank name and address will get auto-populated basis your Bank selection.

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## Input

Transfer details

Amount	You send INR   100.00	Foreign Currency value USD   1.33
Exchange rate	INR 1.00 ↔ USD 0.0133 This is an indicative rate which is subject to change. Your exchange rate will be confirmed at the next step.	
Charges	Charges will be shared You will pay our fees and these will be deducted from your account. Your payee will pay the fees applied by their bank and any other banks used to send the payment. These fees may be deducted from the payment. We're unable to advise you of any fees applied by any other bank as these are not in our control.	
Purpose	Buy/sell property	
Beneficiary reference	Staff Pilot This reference will appear on your beneficiary's statement and transaction history.	

Complete the Transfer details by entering the **Amount** you wish to transfer either in Indian currency in the '**You send**' field or in foreign currency in the '**Foreign Currency value**' field.

An **indicative exchange rate** is displayed, which will be verified on the next step before confirming the transfer.

Please select an appropriate option from the '**Charges**' dropdown based on whether you or the payee would solely bear or share the charge of the transfer.

Select the purpose of transfer from the '**Purpose**' dropdown.

Input the **Beneficiary reference** which provides additional comments that will appear on your beneficiary's statement and transaction history.


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## Input – Immediate, future or recurring transfer

Recurring  No  Yes 

Frequency

Date    
This is the start date for a recurring transfer.

Number of transfers   
Maximum of 999 recurring transfers.

Amount of last transfer (optional)   
Please complete if your last transfer amount differs from the recurring amount.


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Important information

Please note that this service is available between 9.00am IST and 12.00pm IST every working day. For requests submitted after 12:00pm IST, this will be processed the next working day as per the Maharashtra, India region public holiday listing.

We will put the amount requested on hold until your transfer is completed. Please make sure you have enough money in your account and you are adhering to the rules and regulations including the Foreign Exchange Management Act 1999 before completing your request.

Foreign currency (FCY) outward remittance transactions can be undertaken for your own account and not on behalf of a third party through internet banking. Such transactions (for your own account) can only be undertaken for the purpose/s as permitted under the extant guidelines of the Foreign Exchange Management Act, 1999 (FEMA). Please refer to the Master Directions under the Foreign Exchange Management section available on the RBI website. You may contact your Relationship Manager or the nearest HSBC branch in India for further guidance.



If you wish to transfer the funds immediately, the **Recurring** radio button will remain defaulted to 'No' and the current transfer date will be displayed.

If you wish to transfer funds on a future date you may enter the future date or select a date from the calendar.

If you wish to set-up a recurring transfer, select **Recurring** as 'Yes', enter the **frequency of transfer, start date** of the transfer and the **number of recurring transfers** you wish to set-up. Do input the **final amount** if the last recurring transfer amount differs from the transfer amount provided earlier in the set-up.

When complete, click '**Continue**'.

Beneficiary reference   
This reference will appear on your beneficiary's statement and transaction history.

Your reference (optional)   
Your reference will appear on your statement and transaction history.

Throughout the journey, any fields not marked as **optional** must be completed in order to proceed to the next step.

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# Review

PAY AND TRANSFER

## Review

**!** The foreign exchange rate has changed. Please review the latest rate and select the 'Confirm Transfer' option if you wish to proceed. (Ref 2707)

Please check these details carefully before continuing. Once confirmed, your transfer cannot be recalled.

To

Account: M2NMI Germany  
Country: Canada  
Address line 1: [REDACTED]  
Address line 2: ON  
City: MISSISSAUGA  
Postal code: [REDACTED]

Transfer details Edit

Amount	You send INR 100.00	They receive USD 1.34
Exchange rate	The applicable rate on the day will be applied.	
Charges	You'll pay all charges	
Reason	Buy/sell property	
Beneficiary reference	staff pilot	
Date	17/10/2018	

Important information

Please note that this service is available between 9.00am IST and 12.00pm IST every working day. For requests submitted after 12:00pm IST, this will be processed the next working day as per the Maharashtra, India region public holiday listing.

We will put the amount requested on hold until your transfer is completed. Please make sure you have enough money in your account and you are adhering to the rules and regulations including the Foreign Exchange Management Act 1999 before completing your request.

Foreign currency (FCY) outward remittance transactions can be undertaken for your own account and not on behalf of a third party through internet banking. Such transactions (for your own account) can only be undertaken for the purpose/s as permitted under the extant guidelines of the Foreign Exchange Management Act, 1999 (FEMA). Please refer to the Master Directions under the Foreign Exchange Management section available on the RBI website. You may contact your Relationship Manager or the nearest HSBC branch in India for further guidance.

Cancel **Confirm**

You are now required to **Review** the transfer before confirming. Use **Edit** to navigate back to the previous step and make any changes if you wish to.

The **Exchange rate** is displayed.

Click **'Confirm'** to accept the exchange rate and submit the payment.

Are you sure you want to cancel?  
Any changes you have made will be lost.

