

# Wire Transfer

## Investment Advisor ("IA") Information (This portion to be completed by IA.)

IA Firm Name (Please print.)

IA Master Account Number

Service Team

IA Contact Name (if follow-up is required)

IA Telephone Number

IA Email Address

## Use This Form To:

Request a wire transfer from your Schwab brokerage account to another financial institution. Certain wires to accounts at foreign institutions may be subject to Federal Reserve Board Regulation E, which requires the disclosure of transaction-related fees, taxes, the exchange rate, the availability date, and other information to consumers. Foreign wires subject to Regulation E may be canceled within 30 minutes of payment. By signing Section 8, you authorize your IA to receive wire disclosures on your behalf and (when applicable) to exercise your right to cancel a wire. If, however, you want to receive Regulation E disclosures and exercise your right to cancel wires yourself, please contact Schwab Alliance at 1-800-515-2157. Please note that in either case you will receive a receipt for the transaction by mail.

- If there is more than one wire instruction, please complete and attach copies of Sections 2-6 and/or 7.
- Please contact your IA for the appropriate distribution form if requesting a wire from one of the following account types: 529 Plan, Education Savings, IRA, 403(b)(7), Individual 401(k), Qualified Retirement Plan (QRP) accounts, Schwab Bank Investor Checking™, Schwab Bank Investor Savings™, and Schwab Bank Pledged Asset accounts.
- Note: This form may only be used to establish a standing authorization on an IRA or Education Savings if a Tax Withholding Election (TWE) has been completed. If no TWE has been completed, you may only establish a new Wire standing authorization through the IRA Distribution Form or ESA Distribution Form.
- Account holders with Conservatorship or Guardianship accounts are not eligible to set up standing authorizations for their IAs.
- Important Note: If the wire transfer distribution amount exceeds the available cash and the account includes a margin feature, a margin debit will be created or increased as a result of the wire transfer request.
- You may wire transfer cash out of a Custodial account **only** for the benefit of the minor. Wires out of Custodial accounts are not permitted to accounts with the following registrations: Trust, LLC, Partnership, Custodial IRA, and Individual IRA, even if the distribution is for the benefit of the minor or is reimbursement of payments made for the minor's benefit.
- Contributions to your Schwab Charitable donor-advised fund account (Account) must be for a minimum of \$500.

For faster processing and approval of money movement requests, ask your Advisor about eAuthorization.

## 1. Schwab Account Information

Schwab Account Number

Trust/Organization Name

Account Holder/Trustee Name First

Middle

Last

Additional Account Holder/Co-Trustee Name First

Middle

Last

Additional Account Holder/Co-Trustee Name First

Middle

Last

**2. Select the Frequency of Wire**

- ☐ **One-Time Wire**
- ☐ **Standing Authorization for Wire**

I have authorized my IA and any individual granted Full Trading Authority ("FTA") or Full Power of Attorney ("FPOA") on this account to direct wire transfers on an ongoing basis, in any amount as they direct, from my account to the receiving account designated below. This authority does not include designating or changing the receiving account identified below. I authorize Schwab to accept and act upon any future instructions from me, my FTA, my FPOA, or my IA to wire funds, in any amount as we may direct, to the receiving account designated below. I understand I may revoke this instruction by notifying Schwab. I acknowledge that I may receive notices from Schwab about these standing instructions from time to time.

☐ Check here to **Terminate existing wire Standing Authorization**

**3. Type of Wire (Select one)**

- ☐ **Domestic/International** (This includes wires sent in US Dollars to/outside of the United States, Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, and the Northern Mariana Islands. To avoid delay, please contact receiving financial institution for accurate routing instructions.)

\_\_\_\_\_  
**U.S. Dollar Amount to Be Wired**

- ☐ **Foreign Currency** (This includes wires sent in foreign currency outside of United States, Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, and the Northern Mariana Islands. **Note:** If requesting a wire in a foreign currency, check with your service team for eligible foreign currency types.)

\_\_\_\_\_  
**Amount to Be Wired**

\_\_\_\_\_  
**Currency**

Type of foreign currency (Select one)

- ☐ **Fixed Foreign Currency Amount** – Specify fixed foreign currency amount the recipient will receive. Your account will be debited the USD equivalent based on exchange rates at the time of the transaction.
- ☐ **Fixed USD Converted to Foreign Currency** – Specify fixed amount in USD. The recipient will receive the equivalent amount in the currency specified based on the exchange rates at the time of the transaction.

**4. Enter the U.S. Correspondent Bank/Intermediary Bank Information (If Applicable)\***

Please contact receiving financial institution for accurate routing instructions.

