

ANZ TRANSACTIVE GLOBAL – OMNI ASIA

MT101
FILE FORMAT SPECIFICATIONS GUIDE

FEBRUARY 2025



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1 INTRODUCTION

1.1 Overview

The purpose of this document is to provide the reader with a comprehensive understanding of the various file formats supported by the ANZ SWIFT Services. This document covers ANZ services only and is not intended to replace the SWIFT terms, conditions, guides and procedures applicable to the SWIFT Messaging Services.

Where the term “you” has been used, it may refer to your company, and/or you the reader. You will be able to determine which from the context. This Manual should be read in conjunction with the ANZ SWIFT Services manual and ANZ SWIFT Services SCHEDULE (Terms and Conditions). Terms undefined or capitalised in this document shall have the same meaning given to it in the Terms and Conditions.

The SWIFT MT and ISO20022 standard formats utilised by ANZ SWIFT Services are subject to regular version updates. These changes may be mandatory or non-mandatory. Where non-mandatory, such as when a new version of the ISO20022 standard is released, it is ANZ’s preference to implement the latest version of the standard. ANZ and its Swift for Corporate customers must work together to co-ordinate implementation of changes to the standards.

1.2 Scope

This document details:

- FIN MT message formats
- FileAct file formats

1.3 MT101 Payment Instruction Format

RTGS (also known as MEPS in Singapore and CHATS in Hong Kong) and international payments are supported via the MT101 Payment Instruction. The information outlined in this section provides instructions for population of message tags specifically required for processing by ANZ. Note that SWIFT will run additional network FIN MT Message Formats Page 8 of 68 PAYTT002_v.09.2013 validations during the transmission of the MT101 Payment Instruction and messages will be rejected by SWIFT where they fail network validation. Fields unsupported by ANZ have been omitted. Rejection of MT101 messages will occur where a possible duplicated payment is identified on the following basis: when there is another payment within the past 7 calendar days from You with the same funding account, beneficiary account, beneficiary name, payment amount, currency and line 1 of Remittance Information.

2 MT101 FILE FORMAT FOR STRAIGHT-THROUGH PROCESSING

O: Optional M: Mandatory	Message Tag			ANZ Remarks
	Mandatory Sequence A:			
Status	Tag	Field Name	Options	
M	20	Sender's Reference	16x	Reference Number for the payment batch (in case sequence B contains more than one instruction) No special characters and no space allowed.
O	21R	Customer Specified Reference	16x	The customer reference associated with the payment. If 21R is not supplied, then tag 21 in sequence B will be used as the customer reference. Ex: ABC0515000001234
M	28D	Message Index/Total	5n/5n	Always '00001/00001'. ANZ supports a single sequence B Ex: 00001/00001
O	50a	Instructing Party	C or L	DO NOT USE
O	50a	Ordering Customer	F, G or H	50F,50G and 50H are accepted. Provide up to max 34-character account number after a single forward slash '/debit account number'. ANZ will ignore name and address provided but refer to the Account name and address registered with the bank. E.g. :50H:/123456SGD00001 Ex: :50H:/517482SGD00013 ABC Financial Services Pte. Ltd. SG SINGAPORE
O	52a	Account Servicing Institution	A or C	DO NOT USE
O	51A	Sending Institution	[/1!a][34x] 4!a2!a2!c[3!c]	DO NOT USE
M	30	Requested Execution Date	6!n	Processing date of the transaction in YYMMDD format. The date may be up to 20 calendar days into the future. If back-dated, ANZ will

