



FNB Channel Islands

Payments guide

[Start >](#)

Terms and conditions apply.

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is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailiwick of Guernsey) Law, 2020

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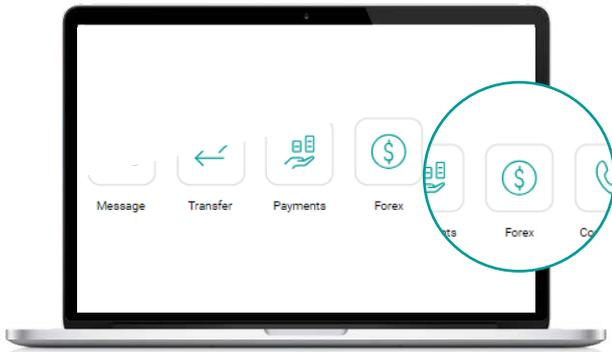


How to make a global payment to your FNB Channel Islands Account from your FNB/RMB Private Bank account?

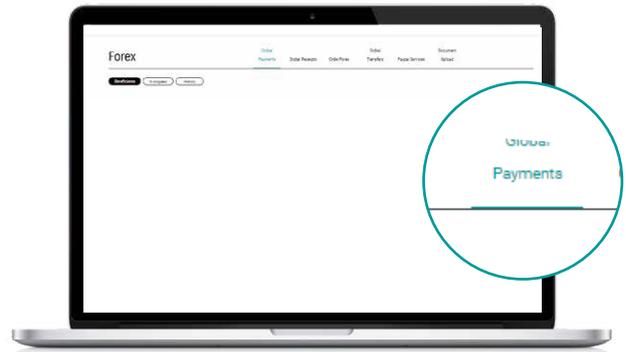
To make a payment to your FNB Channel Islands Current or Call account, you will need to select global payments found under the "Forex Tab" on your FNB Banking App or Online Banking.

If you have not yet added your FNB Channel Islands Account as a global beneficiary, please start from step one. If you have already added your account, begin from step 6.

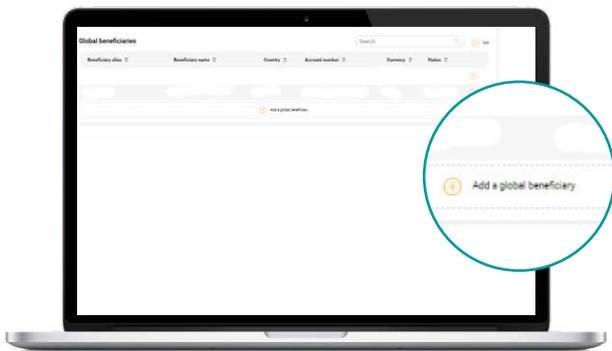
1 Click on the 'Forex Tab'.



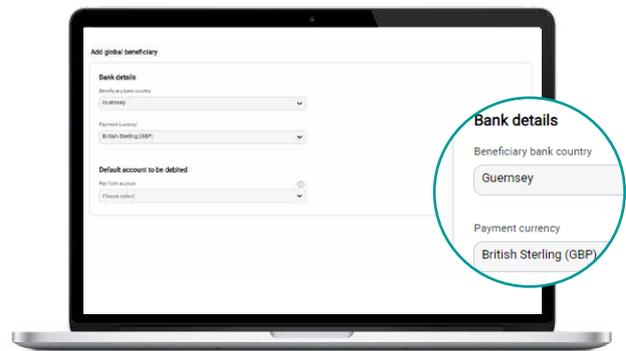
1.1 Global Payments will be listed on the top of the page.



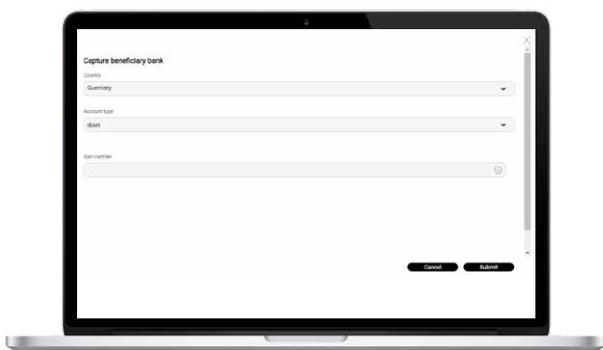
1.2 Select 'Add a global beneficiary'.



