

## Smart Fund Transfer Form (Smart Fund Transfer Application)

### 1. Before using the Smart Fund Transfer Form

- 1.1. Download the Smart Fund Transfer Form from the Download Centre in our website [www.cbd.ae](http://www.cbd.ae).
- 1.2. Ensure that you have Adobe Acrobat Reader version 10.0 or above. To obtain the most recent version, please visit [www.adobe.com](http://www.adobe.com).
- 1.3. Ensure that you have read and understood the Terms and Conditions before you complete, sign and submit the Smart Fund Transfer Form. Terms and Conditions are available on our website [www.cbd.ae](http://www.cbd.ae).

### 2. Filling in the Smart Fund Transfer Form

- 2.1. Type and complete all fields in English to ensure your details are properly captured in the auto-generated QR Codes upon printing (except for the signature in the Signature Box, which should be affixed in ink).
- 2.2. Choose the payment type (i.e. Local Fund Transfer, Cross Border Fund Transfer and Internal Transfer) under the field 'Payment Type'. All mandatory fields will be highlighted automatically.
- 2.3. Specify the payment date in the field 'Value Date'. The payment will be processed on that specified date if it is received before the cut off time.
- 2.4. Amount is auto generated in words after the numeric value is inputted.
- 2.5. Please note that for payments in foreign currency, there are additional requirements depending on the payment currency and/or the country of transfer.
- 2.6. Fund Charges explanations for local and cross border
  - 2.6.1. OUR: Remitter to pay all the charges
  - 2.6.2. BEN: Beneficiary to pay all the charges
  - 2.6.3. SHA: Remitter to pay CBD Charges and beneficiary to pay other Bank charges

### 3. Signing and submitting the Smart Fund Transfer Form

- 3.1. Sign the printed Smart Fund Transfer form (with the auto-generated QR Code) with a black or blue ball-point pen (and apply the company or business rubber stamp where required).
- 3.2. Keep the QR Code areas on the Smart Fund Transfer Form as printed. Do not alter, smudge or distort the QR Code.
- 3.3. Do not write on or make any amendment(s) to the printed Smart Fund Transfer Form. Without prejudice to any provisions in the Terms and Conditions, written instructions and amendments on the printed Smart Fund Transfer Form may not be processed by the Bank.
- 3.4. Submit the completed form in hard copy to any CBD branch.
- 3.5. Without prejudice to any provisions in the Terms and Conditions, the Bank reserves the right not to process any application for payment/remittance with or without notice if this Smart Fund Transfer Form is not accurately and/or properly completed, including, without limitation, the addition of any special instruction by a Customer that is not provided for in the fields set out in this Smart Fund Transfer Form.

#### 4. Step by Step Guide

Follow the step by step guide to complete the fund transfer details.

**Step 1**

**Step 2**

**Step 3**

**Step 4**

**Step 5**

**Step 6**

**التطبيق الذكي لتحويل الأموال**  
**Smart Fund Transfer Application**  
[Guidance Document - Click here](#)

بنك دبي التجاري  
Commercial Bank of Dubai

Payment Type  Date (MM/DD/YYYY) 29/25/2019  
نوع الدفع التاريخ (الشهر/اليوم/السنة)

**BENEFICIARY DETAILS** تفصيل المستفيد

Beneficiary Type  Remitter Type  Value Date (MM/DD/YYYY) 29/25/2019  
صنف المستفيد تصنيف الممول تاريخ الاستحقاق (الشهر/اليوم/السنة)

Beneficiary Name  اسم المستفيد  
Beneficiary Address  عنوان المستفيد  
City  المدينة Country  التونة

**BENEFICIARY BANK DETAILS** تفصيل بنك المستفيد

Bank Name  اسم البنك  
Account Number/BAN  رقم الحساب / رقم الحساب الدولي  
Bank Code Type  تفصيل رمز البنك Bank Code  رمز البنك  
City  المدينة Country  التونة

**RECEIVER'S CORRESPONDENT BANK DETAILS** تفصيل البنك المرسل اليه (if available)

Bank Name  اسم البنك Swift Bic  رمز السويت

**PAYMENT DETAILS** تفصيل الدفع

Purpose of Payment  الغرض من التحويل  
Transaction Code  رمز المعاملة  
Charge Type  طريقة دفع رسوم التحويل  
Transfer Currency  عملة التحويل Amount (in Figures)  المبلغ بالأرقام  
In Words  بالأحرف  
FX Deal Number  جدول الصفقات - فورنكس FX Rate  سعر التحويل  
Customer Reference Number  الرقم المرجعي للمعاملة

**REMITTER DETAILS** تفصيل الممول

Full Name  الاسم بالكامل VALIDATE & PRINT  
Debit Account Number  رقم حساب الخصم تلك من البيانات لم تطبق  
Charge A/C No  رقم حساب المصاريف  
Mobile Number  رقم الهاتف المشترك