O: Optional M: Mandatory	Message Tag			ANZ Remarks
				automatically move it to the current business date.
O	25	Authorisation	35x	DO NOT USE
	Repetitive Sequence B:			<p>One sequence B per message is recommended for easier tracking and reconciliation.</p> <p>If you want to repeatedly use Sequence B, please contact your Implementation Manager for more details.</p>
	----- >			
M	21	Transaction Reference	16x	<p>Please note that 21R in Seq A is optional, however, for Seq B, it is mandatory.</p> <p>This reference number will appear in your account statement narrative. Ex: ABC0515000001696</p>
O	21F	F/X Deal Reference	16x	Provide the FX deal reference number if you have a pre-booked FX deal with ANZ, otherwise do not use.
	----- >			
O	23E	Instruction Code	4!c[/30x]	<p>Based on preferred payment method:</p> <ul style="list-style-type: none"> No particular payment method preference: If no instruction code is provided, then ANZ will auto-derive the payment method (based on payment currency, debit account currency, amount, beneficiary bank code, etc.) in the below priority order: <ul style="list-style-type: none"> Book Transfer (with ANZ – same country or region) ACH (low value domestic payment) FAST (real time payment) RTGS (high value domestic payment) Telegraphic Transfer (cross border or cross currency) <p>ANZ will default the purpose code to "OTHR" in case of Singapore ACH payments</p>

O: Optional M: Mandatory	Message Tag			ANZ Remarks
				<p>and to "CXBSNS" for Hong Kong FPS payments.</p> <ul style="list-style-type: none"> ▪ Urgent payment: Send :23E:URGP ANZ will process URGP in the below priority order: Book Transfer FAST RTGS Telegraphic Transfer ▪ Domestic Real Time with specific purpose code: Send :23E:OTHR/FAST/ <Purpose Code> The purpose code provided must be in the list of codes specified for each country or region otherwise the payment will be rejected. Refer to the Appendix for supported codes. <p>In case the purpose code is not provided, ANZ will default it to "OTHR".</p> <ul style="list-style-type: none"> ▪ Payroll (bulk debit): Send :23E:OTHR/PAYROLL ANZ will default the purpose code to "SALA". ▪ Cashier's order/bank cheque (pre-agreed delivery instructions): Send as :23E:CHQB ▪ Corporate cheque (pre-agreed delivery instructions): Send as :23E:OTHR/CHQC

M	32B	Currency/Transaction Amount	3!a15d	<p>Payment currency and amount. E.g. USD1234,56 (note ',' convention) Amount can be 0 if 33B is specified. For payments in</p>

O: Optional M: Mandatory	Message Tag			ANZ Remarks
				<p>currencies with no decimal place, no values should be provided after the decimal place (E.g. JPY100,)</p> <p>Input zeros after decimal as per currency.</p> <p>E.g. :32B:USD45000,00 E.g. :32B:VND3499840,</p>
O	50a	Instructing Party	C or L	Do not use
O	50a	Ordering Customer	F, G or H	Do not use
O	52a	Account Servicing Institution	A or C	Do not use
O	56a	Intermediary	A, C or D	<p>Do not use</p> <p>ANZ will route cross border payments through the appropriate correspondent when required.</p>
O	57a	Account with Institution	A, C or D	<p>Financial institution where the beneficiary's account is held. ANZ recommends to use 57A with beneficiary bank SWIFT BIC. E.g. :57A:CITIUS33XXX</p> <p>If you prefer to use 57D with National Clearing Codes (NCC) where applicable, please contact ANZ to know the supported NCC.</p>
M	59a	Beneficiary	No letter option, A or F	<p>59F is preferred. Do not provide PO Box address. Beneficiary city and country or region details are mandatory for all Telegraphic Transfers.</p> <p>If using No letter option:</p> <p>1) Beneficiary Account number is mandatory</p> <p>Name and address (4x35) A minimum of 3 lines with below requirement</p> <p>Line 1: (Name) Line 2 or & 3: (Address information – Mandatory) Line 4 or last line: Must provide with Country information (i.e., Country Name or 2 characters country code) at the end of line with options in any of the following formats:</p> <p>a. ONLY populate two characters ISO country</p>