1.3 Select 'Guernsey' as the beneficiary bank country and select the currency of your Channel Islands account.



1.4 Select your default account to be debited from the drop down selection.



1.5 Under Beneficiary bank select capture, Select 'IBAN' as Account Type and capture your FNB Channel Islands IBAN (this can be found on your on boarding letter). Review the bank details displayed and select 'Submit'

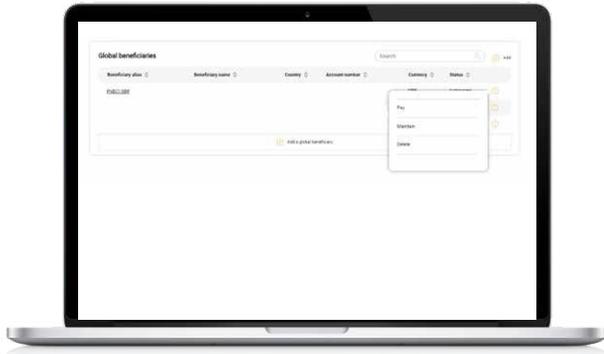
1.6 Capture beneficiary type as Individual, capture beneficiary alias and complete your personal details and address (no special characters) as per the details we have on record. Review details captured and confirm beneficiary details.

- Approve request on FNB/RMB App
- Beneficiary account has been successfully added

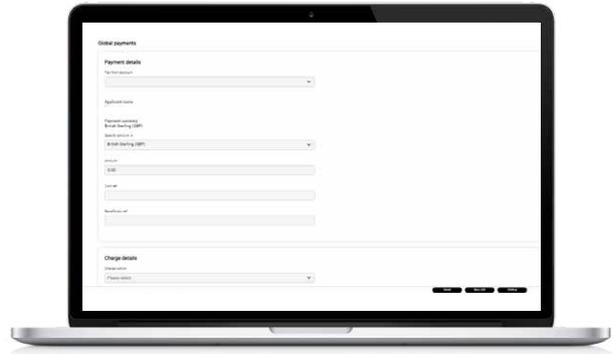


How to make a payment from an International or other South African Bank account to your FNB Channel Islands account

2.1 Your Beneficiary will be displayed, click on the orange icon on the left and select 'Pay'.

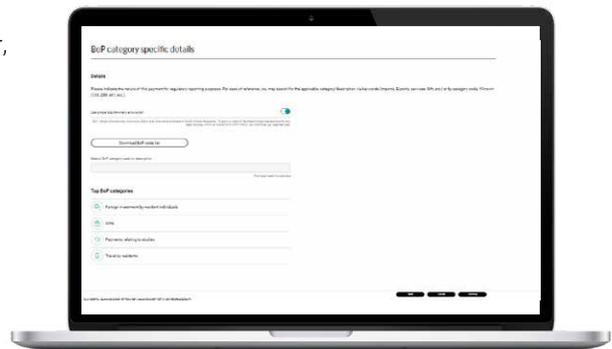


2.2 Select your from account, specify amount in desired currency (payment or account currency), insert payment amount, and add a reference.



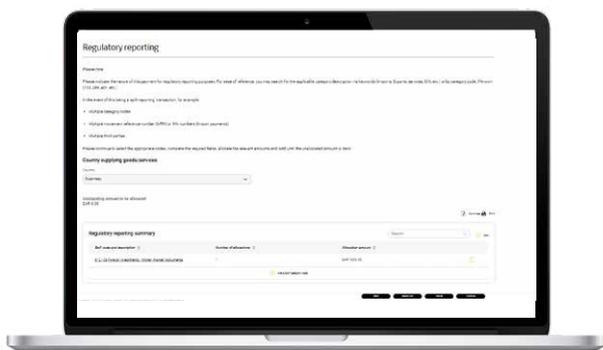
2.3 Select the charge option, if you select 'SHA' or 'OUR', you need to select the account where the charges will be deducted from, select 'Continue'