I/We agree to the Terms and Conditions as provided on www.cbd.ae for Smart Fund Transfer Form  
أنا/نحن نوافق على الشروط والأحكام الواردة في دليل هذا التطبيق الذي على موقع بنك دبي التجاري www.cbd.ae

Name and Signature  الاسم والتوقيع  
Name and Signature  الاسم والتوقيع

**FOR BANK USE ONLY**

Emirates ID Provided :  Yes  No Scanned by : \_\_\_\_\_  
Deal No : \_\_\_\_\_ Approved by : \_\_\_\_\_

Copyright © 2019 CBD All Rights Reserved. Code Generated on: \_\_\_\_\_ Version 3.0

Please click on Validate and Print Button. Form will not be accepted without QR Code.

Do not stamp or write on QR code area



## Step 1: Smart Fund Transfer Application

### التطبيق الذكي لتحويل الأموال Smart Fund Transfer Application Guidance Document - [Click here](#)



Payment Type  Date (MM/DD/YYYY) 09/26/2019  
نوع الدفع التاريخ (الشهر/اليوم/السنة)

Select the applicable Payment Type

- Cross Border Fund Transfer
- Internal Transfer
- Local Fund Transfer

The date is currently defaulted to the current calendar date. The Date format is MM/DD/YYYY.

## Step 2: Enter Beneficiary Details

BENEFICIARY DETAILS			تفاصيل المستفيد
Beneficiary Type <input type="text"/>	Remitter Type <input type="text"/>	Value Date (MM/DD/YYYY) 09/26/2019	
تصنيف المستفيد	تصنيف المحول	تاريخ الاستحقاق (الشهر/اليوم/السنة)	
Beneficiary Name <input type="text"/>			اسم المستفيد
Beneficiary Address <input type="text"/>			عنوان المستفيد
City <input type="text"/>	المدينة	Country <input type="text"/>	الدولة

### Enter the beneficiary Details:

- **Beneficiary Type:** Select 'Individual' if you are making the payment to an individual or select Non Individual if you are making the payment to a company.
- **Remitter Type:** Select 'Individual' if you are an Individual account holder at CBD or select Non-Individual if you are company account holder at CBD.
- **Value Date:** Select the date to make the payment. Back Dated Payments are not allowed.
- **Beneficiary Name:** Enter the beneficiary Name.
- **Beneficiary Address:** Enter the beneficiary address.
- **City:** Enter the beneficiary city.
- **Country:** Enter the beneficiary Country. For Local Funds transfer, the value if defaulted to United Arab Emirates.

### Step 2.1: Enter the Beneficiary Bank Detail

BENEFICIARY BANK DETAILS		تفاصيل بنك المستفيد	
Bank Name	<input type="text"/>	إسم البنك	
Account Number/IBAN	<input type="text"/>	رقم الحساب / رقم الحساب الدولي	
Bank Code Type	<input type="text"/>	تفاصيل رمز البنك	Bank Code
	<input type="text"/>		<input type="text"/>
City	<input type="text"/>	المدينة	Country
	<input type="text"/>		<input type="text"/>
RECEIVER'S CORRESPONDENT BANK DETAILS (if available)		تفاصيل البنك المراسل ان وجد	
Bank Name	<input type="text"/>	اسم البنك	Swift Bic
	<input type="text"/>		<input type="text"/>
			رمز السويفت

- **Bank Name:** Enter the beneficiary bank's name. Bank Name field only accepts 35 characters. Enter the bank name upto 35 characters. This will pick up the full bank name automatically while processing the transfer.
- **Account Number/IBAN:** Enter the beneficiary's account number or IBAN without any spaces or special characters in the account number field (Do not use /, -, & etc.). Use of IBAN is mandatory for Local bank transfers.
- **Bank Code Type:** Select the local clearing code or SWIFT BIC of your beneficiary bank. For e.g BSB codes are used for payments to Australia, IFSC is used for payments to India.
- **Bank Code:** Enter the bank code of the beneficiary bank. For e.g HSBC UK, select SWIFT BIC as bank code type and enter MIDLGB22.
- **City:** Enter the beneficiary bank city.
- **Country:** Enter the beneficiary bank country.

### Step 3: Enter the receiver correspondent bank details

- Enter the receiver correspondent bank details if you have them(This is an optional field)

RECEIVER'S CORRESPONDENT BANK DETAILS (if available)		تفاصيل البنك المراسل ان وجد	
Bank Name	<input type="text"/>	اسم البنك	Swift Bic
	<input type="text"/>		<input type="text"/>
			رمز السويفت

- **Bank Name:** Enter the Correspondent bank name.
- **SWIFT BIC:** Enter the SWIFT BIC of the correspondent bank.



