

# 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.

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.

**We cannot accept cheques in any currency.**

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.

## What are the bank details I should send my funds to?

### Euro Bank Details Bank Name:

Barclays Bank Ireland  
 Swift/BIC Code: BARCIE2D  
 IBAN: IE10BARC99021245525315  
 A/C Name: Pershing Securities International Limited  
 Client Asset Account - Hub Account

### Sterling Bank Details Bank Name:

Royal Bank of Scotland  
 Swift/BIC Code: RBOSGB2L  
 IBAN: GB73RBOS16040020223091  
 A/C Name: Pershing Securities International Limited  
 Client Asset Account - Hub Account

### US Dollar Bank Details Bank Name:

Citibank New York  
 Swift Code: CITIUS33  
 ABA No: 021000089  
 A/C No: 36828053  
 A/C Name: Pershing Securities International Limited  
 Client Asset Account - Hub Account

## Bank Drafts

**We cannot accept Bank Drafts in any currency.**

## 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).