2.4 Select whether the payment should be deducted from your single discretionary allowance by selecting the slider, search for the BoP category and select applicant as on behalf of. The system will prompt you to confirm your Tax Number. If you are unsure about the appropriate BoP code to use, kindly contact the FNB Channel Islands Service Suite

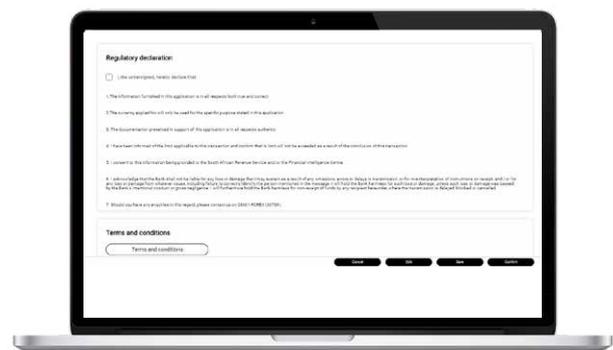


2.5 You will receive a quotation screen which is dependent on the BoP code selected which could result in exchange control vetting before the funds can be transferred.

2.6 Click on 'continue'.



2.7 Accept the Regulatory declaration and confirm.



2.9 Transaction will request App approval or OTP to conclude. If not done transaction will stay as 'Work in Progress'.

How to make a payment from an International or other South African Banks to your FNB Channel Islands account

When you are making a payment from another bank account (sending bank), please use or provide your IBAN number as an account number.

Intermediary bank details may be required by the sending bank, if applicable. provide the intermediary bank details below.

BIC/SWIFT	FIRNGGSPXXX
Intermediary Bank Details	For GBP payments Country: United Kingdom/England BIC/SWIFT: MIDLGB22XXX For USD payments Country: US BIC/SWIFT: MRMDU33XXX For EUR payments Country: Europe BIC/SWIFT: CCFRFRPPXXX
Beneficiary Bank Details	Bank Name: FNB Channel Islands Country: Guernsey Address: Second Floor, Le Marchant House, Le Truchot, St Peter Port, Guernsey GY1 1GR
Beneficiary	IBAN (FNBCI IBAN Number) Beneficiary Full names and Address as per account holder details

PLEASE NOTE

All payments must be made into your FNB Channel Islands Current or Call account. Once the funds reflect in your current or call account, you may then transfer the funds into your Channel Islands Notice or Fixed account. If the funds are made directly into the Notice or Fixed account, this could lead to a delay, or the fund being returned.



How to deposit a cheque in GBP

Please note, that only cheques in GBP will be accepted.

Should you receive a payment via cheque, kindly take note off the following:

Post the cheque

Post the cheque together with a letter confirming your FNB Channel Islands Current/Call account details to the below address:

FNB Channel Islands

PO Box 602,
Second Floor, Le Marchant House,
Le Truchot, St Peter Port,
Guernsey GY1 4NL

PLEASE NOTE

Once the cheque has been received, the clearance period is 4 working days for the funds to reflect in your account and be available for use.



How to make a Domestic Payment (within the United Kingdom, Channel Islands or Isle of Man)

GBP payments up to £250 000* within the UK, Channel Islands or Isle of Man may be made using the FNB Channel Islands Banking App or Online Banking.

* For payments greater than £250 000 contact the FNB Channel Islands Service Suite to increase the limit on FNB Channel Islands Online Banking or App

FNBCI Online Banking

- 1 Click on Payments tab
- 2 Select Once Off
- 3 Enter the payment name (this is the recipient account holder name)
- 4 Enter the 6-digit sort code i.e. branch code
- 5 Account number
- 6 Account type
- 7 Recipient type
- 8 How much in GBP
- 9 Their reference
- 10 Your reference
- 11 If you require proof of payment
- 12 Choose your "from" account
- 13 Select Pay
- 14 The system will display account verification results, if you are happy click continue
- 15 Confirm the transaction
- 16 Enter OTP
- 17 Submit and then finish

Payments may be made by capturing the 8-digit UK account number and the 6-digit sort code.