Don't cancel **Cancel**

To cancel the payment, click **'Cancel'** in the **'Are you sure you want to cancel?'** pop-up

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## Review – Exchange rate expiry

PAY AND TRANSFER

### Review

⚠ The foreign exchange rate has changed. Please review the latest rate and select the 'Confirm Transfer' option if you wish to proceed. (Ref 2707)

Please check these details carefully before continuing. Once confirmed, your transfer cannot be recalled.

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#### Transfer details Edit ↗

Amount	You send INR 100.00	They receive USD 1.34
Exchange rate	The applicable rate on the day will be applied.	
Charges	You'll pay all charges	
Reason	Buy/sell property	
Beneficiary reference	staff pilot	
Date	17/10/2018	

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#### Important information

Please note that this service is available between 9.00am IST and 12.00pm IST every working day. For requests submitted after 12:00pm IST, this will be processed the next working day as per the Maharashtra, India region public holiday listing.

We will put the amount requested on hold until your transfer is completed. Please make sure you have enough money in your account and you are adhering to the rules and regulations including the Foreign Exchange Management Act 1999 before completing your request.

Foreign currency (FCY) outward remittance transactions can be undertaken for your own account and not on behalf of a third party through internet banking. Such transactions (for your own account) can only be undertaken for the purpose/s as permitted under the extant guidelines of the Foreign Exchange Management Act, 1999 (FEMA). Please refer to the Master Directions under the Foreign Exchange Management section available on the RBI website. You may contact your Relationship Manager or the nearest HSBC branch in India for further guidance.

Cancel Confirm

If the Exchange rate has expired by the time you click '**Confirm**', a notification will appear at the top of the page, and a new exchange rate will be displayed in the Details section.

Click '**Confirm**' again to accept the new exchange rate and submit the transfer.

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# Confirmation

**PAY AND TRANSFER**

## Confirmation

✔ Your transfer has been completed.

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### Our reference

Confirmation number 448939X365158

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### From

Account **SAVINGS ACCOUNT - NRE**  
000-00000-000

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### To

Account **M2NMI Germany**  
XXXXXXXXXXXXXXXXXXXX

Country Canada

Address line 1 1000-1000-1000-1000

Address line 2 ON

City MISSISSAUGA

Postal code 00000

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### Bank details

Country GERMANY

Bank code XXXXXXXXXX

Bank address XXXXXXXXXX  
XXXXXXXXXX  
XXXXXXXXXX



Your fund transfer to your international beneficiary account is successfully complete.

You may wish to make another payment or transfer by clicking '**New payment or transfer**' tab or return to homepage by clicking '**Back to your accounts**'.

### Transfer details Edit ↗

Amount	You send INR 100.00	They receive USD 1.34
Exchange rate	The applicable rate on the day will be applied.	
Charges	You'll pay all charges	
Reason	Buy/sell property	
Beneficiary reference	staff pilot	

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### Important information

If we're unable to process your transfer on the date selected, due to financial and/or non-financial reasons, we'll attempt to process your transfers, once a day over the next three working days unless you cancel your transfers. After the final attempt your transfer will be cancelled.

Please verify that the daily transfer limit for your account supports all your transfer requests, including multiple transfers on the same day, future transfers and recurring transfers. If your daily transfer limit on any day (now or in the future) is exceeded, we will prioritise transfers based on the time and date of such transfers or scheduled transfers.

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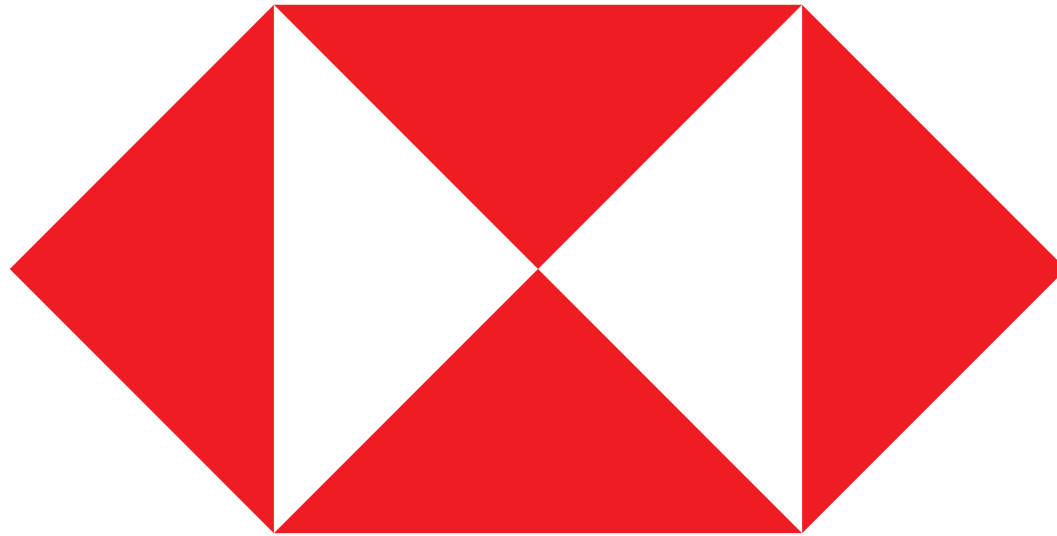
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