O: Optional M: Mandatory	Message Tag		ANZ Remarks
			<p>code (same as SWIFT country code file). For e.g., SG</p> <p>b. ONLY populate full country name that can match with the ISO country code (same as SWIFT country code file). For e.g., SINGAPORE</p> <p>c. Populate two characters ISO country code followed by a single forward slash (i.e., '/') and then city. For e.g., SG/SINGAPORE</p> <p>d. Populate two characters ISO country code followed by a hyphen (i.e., '-') and then city. For e.g., BR - ITAJAI BRASIL</p> <p>e. Populate two characters ISO country code as last piece of information with preceding comma without space. For e.g., New York, NY 10022, US</p> <p>f. Populate full country name that can match with ISO country code as last piece of information with preceding single space and comma. For e.g., Pune, INDIA</p> <p>If using option F, then</p> <p>Line 1: Account of the payment beneficiary preceded by a '/'. Lines 2-5: 1: The number followed by a slash, '/' must be followed by the name of the beneficiary customer. 2: The number followed by a slash, '/' must be followed by an address line 3: The first occurrence of number 3 must be followed by a slash, '/', the ISO country code and, optionally, additional details that are preceded by a slash '/'. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details.</p>

O: Optional M: Mandatory	Message Tag			ANZ Remarks
				<p>In option F, for subfields (Number)(Name and Address Details):</p> <ul style="list-style-type: none"> • The first line must start with number 1. • Numbers must appear in numerical order. • Number 2 must not be used without number 3. • The first occurrence of number 3 must be followed by a valid ISO country code. <p>Example: :59F:/12367900021 1/TEST USER 2/TEST STREET TEST STATE 3/SINGAPORE or SG (ISO accepted country code)</p>
O	70	Remittance Information	4*35x	<p>Remittance information/Payment details for the beneficiary, including purpose of payment as required for TTs in many countries.</p> <p>Example 1 - :70: /CCTFDR/continue with other applicable payment details</p> <p>Example 2 - :70:Cash Pooling from ABC-XYZ to XYZ-DEF</p> <p>Note: ANZ may truncate actual transmission to the beneficiary depending on the payment type and field length capability of each domestic clearing system in each country or region.</p>
O	77B	Regulatory Reporting	3*35x	DO NOT USE
O	33B	Currency/Original Ordered Amount	3!a15d	<p>DO NOT USE</p> <p>ANZ system will auto-compute debit amount based on payment amount (32B) and exchange rate.</p> <p>(The exchange rate will be as per FX contract if provided in tag 21F otherwise it will be as pre-agreed with ANZ.)</p>
M	71A	Details of Charges	3!a	<p>OUR/SHA/BEN</p> <p>ANZ will override this if the selected code is not supported</p>

O: Optional M: Mandatory	Message Tag			ANZ Remarks
				<p>by the domestic payment systems.</p> <p>Must be 'SHA' or 'OUR' for international and Multibank payments.</p> <p>Example: :71A:SHA</p>
O	25A	Charges Account	/34x	<p>DO NOT USE</p> <p>The charge account as pre-agreed with ANZ will be used.</p>
M	36	Exchange Rate	12d	<p>DO NOT USE</p> <p>ANZ will use tag 21F and not consider the rate (if any) in this tag.</p>

APPENDIX: PURPOSE CODES

For payments to China

Purpose Code	Description
CCDNDR	Charity Donation (CNH Payments)
CCTFDR	Capital Transfer (CNH Payments)
CGODDR	Goods Trade (CNH Payments)
COCADR	Other (CNH Payments)
CSTRDR	Service Trade (CNH Payments)
CTF	Cross-Border Capital Transfer (CNY Payments)
FTF	Bank to Bank Fund Transfer (CNY Payments)
GOD	Cross-Border Goods Trade (CNY Payments)
OTF	Fund Return for Cross-Border Goods Trade (CNY Payments)
RMT	Cross-Border Individual Remittance (CNY Payments)
STR	Cross-Border Service Trade (CNY Payments)

For payments in Hong Kong

Purpose Code	Description
CXBSNS	FPS General Business Payment
CXGOVT	FPS Government Payment*
CXSALA	FPS Salary and Benefits Payment
CNOCXBSNS	No Name Check FPS General Business Pymt^
CNOCXSALA	No Name Check FPS SALA and Benefits Pymt^
CNOCXGOVT	No Name Check FPS Government Pymt*^