Funds will take 2 hours to reflect.

Please ensure that you have entered the correct UK recipient bank sort code to avoid any missing or returned payments.

Payments

Payments Once Off Scheduled Payments

This service is only applicable for GBP payments within the United Kingdom, Channel Islands and Isle of Man

1. Who would you like to pay?

Pay to An Account

Payment name Laptop

You are now able to validate the account holder name against the account number before the payment takes place.

Bank HSBC

Account holder name

Account number

Account type Current (cheque/bond) Account

Recipient type Please select

2. Payment details

Pay from GBP Call Account - Oct

Clear Pay



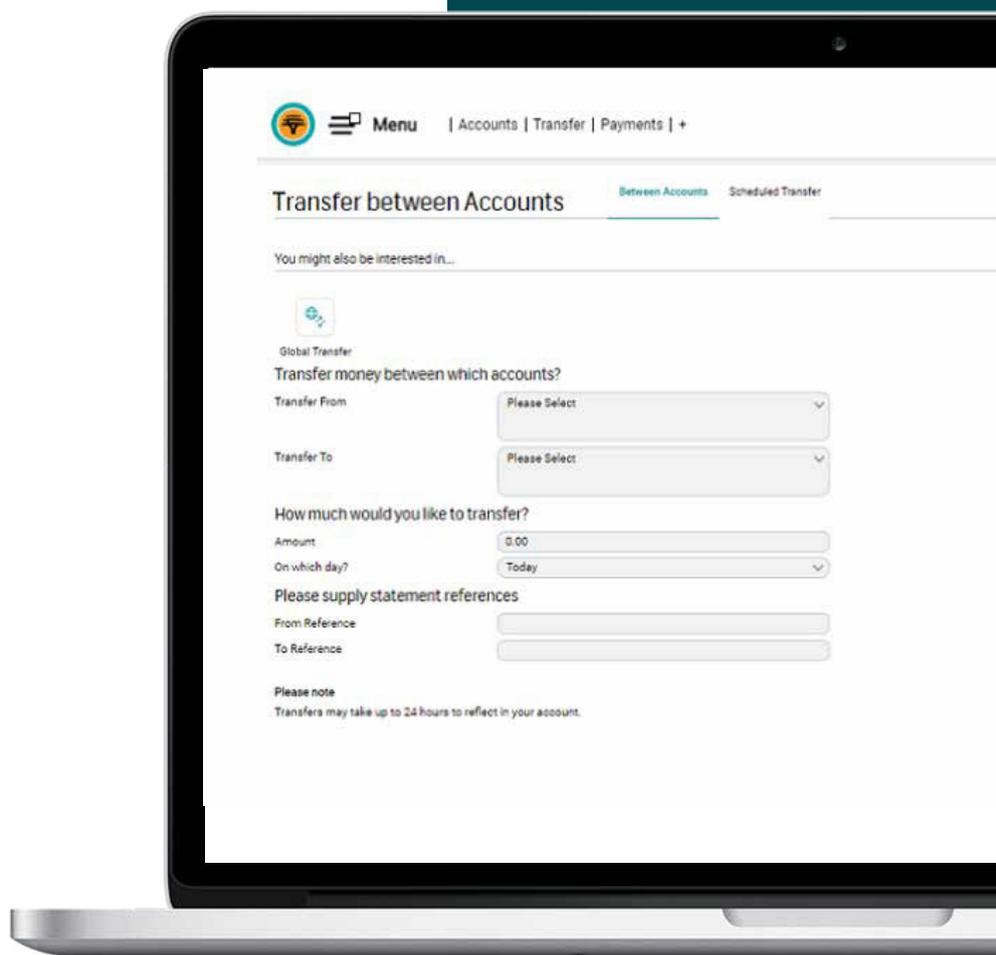
How to make an Inter-Account transfer

Transferring funds between your FNB Channel Islands account can be done using the FNB Channel Islands App or Online Banking.

