TBC offers a flexible and efficient service for international incoming and outgoing SWIFT transfers in multiple currencies.

Incoming and outgoing transfers can be made both within Georgia and internationally, at competitive rates, at any TBC service center or via the TBC mobile app.

Please note: Cross-border money transfers to and from Russia and Belarus are currently subject to certain restrictions.

For more information regarding incoming/outgoing SWIFT transfers at TBC Bank, please follow the links below:

Recommendation: Due to international banking restrictions, Russian and Belarussian citizens are advised to use the intermediary banks listed below when making incoming or outgoing SWIFT transfers. This will ensure smooth transaction processing and reduce the risk of delays, disruptions or returned funds.

Rules and Terms

Documents/Information Required for Receiving SWIFT Transfers:

1. Information/documentation about the customer's current activity.
2. Information/documentation about the customer's current residential address.
3. Source of funds:

   Depending on the source of the funds, the following documents may be required to verify their origin:

   - **Proceeds from the sale of real estate** – valid Sale and Purchase Agreement, along with extracts from the Public Registry before and after the sale.
   - **Proceeds from the sale of movable property** – valid Sales and Purchase Agreement.
   - **Proceeds from the sale of company shares** – valid Sales and Purchase Agreement, along with extracts from the Public Registry before and after the sale.
   - **Salary payments / payments for services from the company** – valid employment/service contract and relevant invoice.
   - **Dividend payment** – latest company registry extract and relevant decision/resolution authorizing the dividend distribution.
   - **Proceeds from securities trading on a stock exchange** – proof of registration with the stock exchange, brokerage account statement and the statement of the account to which the funds were credited from the brokerage account.
   - **Transfers from family members (spouse, father or mother)** – documentation confirming the source of the funds, as well as a marriage certificate or birth certificate evidencing the relationship with the sender;
   - **Export proceeds** – relevant agreement and proof of transportation
   - Additional proof of the source of the funds upon the Bank's request, as applicable.
4. Purpose of money transfer to Georgia
5. Bank account statements showing the history and details of incoming payments – the payer, counterparty, and transaction purpose.

The document and information must be submitted **within 10 business days.**

If the customer fails to provide the requested documents/information within the specified timeframe, or within any additional period granted by the Bank, the funds will be returned to the sender.

Please note:

- Fees may apply depending on the type of transfer. The transferred funds may be credited to the recipient's account either in full or net of applicable charges.

- If a cross-border payment instruction does not specify the intermediary bank, the funds may fail to reach the correspondent bank account and will be returned to the sender.

If an incoming international transfer contains incomplete banking details and does not specify the intermediary bank, there is a risk that the funds may not be delivered to the recipient. In such cases, the payment status can only be traced by the sender or the sender's servicing bank.

To avoid delays or disruptions in the processing of international transfers, the payment instruction must contain the payer's (sender's) complete banking details (account number, name, full address: country, city, and street), as well as the recipient's banking details (IBAN and name).