\_\_\_\_\_  
**Correspondent Bank Name**

\_\_\_\_\_  
**Bank Phone Number**

\_\_\_\_\_  
**Federal ABA Number**

\_\_\_\_\_  
**Account Number**

\*Please contact your financial institution for accurate information.

If an intermediary bank is used, an additional fee may be charged by the intermediary bank. If the wire is subject to Federal Reserve Board Regulation E as a consumer remittance transfer, you may receive additional fee and tax disclosures for each transaction.

**5. Destination Bank**

\_\_\_\_\_  
**Bank Name**

\_\_\_\_\_  
**ABA/Routing Number** (for domestic wires only)

\_\_\_\_\_  
**SWIFT/BIC Code** (for international/foreign currency wires only)

## Destination Bank Address

City

State/Province/Region

Country

## 6. Wire Recipient

Account Number

Account Holder Name

Address of Account Holder (city, state/province/region, and country required)

## Wire Reference/Transmission Notes

For International/Foreign Currency wires, complete the below fields.

IBAN Number (required for foreign currency wires to Europe)

Sort Code (wires to the U.K.)

CLABE Number (Mexican peso wires to Mexico)

PIN (6-digit Postal Index Number, India rupee wires to India)

IFSC (Indian Financial System Code, India rupee wires to India)

Reason for Wire (wires to India or Russia)

For wires to Australia, Canada, New Zealand or the U.K., enter the local routing number.

Local Routing Number (BLZ, BSB, Transit Code)

## 7. Enter Information for Further Credit (if applicable)

For Further Credit Account Number

For Further Credit Name(s)

For Further Credit Address (city, state/province/region, and country required)

## 8. Please Read, Sign and Date

I authorize Charles Schwab & Co., Inc. ("Schwab") to wire funds from my Schwab account pursuant to the preceding instructions. **I understand that wiring funds outside of the U.S. may take up to seven business days.**

We may wire funds from your Schwab account based on the information you provide above. **Please note:** Accuracy is important. If you describe any recipient or financial institution by name and account or identifying number, we and other institutions may process the wire based solely on the number, even if it identifies a different person or entity. If you provide an incorrect account number, you could lose the amount transferred. We may refuse to act upon any instruction that we cannot verify as accurate and authorized by you.

**For Custodial Accounts:** I acknowledge that, subject to applicable law, these funds will be used for the sole benefit of the minor listed on the account or held as custodial property of the minor and, as such, shall be transferred to the minor no later than the time for termination of the custodianship.

**For Standing Authorization only (all Schwab account holders must sign and date. For Schwab Trust, Corporate, Partnership or other Organization accounts, only one Trustee or Authorized Agent must sign and date. Please note that the FTA or FPOA cannot sign to establish this Standing Authorization.):** Such requests may be made by me, my FTA, my FPOA, or any person designated as an authorized representative of my IA, and may be delivered to Schwab orally, in person or by telephone, or electronically, or delivered in a signed writing. I understand that Schwab reserves the right, but has no obligation, to confirm my FTA's, my FPOA's, or my IA's instructions with me prior to acting upon the instructions, and may decline to act on these instructions at any time without prior notice.

**Please note:** Schwab cannot guarantee that the receiving bank will post the wired funds for same-business-day credit. However, in most instances within the U.S., the receiving bank receives transfers on the same business day that Schwab wires them.

Your wire transfer is subject to the terms and conditions of your Schwab account agreement. You may consult your *Charles Schwab Pricing Guide*, contact your IA, or call Schwab Alliance at 1-800-515-2157 for current wire transfer fees.

If an intermediary bank is used, an additional fee may be charged by the intermediary bank. If the wire is subject to Federal Reserve Board Regulation E as a consumer remittance transfer, you may receive additional fee and tax disclosures for each transaction.

Your wire transfer is considered an irrevocable gift if transferred to a Schwab Charitable account.

I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage, or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided in this form that Schwab in good faith believes to be genuine.

**Sign and date using blue or black ink.**

**X**

Account Holder/Trustee Signature

Today's Date (mm/dd/yyyy)

Print Name

**X**

Additional Account Holder Signature

Today's Date (mm/dd/yyyy)

Print Name

**X**

Additional Account Holder Signature

Today's Date (mm/dd/yyyy)

Print Name

**X**

Additional Account Holder Signature

Today's Date (mm/dd/yyyy)

Print Name

**X**

Investment Advisor Signature (if applicable)

Today's Date (mm/dd/yyyy)

Print Name

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