*For government entity only

^For customers subscribed to 'No Name Check' service only

For payments to India

Purpose Code	Description
P0001	Repatriation of Indian investment abroad (in equity capital (shares))
P0002	Repatriation of Indian investment abroad (in debt securities)
P0003	Repatriation of Indian investment abroad (in branches)
P0004	Repatriation of Indian investment abroad (in subsidiaries and associates)
P0005	Repatriation of Indian investment abroad (in real estate)
P0006	Foreign direct investment in India in eq(uity)
P0007	Foreign direct investment in India in de(bt securities)
P0008	Foreign direct investment in India in re(al estate)
P0009	Foreign portfolio investment in India in (equity shares)
P0010	Foreign portfolio investment in India in (debt securities including debt funds)
P0011	Repayment of loans extended to Non-Resid(ents)
P0012	Long and medium term loans with original
P0013	Short term loans with original maturity (upto one year from Non-Residents to India (Short-term Trade Credit))
P0014	Receipts o/a Non-Resident deposits (FCNR((B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into Rupees})
P0015	Loans and overdrafts taken by ADs on the(ir own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported))

Purpose Code	Description
P0016	Purchase of a foreign currency against a(nother currency)
P0017	Sale of intangible assets like patents, (copyrights, trademarks etc. by Indian companies)
P0018	Other capital receipts not included else(where)
P0101	Value of export bills negotiated / purch(ased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.)
P0102	Realisation of export bills ((in respect (of goods) sent on collection (full invoice value))
P0103	Advance receipts against export contract(s (export of goods only))
P0104	Receipts against export of goods not cov(ered by the GR/PP/SOFTEX/EC copy of shipping bill etc.)
P0105	Export bills (in respect of goods) sent (on collection)
P0106	Conversion of overdue export bills from (NPD to collection mode)
P0107	Realisation of NPD export bills (full va(lue of bill to be reported)
P0201	Receipts of surplus freight/passenger fa(re by Indian shipping companies operating abroad)
P0202	Purchases on account of operating expens(es of Foreign shipping companies operating in India)
P0205	Purchases on account of operational leas(ing (with crew) – Shipping companies)
P0207	Receipts of surplus freight/passenger fa(re by Indian Airlines companies operating abroad)
P0208	Receipt on account of operating expenses (of Foreign Airlines companies operating in India)
P0211	Purchases on account of operational leas(ing (with crew) –Airlines companies
P0213	Receipts on account of other transportat(ion services (stevedoring, demurrage, port handling charges etc.))
P0301	Purchases towards travel (Includes purch(ases of foreign TCs, currency: notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit.
P0308	FC surrendered by returning Indian touri(sts)
P0401	Postal services
P0402	Courier services
P0403	Telecommunication services
P0404	Satellite services
P0501	Receipts for cost of construction of ser(vices projects in India)
P0601	Receipts of life insurance premium
P0602	Receipts of freight insurance – relating (to import & export of goods)
P0603	Receipts on account of other general ins(urance premium)
P0604	Receipts of Reinsurance premium
P0605	Receipts on account of Auxiliary service(s {commission on Insurance})
P0606	Receipts on account of settlement of cla(ims)
P0701	Financial intermediation except investme(ment banking – Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.)
P0702	Investment banking - brokerage, under wr(iting commission etc.)
P0703	Auxiliary services - charges on operatio(n & regulatory fees, custodial services, depository services etc.)
P0801	Hardware consultancy/implementation
P0802	Software consultancy/implementation (oth(er than those covered in SOFTEX form)
P0803	Data base, data processing charges
P0804	Repair and maintenance of computer and s(oftware)
P0805	News agency services
P0806	Other information services- Subscription (to newspapers, periodicals, etc.)
P0807	Off site Software Exports
P0901	Franchises services - patents,copy right(s, trade marks, industrial processes, franchises etc.)
P0902	Receipts for use, through licensing arra(ngements, of produced originals or prototypes (such as manuscripts and films))
P1001	Merchanting Services - net receipt (from (sale and purchase of goods without crossing the border)
P1002	Trade related services - Commission on e(xports/imports)
P1003	Operational leasing services (other than(financial leasing and without operating crew) including charter hire)

