



بنك الكويت الدولي  
KUWAIT INTERNATIONAL BANK



الدولي  
AL-DAWLI

# IBAN

**International Bank Account Number**



**Effective 1st of January 2011**

**For All Your Incoming & Outgoing  
Money Transfers**

**Except International transfers  
to non IBAN countries**

[www.kib.com.kw](http://www.kib.com.kw) | 1 866 866

## The IBAN in Kuwait:

The Central Bank of Kuwait (CBK) has introduced IBAN, International Bank Account Number, to standardize the structure of bank account numbers across all banks in the country, for faster and error-free fund transfers.

As KIB customer, how can you get your IBAN?

You can know your IBAN by either:

- Calling Al-Dawli Weyak at 1866 866
- Your Opening Account Paperwork
- Accessing Al-Dawli Online from [www.kib.com.kw](http://www.kib.com.kw)
- Visiting any of our branches

Additionally, your IBAN will appear on your statement of account that sent to you as KIB customer.

## How will the IBAN help?

IBAN will facilitate the automatic processing of domestic payments and international transfers, which will help banks to process payments without delays and errors.

## When do you need the IBAN?

To make a payment, you need to quote an IBAN in the same way you currently quote the beneficiary's account number. You should request the beneficiary to provide you with his/her account number in IBAN format, wherever applicable, and it should be quoted in all your payment instructions.

You must provide your IBAN on all your invoices when requesting payment. Your vendors, partners and other customers must provide your IBAN number in their payment instructions along with other beneficiary information that they normally provide to their banks.

You should provide your IBAN to Governments, Companies or Persons either within Kuwait or any other country who need to send electronic payments to your bank account in Kuwait.

## IBAN Summary:

- IBAN is not a new account number.
- Your existing account number will not be replaced.
- Additional characters will appear in front of your existing bank account numbers.
- The complete identifier, original bank account number plus the additional characters will comprise as IBAN.
- The Kuwait IBAN follows the international standard established by the International Standards Organization (ISO).

## The IBAN format:

The fixed length of IBAN for the State of Kuwait is 30 characters.

An IBAN consists of additional characters placed in front of the existing bank account number. The format of these additional characters is described below:

**KW81KWIB0000000000012345678901**

KW	81	KWIB	0000000000	012345678901
Country Code	Check digits	Bank code	Leading zeros	Account number

- The “Country Code” enables recognition of the country in which the IBAN was issued.
- The “Check Digits” are used to perform the electronic validation of the IBAN.
- The “Bank Code” identifies the bank where the account is maintained.
- The “Basic Account Number” is the existing bank account number preceded by zeros, to achieve the required fixed length for the account number.

## IBAN usage:

KIB has made provisions to include the IBAN number when you send your payment instructions.

**For payment instructions sent through electronic channels**, the IBAN should be entered or incorporated as a continuous string, i.e. all spaces removed.

### Example:

**KW81KWIB0000000000012345678901**

For manually initiated fund transfer instructions (Payment Instructions sent by print) the IBAN should be entered in groups of four characters and each group should be separated by a blank space. This option for paper representation supports easy recognition and interpretation by the human eye, and smooth data entry without errors.

### Example:

**KW81 KWIB 0000 0000 0001 2345 6789 01**