George

Transfers & Orders

Transferring with George

# **Special Transfers: International**

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George transfers your money quickly to accounts all around the world. By doing so, George differentiates between transfers within the SEPA area and international transfers (non-SEPA).

While preparing your transfer, there are some things you should keep in mind so your money arrives at the desired destination, whether it's abroad or within the SEPA area but in a currency other than EUR.

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How to make a non-SEPA transfer

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## Single Euro Payments Area (SEPA)

The Single Euro Payments Area (SEPA) currently consists of 36 countries, amongst them all 27 EU member states. SEPA's goal is to unify cashless payments in Euro amongst those within the area. A SEPA transfer works the same way as a domestic transfer. The country doesn't need to have EUR as a currency to take part in SEPA, as long as the transfer is done in EUR.

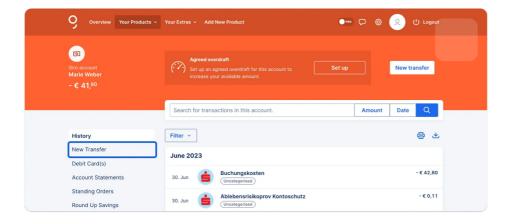
Of course, that means that if an international transfer even within the SEPA area is done in another currency than EUR, it automatically becomes a **foreign transfer (non-SEPA)**. Also, transfers to countries outside of SEPA will always be foreign transfers (non-SEPA).

As of 2022, the following countries are part of SEPA:

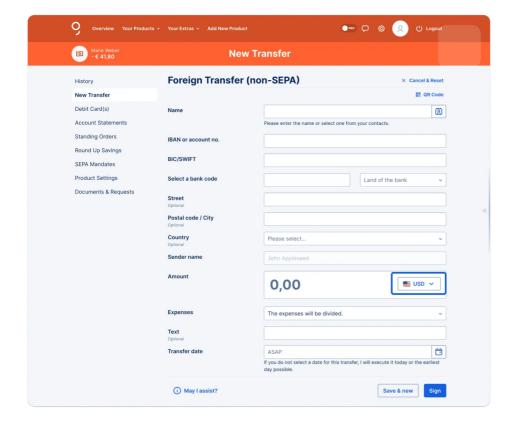
- Andorra
- Austria
- Belgium
- Bulgaria
- **Croatia**
- Cyprus
- Czech Republic

# How to make an international (non-SEPA) transfer

**1.** From your overview, look for the account from which you want to send money internationally and click on "New transfer.



- 2. The transfer form now opens. As default, George sets up a SEPA transfer. This will change as soon as you enter an IBAN or account number that is outside the SEPA region. Or if you enter a currency other than EUR.
- **3.** As when preparing a regular **SEPA transfer**, select the **recipient account** and, of course, the **amount**.



# (i) Please note

As soon as you select a partner account with a non-SEPA IBAN, enter a non-SEPA account number or change the currency from Euro to any other currency, George changes the transfer automatically into a non-SEPA transfer.

You don't need a separate form for foreign transfers anymore. George will adapt the transfer form automatically while you are entering the details.

**4.** As you can see, George now displays additional fields such as address details. Since there are expenses for foreign transfers, you can decide who will accept them: You, the recipient, or you both share them equally. If you fully or partially accept them, you can also select an account that George should charge for

### the expenses.

(i) International transfers come with fees

Unfortunately, I cannot tell you the absolute amount of fees that come with international transfers. This depends on the country, the amount, and also the respective bank. For this purpose, please read the terms and conditions of your bank or ask your personal advisor.

- **5.** Now you can also enter either a text or a payment reference. This input, however, is optional.
- **6.** In the next step, you can either save this transfer for later, save the transfer and immediately prepare a new one, or **sign** it right away.

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# **Related Topics**

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