

# PAYMENTS GUIDE

Guide to Making Payments to and from your Cantor Fitzgerald Ireland account



## How do I add/amend bank details on my account?

In order to add/amend bank details, you will need to provide a current bank statement (within last 6 months) which shows your account name and the full IBAN you are requesting to be added/amended.

In addition, you must also provide a signed instruction or complete our Change of Personal Details form which can be found on our website [HERE](#)

If you are setting up a new account with Cantor Fitzgerald, your application form will suffice as written instruction and you will also be required to provide a bank statement (within last 6 months) which shows your account name and the full IBAN which you have provided on the application form.

**Please note that we can only facilitate one IBAN per currency.**

## What happens once my instruction to add bank details is received?

Our Client Services Team will validate your instruction and ring the contact number we have on file to verify the IBAN.

## How do I make a payment into my account?

When making an electronic payment into your Cantor account, you must note your client reference beginning with DS and your name in the narrative of the transfer, e.g. DSXXXXXX John Smith.

For cheque payments, the cheque can be made payable to Cantor Fitzgerald Ireland or Pershing Securities. You must note your client reference beginning with DS on the back of the cheque.

Payments into your Cantor account **MUST** come from a bank account in your own name. We cannot accept ANY third party transfers or cheques. A third party is any individual or entity not named on your Cantor account. Some examples of third party transfers can be found below:

- Transfers from a corporate bank account into an individual or joint account in Cantor
- Transfers from a corporate bank account into a Cantor account with a different corporate name regardless of ultimate beneficial ownership
- Transfers between one spouse's bank account to an account in Cantor in the other spouse's name
- Transfers from a parent's bank account to a child's account in Cantor and vice versa
- Transfers from an external Financial Advisor/Intermediary into a client account in Cantor

To prevent any delays, we recommend if you plan to transfer funds from a joint bank account into your individual Cantor account, that you provide the joint bank account details in your account opening pack.

You may be asked to provide additional documentation regarding the source of the bank transfer or cheque payment.

## Bank Drafts

We will accept a bank draft, however proof of the source of funds is required. This can be in the form of a bank statement showing funds being withdrawn from an account in your own name or a valid receipt from the bank, noting the IBAN and account name from which the funds are being withdrawn as long as they match the bank details we have on file. Please note that hand-written bank receipts are not acceptable.

## How do I make a payment or transfer out of my Cantor account?

For the protection of your assets, we recommend all payments out are made by electronic transfer.

In order to request a payment, please contact your Cantor stockbroker or our Client Services department on 01 633 3800 or via email at [ireland@cantor.com](mailto:ireland@cantor.com).

Once your payment request is received and verified, you will receive an email confirmation to the verified email address on file.

**Please note that we cannot make any payments to a third party.**

Please note that not all Credit Unions can accept SEPA (same-day payments). If adding a CU IBAN to your account, please inform our Client Services Team if you require a BACs (3 day transfer).



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