Please follow the below steps :

- 1 Click on 'Transfers'.
- 2 Select the from account and to account.
- 3 Enter the amount.
- 4 Enter the from and to reference.
- 5 Click 'transfer' to continue.
- 6 Confirm the transaction.

Same currency account transfers reflect immediately i.e GBP to GBP, USD to USD or EUR to EUR.

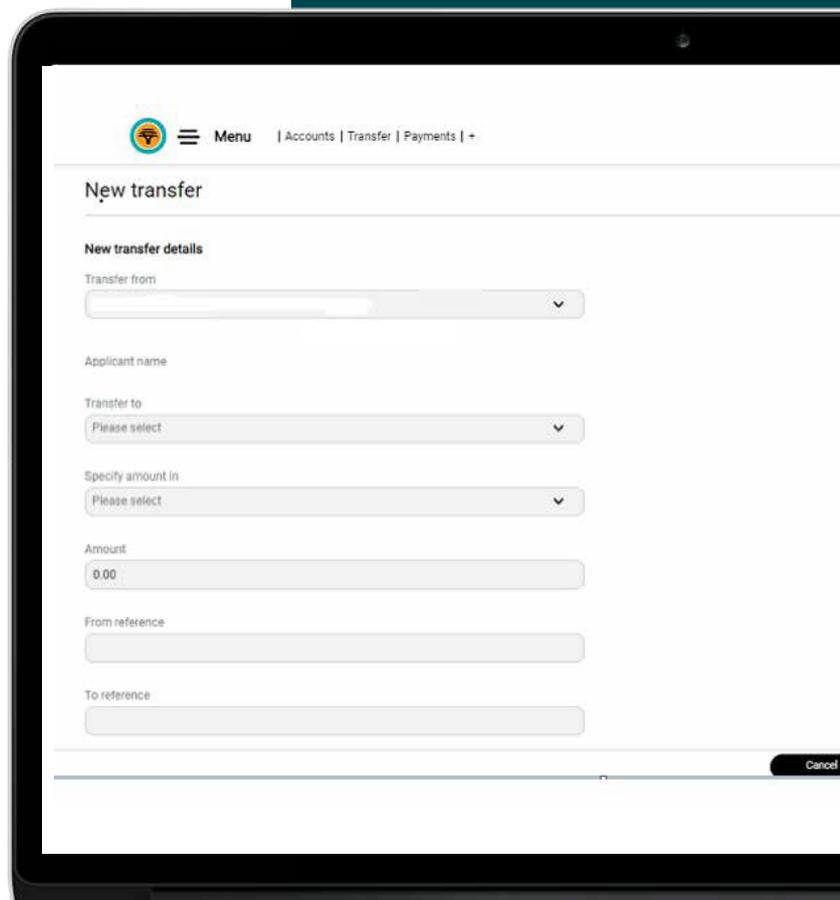


How to make a cross currency transfer

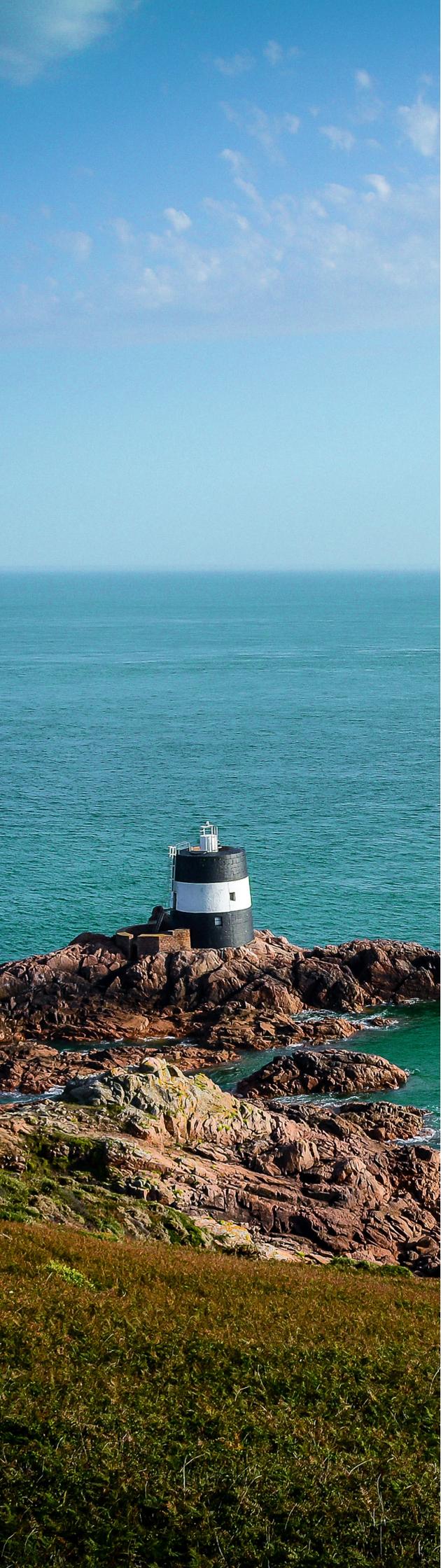
Cross currency account transfers can also be done via FNB Channel Islands App or Online Banking by following the below steps

