#### **Cross Border Transactions**



This document provides the Purpose of Payment (PoP) codes as provided by the Qatar Central Bank for outward cross border transactions.

The usage of PoP code will be required for all cross border payments initiated from HSBC Qatar accounts. Accordingly, please include a valid PoP code from the below list in appropriate field in your payment instruction to avoid any payment delays/rejections in future.

HSBC will provide any further updates in accordance with instructions from the Qatar Central Bank.

#### **Purpose of Payment codes**

| PoP Code | Purpose of Payment Narration  |
|----------|---|
| B1B01    | Advance payment against imports   |
| B1B02    | Payment towards imports/settlement of invoice   |
| B1B03    | Imports by diplomatic missions  |
| B1B04    | Intermediary trade  |
| B2A01    | Remittance of surplus freight/passenger fare by foreign shipping companies operating in Qatar |
| B2A02    | Payment for operating expenses of Qatari shipping companies operating abroad                  |
| B2A03    | Freight on imports-shipping companies   |
| B2A05    | Operational leasing (with crew) shipping companies  |
| B2A06    | Booking of passages abroad-shipping companies   |
| B2A07    | Remittance of surplus freight/passenger fare by foreign airlines companies operating in Qatar |
| B2A08    | Operating expenses of Qatari airlines companies   |
| B2A09    | Freight on imports-airlines companies   |

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| PoP Code | Purpose of Payment Narration  |
|----------|---|
| B2A11    | Operational leasing (with crew)-airlines companies  |
| B2A12    | Booking of passages abroad-airlines companies   |
| B2A13    | Other transportation services (stevedoring, demurrage, port handling charges etc  |
| B2B01    | Remittance towards business travel  |
| B2B02    | Travel (General)  |
| B2B06    | Other travel  |
| B2C02    | Payment of freight insurance relating to import & export of goods   |
| B2C03    | Remittance on account of other general insurance premium  |
| B2C04    | Payment of reinsurance premium  |
| B2C05    | Payment on account of auxiliary services (commission on insurance)  |
| B2C06    | Remittance on account of settlement of insurance claims   |
| B2D01    | Remittance towards meeting the cost of construction of projects abroad by Qatari cost including import of goods at project site |
| B2D02    | Payment for cost of construction etc. In respect of projects executed by foreign cos. In Qatar                                  |
| B2E01    | Payment for hardware consultancy  |
| B2E02    | Remittance towards software implementation  |
| B2E03    | Payment for data base data processing charges   |
| B2E04    | Remittance for repair and maintenance of computer and software  |
| B2E05    | Payment for news agency services  |
| B2E06    | Payment for other information services-subscription to newspapers, periodicals  |
| B2F01    | Remittance towards financial intermediation except investment banking, bank charges, collection charges,LC charges              |
| B2F02    | Payment for investment banking services-brokerage, under writing commission etc   |
| B2F03    | Payment for auxiliary financial services-charges on operation & regulatory fees, custodial services, depository services etc    |

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| PoP Code | Purpose of Payment Narration   |
|----------|--|
| B2G01    | Remittance towards maintenance of Qatari embassies abroad  |
| B2G02    | Remittance by foreign embassies in Qatar   |
| B2G07    | Outgoing remittances towards services government services  |
| B2H01    | Payment for audio visual & related service & associated fees related to prod. Of motion pictures rentals fees received by actors directors producers |
| B2J01    | Merchanting services- net payments (from sale & purchase of goods without crossing border)   |
| B2J02    | Trade related services - commission on exports/imports   |
| B2J03    | Payment for operational leasing services (other than financial leasing and without operating crew) including charter hire                            |
| B2J04    | Legal services   |
| B2J05    | Payment for accounting auditing book keeping and tax consulting services   |
| B2J06    | Payment for business and management consultancy and public relations services  |
| B2J07    | Payment for advertising, market research and public opinion polling services   |
| B2J08    | Payment for research & development services  |
| B2J09    | Payment for architectural, engineering and other technical services  |
| B2J10    | Payment for agricultural mining and on site processing services-protection against insects & disease increasing of harvest yields forestry           |
| B2J11    | Remittance towards maintenance of offices abroad   |
| B2J12    | Outward remit. Towards distribution services   |
| B2J13    | Outward remit. Towards environmental services  |
| B2J19    | Remittance towards other services not included elsewhere   |
| B2K01    | Settlement of claims on postal services  |
| B2K02    | Settlement of claims on courier services   |

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| PoP Code | Purpose of Payment Narration   |
|----------|--|
| B2K03    | Settlement of claims on telecommunication services   |
| B2K04    | Satellite services   |
| B2R01    | Remittance for franchises services use of patents, copyrights trade marks, industrial processes, franchises etc        |
| B2R02    | Payment for use through licensing arrangements of products originals or prototypes (such as manuscripts and films)     |
| B3A02    | Remittance towards interest on non resident deposits   |
| B3A03    | Remittance towards interest on loans from non residents (short/medium/long term loans)                                 |
| B3A04    | Remittance of interest on debt securities  |
| B3A06    | Remittance towards repatriation of profits   |
| B3A07    | Remittance towards payments/repatriation of dividends  |
| B4B02    | Remittance towards personal gifts and donations  |
| B4B03    | Remittance towards donations to religious & charitable institutions abroad   |
| B4B04    | Remittance towards grants and donations to other government and charitable institutions established by the governments |
| B4B05    | Contributions/donations by the government to international institutions  |
| B4B06    | Remittance towards payment / refund of taxes   |
| B4B07    | Compensation of employees (short term)   |
| B5A17    | Remittance towards purchase of intangible assets like patents, copyrights, trade marks etc                             |
| B6A03    | Qatari investment abroad in branches / wholly owned subsidiaries   |
| B6A04    | Qatari investment abroad in subsidiaries & associates  |
| B6A05    | Qatari investment abroad in real estate  |
| B6A06    | Repatriation of foreign direct investment in Qatar in equity capital (shares)  |

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| PoP Code | Purpose of Payment Narration   |
|----------|--|
| B6A07    | Repatriation of foreign direct investment in Qatar in debt securities    |
| B6A08    | Repatriation of foreign direct investment in Qatar in real estate        |
| B6B01    | Qatari investment abroad in equity capital                               |
| B6B02    | Qatari investment abroad in debt securities                              |
| B6B09    | Repatriation of foreign portfolio investment in Qatar in equity shares   |
| B6B10    | Repatriation of foreign portfolio investment in Qatar in debt securities |
| B6C11    | Loans extended to non residents  |
| B6C12    | Repayment of loans received from non residents (long & medium loans)     |
| B6C13    | Repayment of short term loans received from non residents                |
| B6C14    | Repatriation of non-resident deposits                                    |
| B6C15    | remittances to bank own account abroad                                   |
| B6C18    | Other capital payments not included else where                           |
| B7A01    | Refunds/rebates/or reduction in invoice value on account of exports      |
| B7B02    | Reversal of wrong entries refunds of amount remitted for non-exports     |
| B7C03    | Payments by residents to residents                                       |