

- Please, contact us via e-mail: rdomagoj@geof.hr for approval before making the transfer to the bank account given below.
- It is **NECESSARY** to use the field **purpose of the payment to identify the payment unambiguously** . Fill in e.g. "Registration fee Dr. D. Ruzdjak"

LOCAL (HR) ACCOUNT NUMBER: **20128246731**
IBAN: **HR49 2340 0093 2011 9160 1**
SWIFT: **PBZGHR2X**
NAME OF THE BANK: **Privredna Banka Zagreb d.d.**

- You are required to fully cover the bank transaction fees. To do so, please, use the option (payment instruction) OUR.

What are BEN, SHA, OUR payment instructions?

When you make an international bank (wire) transfer you can choose who pays the transfer charges. BEN, SHA, OUR are codes in a SWIFT instruction, at field 71A "Details of Charges". The OUR instruction means you pay all transfer charges. We receive all your payment. SHA (shared) means you only pay your bank's outgoing transfer charge. We receive your payment minus the correspondent (intermediary) bank charges. BEN (beneficiary) means you do not pay any charge. We receive your payment minus all transfer charges. We require transfers to be made with the OUR instruction. Please follow the Payment Options on your Order.