

IBAN and BIC

An IBAN, or **International Bank Account Number**, is a standard, internationally recognised bank account format used to process select cross border payments. Used with a **Bank Identifier Code** (BIC), international payments can be processed automatically, making them faster and safer.

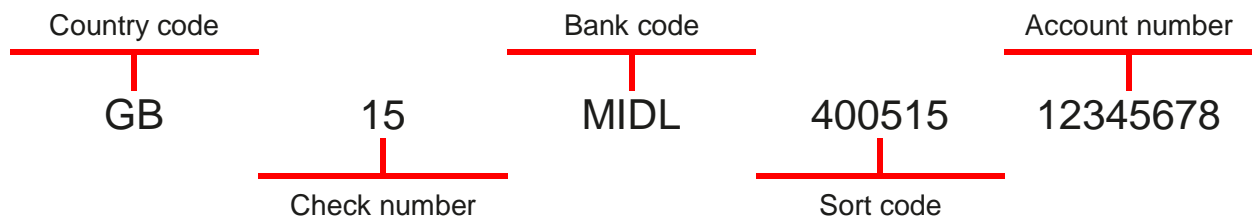
The IBAN format was originally adopted by member states of the European Union and has since been taken up by other countries. The IBAN consists of an alphabetical country code, followed by two digits, and then up to thirty five characters for the bank account number. For payments being sent from Australia to an IBAN mandatory country, an IBAN must be included.

Fees and charges may be applied by the receiving bank and your international payment may be rejected if the IBAN is missing or incorrect on countries requesting it.

How to find IBAN and BIC

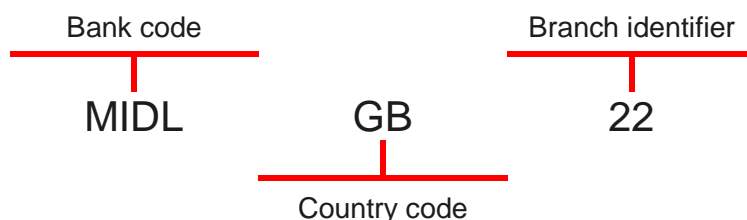
IBAN and BIC should be given to you by the beneficiary of your international payments.

An **IBAN** looks like this **GB15MIDL40051512345678**. The structure is consistent but the actual length, which can be up to 34 characters, depends on the national standards of the country in which it is issued.



- **Country code** identifies the country in which the IBAN was issued and where the IBAN account is held
- **Check number** enables a banking institution to complete an integrity check of the IBAN. It will vary from one IBAN to another
- **Bank code** identifies the IBAN account holder's bank
- **Sort code** and **account number** identify the account into which funds should be transferred

A **BIC** identifies the bank branch and looks like this **MIDLGB22**.



When to use IBAN and BIC

Countries where the use of IBAN is mandatory:

Country	IBAN length	IBAN examples
Andorra	24	AD120001203020035910 0100
Austria	20	AT611904300234573201
Bahrain	22	BH67BMAG00001299123456
Belgium	16	BE68539007547034
Bulgaria	22	BG80BNBG96611020345678
Croatia	21	HR1210010051863000160
Cyprus	28	CY17002001280000001200527600
Czech Republic	24	CZ6508000000192000145399
Denmark	18	DK5000400440116243
Estonia	20	EE382200221020145685
Faeroe Islands	18	FO6264600001631634
Finland	18	FI2112345600000785
France	27	FR1420041010050500013M02606
Georgia	22	GE29NB0000000101904917
Germany	22	DE89370400440532013000
Gibraltar	23	GI75NWBK000000007099453
Great Britain	22	GB29NWBK60161331926819
Greece	27	GR16 01101250000000012300695
Greenland	18	GL8964710001000206
Guernsey	22	GB57NWBK55504453178386
Hungary	28	HU42117730161111101800000000
Iceland	26	IS140159260076545510730339
Ireland	22	IE29AIBK93115212345678
Isle of Man	22	GB57NWBK55504453178386
Isle of Man	22	IM07MIDL40193872448696
Italy	27	IT60X0542811101000000123456
Jersey	22	GB57NWBK55504453178386
Jersey	22	JE68ABNA0350917C000978
Jordan	30	JO99HBHA4543333578295175367253
Latvia	21	LV80BANK0000435195001
Lebanon	28	LB6209990000001001901229114
Liechtenstein	21	LI21088100002324013AA
Lithuania	20	LT121000011101001000
Luxembourg	20	LU280019400644750000
Macedonia	19	MK07250120000058984
Malta	31	MT84MALT011000012345MTLCAST001S
Moldova	24	MD24AG000225100013104168

Monaco	27	MC5811222000010123456789030
Montenegro	22	ME25505000012345678951
Netherlands	18	NL91ABNA0417164300
Norway	15	NO9386011117947
Pakistan	24	PK36SCBL0000001123456702
Palestinian Territory	29	PS92PALS000000000400123456702
Poland	28	PL61109010140000071219812874
Portugal	25	PT50000201231234567890154
Qatar	29	QA01QNBA000000001234123412341
Romania	24	RO49AAAA1B31007593840000
San Marino	27	SM86U0322509800000000270100
Saudi Arabia	24	SA0380000000608010167519
Slovakia	24	SK3112000000198742637541
Slovenia	19	SI56263300012039086
Spain	24	ES9121000418450200051332
Sweden	24	SE4550000000058398257466
Switzerland	21	CH9300762011623852957
Tunisia	24	TN5910006035183598478831
Turkey	26	TR330006100519786457841326
United Arab Emirates	23	AE070331234567890123456





Countries where the use of an IBAN is recommended:

Country	IBAN length	IBAN examples
Albania	28	AL47212110090000000235698741
Azerbaijan	28	AZ21NABZ00000000137010001944
Bosnia-Herzegovina	20	BA391290079401028494
Brazil	29	BR9700360305000010009795493P1
Costa Rica	21	CR051202001026284066
Dominican Republic	28	DO28BAGR00000001212453611324
Guatemala	28	GT82TRAJ01020000001210029690
Israel	23	IL620108000000099999999
Kazakhstan	20	KZ86125KZT5004100100
Kosovo	20	XK051212012345678906
Kuwait	30	KW81CBKU0000000000001234560101
Mauritania	27	MR1300020001010000123456753
Mauritius	30	MU17BOMM0101101030300200000MUR
Serbia	22	RS35260005601001611379
St Lucia	32	LC831090101400000712198128743156
Virgin Islands	24	VG96VPVG0000012345678901
Albania	28	AL47212110090000000235698741

Lists subject to change as more and more countries require that the beneficiary's account is specified as an IBAN.

How to make payments using an IBAN and a BIC

An IBAN may be supplied to you prefaced by 'IBAN', e.g. **IBAN GB15MIDL40051512345678**. Quote the IBAN in the beneficiary account number field of your payment instruction but don't include the preface 'IBAN' or use any spaces between the characters, which may have been inserted to make it easier to read.

Beneficiary Details 	
Country/Territory:	FRANCE 
City:	PARIS 
Bank and branch name:	ANZ BANK (REQUIRE IBAN) 
Name:	<input type="text"/>
Account number:	<input type="text"/>
Please enter IBAN if required by receiving bank.	

You should quote the BIC in the beneficiary details field. Again, it should not include the preface 'BIC' or any spaces between the characters, e.g. **MIDLGB22123**.

Details	
For beneficiary:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	Please enter BIC details here if applicable.
For your account (optional):	<input type="text"/>