- 1 Click on 'Menu'.
- 2 Click on Add and New Transfer.
- 3 Then the 'Forex' tab and 'Global Transfers'.
- 4 Select the 'From account'.
- 5 Select the 'To account'.
- 6 Select the currency.
- 7 Enter the amount.
- 8 Enter the From and To reference.
- 9 Click on 'continue'.
- 10 Double check the details are correct.
- 11 Accept Regulatory Declaration and Terms & Conditions.
- 12 Click Confirm, Accept and Finish

Please note that cross currency transfers are subject to the exchange rate and are not immediate.



The screenshot shows the 'New transfer' screen in the FNB Channel Islands App. At the top, there is a navigation bar with the FNB logo, a menu icon, and the text 'Menu | Accounts | Transfer | Payments | +'. Below this, the title 'New transfer' is displayed. The main content area is titled 'New transfer details' and contains several input fields: 'Transfer from' (a dropdown menu), 'Applicant name' (a text input field), 'Transfer to' (a dropdown menu with 'Please select' as the current selection), 'Specify amount in' (a dropdown menu with 'Please select' as the current selection), 'Amount' (a text input field with '0.00' entered), 'From reference' (a text input field), and 'To reference' (a text input field). A 'Cancel' button is visible in the bottom right corner of the screen.



Glossary

International /Foreign Exchange Payment Charge Codes:

When making an international payment, one of the below charge codes must be selected:

‘SHARE’ (also known as SHA)

The sender (you) will pay fees to the sending bank i.e. the bank’s transaction charge/fee.

The recipient will receive the amount transferred, minus the correspondent/intermediary bank charges and their own bank’s fees. Correspondent/intermediary bank charges may be applicable if your bank’s appointed correspondent bank charges a fee or makes use of an intermediary bank which charges a fee to process your payment. In both scenarios, the correspondent/intermediary bank may deduct a fee off your capital amount, therefore the onus is on you to make provision for a fee.

‘OUR’

All fees will be charged to you as the sender - i.e. the receiver gets the full amount that you send. Any charges (as described above) applied by any correspondent bank or by the receiving bank will be charged to your account directly.

‘BENEFICIARY’ (also known as BEN)

The sender (you) are not charged for any fees related to the transaction. The recipient receives your payment amount minus all the related transaction charges.

PLEASE NOTE

The receiving bank’s charges can take up to 6 months to be charged to your account. It is important to note that FNB Channel Islands does not have any sight or knowledge of if and when the correspondent and/or the receiving bank will charge a fee. This will be solely dependent on whether the correspondent and/or the receiving bank charges a fee to process and/or receive incoming payments.





Contact us

For further assistance, you may contact your Relationship Manager or your Private Advisor or the FNB Channel Islands Service Suite.

SA local 087 730 6010

SA international +27 11 369 1500

Guernsey/International +44 1481 748138

Alternatively, email us on info@fnbci.co.uk

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