



WorldLink[®] Payment Services

**For Overseas Pensioners:
a beneficiary's guide**



How do I sign up for this service?

All you need to do is to complete the “Mandate Form” and return it to your pension administrator directly.

To ensure that future payments are not delayed or misdirected, please let your pension administrator know immediately if your account details change.

Who is Citi

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 140 countries.

About Citi Global Transaction Services

A global leader in payments, Citi makes millions of cross-border payments annually on behalf of the world’s most prominent corporations, financial institutions and public-sector organisations. For over 20 years, our clients have been using the robust, flexible WorldLink platform to streamline and simplify their cross-border payments.

What does WorldLink® Payment Services offer?

WorldLink® is an international payments service that enables overseas pensioners to receive payments directly into their bank accounts via secure electronic means.

Via the WorldLink platform, you can apply to be paid in local currency bank accounts in over 100 countries. Your pension administrator will ask its paying agent, Citibank Europe plc, to convert your regular pension payment into the local currency equivalent amount and pay directly into your account.

Advantages to the Pensioner

- Direct credit to a personal account in local currency
- Elimination of delays in obtaining funds that occur when using cheques as payment instruments, due to faster delivery of the electronic payment
- Lower transaction charges and competitive exchange rates

How does it work?

If you decide to benefit from this service, you will be required to complete the mandate and send it back to your pension provider.

Once this has been done, your pension administrator will ask Citibank Europe plc to pay you in the currency you have selected. Citi will process your application and transfer funds into your bank account in the chosen currency on behalf of its client, your pension administrator.

Any account at a bank or financial institution that accepts direct deposit payments can receive these payments. The account must be in the name of the beneficiary or in the joint names of the beneficiary and his or her spouse.

Where can I transfer money?

The following destination countries are available for the service.

WorldLink destination countries

Algeria	Guatemala	Portugal
Antigua & Barbuda	Guyana	Qatar
Australia	Hong Kong	Russia
Austria	Hungary	Rwanda
Bahamas	India	Samoa
Bahrain	Indonesia	Saudi Arabia
Bangladesh	Ireland	Singapore
Barbados	Israel	Slovakia
Belgium	Italy	Slovenia
Belize	Jamaica	Soloman Islands
Botswana	Japan	South Africa
Brunei	Jordan	Spain
Bulgaria	Kazakhstan	Sri Lanka
Canada	Kenya	St. Kitts & Nevis
Cayman Islands	Kuwait	St. Lucia
Central African States	Latvia	St. Vincent & Grenadines
Costa Rica	Lebanon	Sweden
Croatia	Lithuania	Switzerland
Cyprus	Luxembourg	Tanzania
Czech Republic	Malawi	Thailand
Denmark	Malta	Toga
Dominica	Mauritius	Trinidad & Tobago
Dominican Republic	Mexico	Tunisia
Egypt	Morocco	Turkey
Estonia	Nepal	UAE
Ethiopia	Netherlands	Uganda
Fiji	New Zealand	Uruguay
Finland	Nigeria	USA
France & Monaco	Norway	Vanuatu
Germany	Oman	Vietnam
Ghana	Pakistan	West African States
Greece	Papua New Guinea	Zambia
Grenada	Peru	
	Philippines	
	Poland	

How much will be paid into my account?

Citi is a market leader in the Foreign Exchange business and your payment will be converted to local currency at a highly competitive exchange rate using WorldLink. Settlement amounts may vary due to natural exchange rate fluctuations.

Global Transaction Services
www.transactionservices.citi.com

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