Purpose Code	Description
P1004	Legal services
P1005	Accounting, auditing, book keeping and tax consulting services)
P1006	Business and management consultancy and (public relations services)
P1007	Advertising, trade fair, market research (and public opinion polling services)
P1008	Research and Development services
P1009	Architectural, engineering and other technical services
P1010	Agricultural, mining and on-site processing services – protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.
P1011	Inward remittance for maintenance of offices in India)
P1012	Distribution Services
P1013	Environmental Services
P1019	Other services not included elsewhere
P1101	Audio-visual and related services – services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights)
P1102	Personal, cultural services such as those related to museums, libraries, archives and sporting activities and fees for correspondence courses of Indian Universities/Institutes
P1201	Maintenance of foreign embassies in India)
P1203	Maintenance of international institution(s such as offices of IMF missions, World Bank, UNICEF etc. in India)
P1301	Inward remittance from Indian non-residents towards family maintenance and savings)
P1302	Personal gifts and donations
P1303	Donations to religious and charitable institutions in India)
P1304	Grants and donations to governments and (charitable institutions established by the governments
P1306	Receipts / Refund of taxes
P1401	Compensation of employees
P1403	Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans
P1404	Inward remittance of interest on debt securities – debentures / bonds / FRNs etc.)
P1405	Inward remittance towards interest receipts of ADs on their own account (on investments)
P1406	Repatriation of profits to India
P1407	Receipt of dividends by Indians
P1501	Refunds / rebates on account of imports
P1502	Reversal of wrong entries, refunds of amount remitted for non-imports)
P1503	Remittances (receipts) by residents under international bidding process

For payments to Indonesia

Purpose Code	Description
01000	All receipts/payments affecting OCAs and
01011	Exports, f.o.b. Shipment of merchandise
01013	Refunds - export/import Refunds on return
01014	Prepayments - export/import Prepayments
01015	Transactions in merchandise in bunkers and
01016	Services pertaining to processing of merchandise
01017	Passenger transportation
01021	Repair/maintenance services for movable
01022	Freight to/from other countries Transportation
01024	Freight other than for export/import Freight
01025	Transportation support services Transportation

Purpose Code	Description
01030	All expenditures incurred for business a
01040	All transactions for training/education
01050	Postal and courier services (such as PO
01060	Construction and installation of buildin
01071	Services for all insurance activities (i
01072	Services for all insurance activities (i
01080	Payment of fees, commissions for brokera
01090	Services transactions pertaining to comp
01099	Merchandise transactions other than expo
01100	Fees for use of trademarks, franchises,
01111	Operational leasing Lease without option
01112	Leasing of land and buildings Lease of l
01120	Mining, agricultural, forestry, and simi
01129	All receipts/payments affecting overseas
01130	Services related to audiovisual producti
01139	All receipts/payments arising from refun
01140	Receipts from/payments to foreign govern
01161	Payments/receipts in respect of taxes or
01162	Grants/donations (including but not limi
01163	Salaries, wages, and allowances paid to/
01170	Dividend and distributed profits
01181	Interest on: 1) securities issued by non
01182	Interest on: 2) current accounts and dep
01183	Interest on: 3) borrowings/loans (includ
01189	Other investment income
01191	Sale/purchase of transferable patents, c
01192	Sale/purchase of land, buildings, unproc
01199	All service transactions other than ment
01201	Equity participation Receipts from equit
01202	Divestiture of equity participation Rece
01203	Reinvested earnings
01206	Securities issued by non-residents: 1) S
01207	Securities issued by non-residents: 2) O
01208	Securities issued by non-residents: 2) O
01209	Securities issued by residents: 1) Share
01210	Securities issued by residents: 2) Other
01211	Securities issued by residents: 2) Other
01212	Securities issued by residents: 2) Other
01213	Securities issued by residents: 2) Other
01214	Securities issued by residents: 3) Other
01215	Securities issued by residents: 3) Other
01216	Securities issued by residents: 3) Other
01217	Securities issued by residents: 3) Other
01221	a. Provision/drawing of loans with matur
01222	a. Provision/drawing of loans with matur
01231	b. Repayment of loans with maturity of:
01232	b. Repayment of loans with maturity of:
01233	c. Financial leasing Leasing based on le
01255	a. Receipts in favor of OCI of reporting
01256	a. Receipts in favor of OCI of reporting
01259	b. Cash withdrawal/deposit against/in fa

