

## 5. How to find my personal IBAN or my bank's BIC code?

If you're planning to make an international payment within Europe, you will usually need your recipient's IBAN to make sure the money arrives safely.

Although they are only a few digits long, an IBAN contains all that's needed to make sure international payments end up in the right account, no matter where in Europe you're sending your money. The good news is that an IBAN follows a standard structure, so you'll typically be able to generate and check your recipient's details, even if you don't have them to hand.

This guide covers all you need to know about IBAN numbers, where you can find them, and how they keep your money secure. We'll also cover what you can do to make sure you get the best possible deal on your international payment, so it arrives quickly and safely, and you don't need to worry about paying high or hidden fees.

### What is an IBAN number?

An IBAN number is an international bank account number, which is used for accounts held in the EU, as well as Norway, Switzerland, Liechtenstein and Hungary. It's used as standard when banks around Europe need to process international payments, to make sure your money reaches its destination safely and quickly.

Your IBAN is a unique identifier for your own bank account, and contains pretty much all that is needed to identify your country, bank, and your exact account, in just a few numbers.

### What does an IBAN look like?

IBANs are written using a standard format across all of the countries that use them. They contain all of the information needed to locate one specific bank account from the millions of accounts held throughout Europe.

Have a look at this IBAN example to see how your own international bank account number is constructed.

IBAN example: GB29HBUK40972924681012

This example is made up of several different pieces of information. You can see them more easily when we split out the IBAN like this:

GB - 29 - HBUK - 409729 - 24681012

Let's break these elements down:

- GB - country code
- 29 - these digits are used to validate an IBAN and vary from account to account
- HBUK - bank identifier, in this case HSBC, UK
- 409729 - sort code

- 24681012 - account number

Your bank account number and sort code will be the same in your IBAN as they are when you use them in the UK.

IBAN numbers can contain up to 34 letters and digits, depending on the country in which the account is held. However, the structure is always similar to that set out here.

### **IBAN generator**

Because IBANs follow a set structure, it is possible to generate your own IBAN if you don't know it already. You can use the IBAN calculator provided by your own bank, or an alternative [IBAN calculator tool](#).

### **Check an IBAN number**

If you're not sure whether the number you have is the correct IBAN for your account, there are also [IBAN validation tools](#) available. You'll need to enter the number you have, and the site can check if this is an active IBAN.

In some cases, you can even enter a partial number, along with question marks to show missing digits, if you don't have the full number available to you. The system will be able to automatically complete whatever is missing as it validates the number.

### **What is a BIC code?**

BIC codes are made up of either 8 or 11 digits. They include a bank code, a country code, a location code, and a branch code — all of which combine to identify an individual bank branch. BIC stands for Bank Identifier Code. It's a set of digits that represents a bank branch for international payments on the SWIFT network.

### **Where can I find my bank's BIC code?**

You can usually find your bank's BIC code in your bank account statements. Or, you can use a [BIC code finder](#).