#### Step 4: Payment Details

- Enter the payment details:

PAYMENT DETAILS		تفاصيل الدفع	
Purpose of Payment	<input type="text"/>	الغرض من التحويل	
Transaction Code	<input type="text"/>	رمز المعاملة	
Charge Type	<input type="text"/>	طريقة دفع رسوم التحويل	
Transfer Currency	<input type="text"/>	عملة التحويل	
Amount (In Figures)	<input type="text"/>	المبلغ بالأرقام	
In Words	<input type="text"/>	بالأحرف	
FX Deal Number	<input type="text"/>	سؤل المبيعات - فوركس	
Fx Rate	<input type="text"/>	سعر التحويل	
Customer Reference Number	<input type="text"/>	الرقم المرجعي للعميل	

- **Purpose of Payment:** Enter the purpose of payment. The minimum field value should be 10 alphanumeric characters without special characters. It is mandatory to capture Purpose of Payment.
- **Transaction Code:** Select the appropriate Transaction code from the list of codes provided. As mandated by the UAE Central bank, it is mandatory to provide the transaction code for all local and cross border fund transfers for all currencies. The transaction code depends on whether you are an individual or a non-individual customer as well as the beneficiary type.
- **Charge Type:** Select the charge type from the options available.
  - OUR - Remitter to pay all charges
  - BEN - Beneficiary to pay all charges
  - SHA – Remitter to pay local CBD charges and beneficiary to pay other bank charges.
- **Transfer Currency:** Select the transfer currency.
- **Amount in Figures:** Enter the amount of transfer currency.
- **Amount in Words:** Amount in words will be auto populated on the form based on the amount entered in figures.
- **FX Sales Person:** This is an optional field. Enter the name of FX Dealer.
- **FX Rate:** This is an optional field. Enter the foreign exchange rate if applicable or provided.
- **Customer Reference Number:** This is an optional field. Enter a reference number If applicable.



### Step 5: Remitter Details

- Enter the Remitter details:

**REMITTER DETAILS**

Full Name	<input type="text"/>	كامل
Debit Account Number	<input type="text"/>	رقم حساب الخصم
Charge A/C No	<input type="text"/>	رقم حساب المصاريف
Mobile Number	<input type="text"/>	رقم الهاتف المتحرك

I/We agree to the Terms and Conditions as provided on [www.cbd.ae](http://www.cbd.ae) for Smart Fund Transfer Form  
انا / نحن نوافق على الشروط والاحكام الواردة في ملحق طلب التحويل الذكي على موقع البنك الالكتروني [www.cbd.ae](http://www.cbd.ae)

- **Full Name:** Enter your full name as per the bank records, please avoid spaces and do not use special characters in this field.
- **Debit Account number:** Enter your 10 digit account number without any spaces. Do not enter the IBAN in this field.
- **Charge Account number:** This field is automatically defaulted to your 10 digit account number you entered.
- **Mobile Number:** Enter the mobile number, to be contacted in case of any discrepancy on the form.
- **Terms and Conditions:** Accept the terms and conditions by clicking on the check box. You can read the terms and conditions available on our website [www.cbd.ae](http://www.cbd.ae).

### Step 6: Validate and Print

- Validate, Generate QR code and Print your form:

**VALIDATE & PRINT**  
تأكد من البيانات ثم اطبع

Please click on  
Validate and Print  
Button. Form will not  
be accepted without  
QR Code.

Do not stamp or write on QR code area



- **Validate and Print:** Click the 'validate and Print' button upon completion of all required fields to generate the QR code with your payment details and print your smart fund transfer application with a QR code.
- **QR Code sample:** Do not stamp on the QR code.
- **Signature Box:** Type your name and affix your signature in the box with a pen. This is non-editable field and requires original signatures with a pen as per the mandate provided to the bank. Do not use signature stamp on the form.

### STEP 6

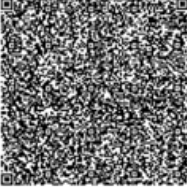
#### Enter the Payment Details

Payment Type  Date (MM/DD/YYYY) 
VALIDATE & PRINT

نوع الدفع ..... التاريخ (الشهر/اليوم/السنة) ..... تأكد من البيانات ثم اطلب

**Validate and Print:** Click the 'Validate and Print' button upon completion of all required fields to print the Smart Fund Transfer Form with a QR Code.

**QR Code Sample:** Please do not stamp on the QR Code.



**Signature Box:** Affix your signature in the box with a pen. This is a non-editable field and requires original signatures as per mandate provided to the Bank.

Name and Signature الإسم والتوقيع

Name and Signature الإسم والتوقيع

Back to Top