Purpose Code	Description
01261	a. Spot transactions (including direct e
01262	a. Spot transactions (including direct e
01263	b. Forward transactions: 1) foreign curr
01264	b. Forward transactions: 2) foreign curr
01265	Derivative transactions Receipts/payment
01266	Derivative transactions Receipts/payment
01299	All capital/financial transactions other

For payments to Malaysia

Purpose Code	Description
0	FOOD AND LIVE ANIMALS
1000	Beverages and tobacco
2000	Crude materials, inedible, except fuels
3000	Mineral fuels, lubricants and related ma
4000	Animal and vegetable oils, fats and waxe
5000	Chemicals and related products, not clas
6000	Manufactured goods
7000	Machinery, non-customised packaged softw
7100	Power lines, pipelines and undersea comm
8000	Miscellaneous manufactured articles
9000	Commodities and miscellaneous transactio
9001	Goods (Broad Classification)
9100	Refunds relating to goods transactions
9700	Non-monetary gold
10010	Goods for processing (manufacturing serv
11110	Freight by air
11120	Freight by sea
11130	Freight by other modes of transportation
11210	Passenger fare by air
11220	Passenger fare by sea
11230	Passenger fare by other modes of transpo
12110	Airport services
12120	Port services
12130	Other terminal facilities
12140	Postal and courier services
12210	Charter of aircraft (with crew)
12220	Charter of ships and vessels (with crew)
12230	Charter of other modes of transport (wit
12310	Rentals/operating leasing of aircraft (w
12320	Rentals/operating leasing of ships and v
12330	Rentals/operating leasing of other trans
12400	Fees for salvage operations
12500	Repair and maintenance of aircraft, ship
13110	Goods and services purchased by travelle
13210	Goods and services purchased through bus
13220	Goods and services purchased by short te
13300	Travel for pilgrimage and religious obse
13400	Travel for medical treatment
13500	Education-related
14110	Direct investment income

Purpose Code	Description
14120	Portfolio investment income
14130	Retained earnings
14140	Investment income attributable to Non-re
14210	Interest paid to/ received from related
14220	Interest paid to/ received from non-rela
14230	Interest paid to/received from Non-resid
14240	Interest paid to/received from Non-resid
14250	Interest paid to/received from Non-resid
14310	Wages and salaries in cash
14320	Wages and salaries in kind/benefits attr
14330	Employer's social contributions
14410	Taxes on products and productions
14420	Subsidies on products and productions
14430	Rental on natural resources
15100	Malaysian government offices abroad and
15200	International organisations
15300	Trade missions
15400	Commission and other charges relating to
15500	The Bank minting of coins and printing o
16100	Telecommunication services
16210	Construction and installation services i
16220	Construction and installation services a
16311	Premium paid/received on high risk insur
16312	Premiums paid/received on other general
16313	Premium paid/received on life insurance/
16314	Premiums paid/received on reinsurance/re
16315	Premium paid/received on insurance/takaf
16321	Claims settlements on high risk insuranc
16322	Claims settlements on other general insu
16323	Claims settlements on life insurance/tak
16324	Claims paid/received on reinsurance/reta
16325	Claims paid/received on insurance/takafu
16332	Auxiliary Insurance Services
16410	Explicitly-charged financial services
16420	Explicit margins on buying and selling o
16430	Explicitly-charged asset management serv
16440	Financial intermediation service charges
16510	Computer services
16520	Information services
16610	Charges associated with intellectual pro
16620	License fees to reproduce and distribute
16710	Merchanting trade
16720	Sharing of administrative expenses
16730	Research and development
16740	Architectural, engineering, and other te
16750	Agricultural, mining, and on-site proces
16760	Advertising, market research and public
16771	Legal services
16772	Accounting services
16773	Management consulting services
16780	Rentals/operating leasing of dwellings,

