# KTT MT103 Transfer Coordination with Return Terms

Banks Instruments Limited | Hong Kong | Draft Template - Not for Execution

Regulatory capacity: any regulated activity described in this template must be performed only under the verified licence or exemption [INSERT], or by the named licensed third-party provider [INSERT]. Any security amount is contractual transaction security under definitive documents and is not a bank deposit or customer deposit with Banks Instruments Limited.

## Purpose

This form records coordination of a proposed lawful funds transfer with contractual use, repayment or return terms. An MT103 or KTT message is a bank communication or transfer instruction and is never itself leased. The sending and receiving institutions must confirm that the proposed method is lawful, supported and operationally acceptable. A message copy is not proof that funds are finally and irrevocably available.

## Transaction details

- Receiver or contractual user of funds: [INSERT]
- Sender or lawful source party: [INSERT]
- Sending bank and verified account: [INSERT]
- Receiving bank, beneficiary and verified account: [INSERT]
- Currency and amount: [INSERT]
- Value date and proposed transmission route: [INSERT]
- Underlying commercial purpose: [INSERT]
- Permitted use of funds: [INSERT]
- Permitted-use period, repayment amount and return date: [INSERT]
- Transaction reference and proposed wording: [INSERT]

## Commercial terms

- Coordination or provider fee: [INSERT]
- Arrangement, legal and bank charges: [INSERT]
- Security or repayment protection: [INSERT]
- Broker commissions: [INSERT]
- Fee and funds release triggers: [INSERT]

## Process

The parties complete KYC, disclose the source and purpose of funds, and authorize bank verification. The receiving bank confirms readiness under the agreed protocol. Definitive transfer, permitted-use, repayment, fee and security documents are executed. The sending bank transmits only after all conditions are met. The receiving bank confirms cleared credit before any permitted use or fee release.

## Conditions and acknowledgements

The transaction is subject to bank screening, correspondent routing, account terms, sanctions review, message standards and payment finality rules. The receiver must preserve funds and meet the repayment or return obligations stated in definitive documents. No party may use a draft message or pre advice as evidence of receipt.

Banks Instruments does not guarantee transmission, timing, credit, availability, return or bank performance.

Receiver: [NAME TITLE SIGNATURE DATE]

Sender: [NAME TITLE SIGNATURE DATE]

Banks Instruments Limited: [NAME TITLE SIGNATURE DATE]