Purpose Code	Description
16791	Trade-related services
16792	Waste treatment services
16810	Audio-visual and artistic related servic
16820	Health services
16830	Education services
16840	Heritage and recreational services
16850	Other personal services
16900	Other services transactions not identifi
16910	Refunds relating to services transaction
17010	Inter-company settlement for offsetting
17020	Transfer by a company to/from its own cu
17030	Bilateral trade transactions.
17040	Transfer of funds between overseas accou
17050	Transfer of funds between banking instit
17060	Transfer of funds between overseas accou
17070	Transfer by a resident (exclude bank) to
17080	Settlement between Remittance Services P
21110	Government Sector: Grants, aid, donation
21120	Government Sector: Pension, gratuity
21131	Taxes on income, wealth and other taxabl
21132	Fines and penalties (government sector)
21133	Social contributions and benefits (gover
21140	Compensation and pledging
21201	Personal transfer
21210	Grants and gifts
21220	Workers' remittances
21230	Legacies, compensations and prizes
21241	Taxes on income, wealth and other taxabl
21242	Fines and penalties (private sector)
21245	Net premiums on non-life insurance and s
21246	Non-life insurance claims and calls unde
22110	Debt forgiveness (government sector)
22130	Other capital transfers (government sect
22210	Debt forgiveness (private sector)
22220	Migrant transfer
22230	Other capital transfers (private sector)
23000	Acquisition/ disposal of non-produced, n
31111	Extension/receipt (drawdown) of long-ter
31112	Repayment of principal to/by Non-residen
31113	Prepayment of principal to/by Non-reside
31121	Extension/receipt (drawdown) of short-te
31122	Repayment of principal to/by Non-residen
31123	Prepayment of principal to/by Non-reside
31311	Issuance
31312	Redemption
31411	Financial lease extension to/receipt fro
31412	Repayment of financial lease to/receipt
31413	Prepayment of financial lease to/receipt
31511	Credit facilities extension to/receipt f
31512	Repayment of credit facilities to/by Non
31513	Prepayment of credit facilities to/by No

Purpose Code	Description
31911	Extension to /receipt from Non-resident.
31912	Repayment of other loans facilities to/b
31913	Prepayment of other loans facilities to/
31921	Extension to /receipt from Non-resident.
31922	Repayment of other loans facilities to/b
31923	Prepayment of other loans facilities to/
33000	Employee stock options
34000	Subscriptions/ Contributions to/ Reimbur
35130	Mergers and acquisitions
35140	Equity investment other than mergers and
35200	Liquidation of investment
35300	Head office accounts in branches
35400	Capital Expenditure in Special Enterpris
36110	Issued by residents in domestic capital
36120	Issued by residents in international mar
36130	Issued by Non-residents in international
36140	Issued by Non-residents in domestic capi
36210	Issued by residents in domestic capital
36220	Issued by residents in international mar
36230	Issued by Non-residents in international
36240	Issued by Non-residents in domestic capi
36310	Issued by residents in domestic capital
36320	Issued by residents in international mar
36330	Issued by Non-residents in international
36340	Issued by Non-residents in domestic capi
36410	Purchase/sale of Malaysian Government se
36420	Purchase/sale of Foreign Government secu
36430	Purchase/sale of Foreign Government secu
37100	Swaps
37200	Forwards
37300	Futures
37400	Options
37900	Others derivatives
39111	Purchase/sale of real estate in Malaysia
39112	Purchase/sale of real estate in Malaysia
39121	Purchase/sale of real estate abroad (com
39122	Purchase/sale of real estate abroad (res
39131	Purchase/sale of real estates in host co
39132	Purchase/sale of real estates in host co
39210	Placement/withdrawal of deposits of resi
39220	Placement/withdrawal of deposits of resi
39230	Placement/withdrawal of deposits by Non-
39240	Deposits balances of foreign offices of
39250	Placement/withdrawals of deposits in FC
39260	Nostro balances with the correspondent b
39300	Currency
39600	Guarantees
39700	Credit Commitments
39900	Other investment nie

For payments to UAE

Purpose Code	Description
EDU	Educational Support
FIS	Financial services
GDS	Goods Bought or Sold
GRI	Government related income taxes tariffs
IGT	INTER GROUP TRANSFER
LIP	Loan Interest Payments
OTS	Other modes of transport
SAL	Salary
TTS	Technical trade-related and other busine

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