

INTERNATIONAL MONEY TRANSFER REQUEST FORM



Did you know that you can also request a transfer online via ANZ Internet Banking or through ANZ Phone Banking by calling 1800 352 535 (free call in Australia) or +61 3 9683 9999 (if calling from overseas) using an eligible ANZ transaction account. For further information, please visit www.anz.com/moneytransfer.

Please complete all sections before submitting the form. Incomplete forms may be returned or rejected.

Branch BSB <input type="text"/>	Branch Name <input type="text"/>	Date (DD/MM/YYYY) <input type="text"/>
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1. CUSTOMER DETAILS • Individual or organisation (must hold a permitted ANZ transaction account). Include details of any trust.

Full Name <input type="text"/>	
Full Street Address (incl. country P.O. Box not permitted) <input type="text"/>	Postcode <input type="text"/>
ABN (if applicable) <input type="text"/>	

2. INTERNATIONAL MONEY TRANSFER (IMT) DETAILS

IMT Destination Country <input type="text"/>	Country Code <input type="text"/>	IMT Currency <input type="text"/>
IMT amount (Select one only) <input type="checkbox"/> Foreign Currency Amount or <input type="checkbox"/> AUD Equivalent Amount	<input type="text"/>	
Market Exchange Rate Reference Number <input type="text"/>		
Exchange Rate (ANZ sells) <input type="text"/>		

3. FUNDING DETAILS

IMT Payment

Account Type (Select one only)

☐ AUD account ☐ FCA account

Debit IMT amount from ANZ Account:

Branch BSB <input type="text"/>	Account No. <input type="text"/>
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Fee Payment

Fee Amount

AUD

Debit fee amount from ANZ Account (AUD only) – if different:

Branch BSB <input type="text"/>	Account No. <input type="text"/>
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4. BENEFICIARY DETAILS • Person or organisation to be paid overseas

Warning!: It is your responsibility to ensure that the beneficiary details provided by you are correct or your payment may be unsuccessful or may be paid to an incorrect account and may result in a loss of funds to you. ANZ does not check that the details provided by you are correct.

Beneficiary's Full Name <input type="text"/>		Beneficiary's Phone No. <input type="text"/>	
Beneficiary's Full Street Address (incl. country P.O. Box not permitted) <input type="text"/>	City <input type="text"/>	Country <input type="text"/>	Postcode <input type="text"/>
Beneficiary's Account No. or IBAN (IBAN required for payments to Europe and selected other countries) <input type="text"/>			
If applicable <input type="checkbox"/> SWIFT/BIC Code <input type="text"/>	<input type="checkbox"/> Bank Code (i.e. ABA Routing or Fedwire Number (U.S.A.)/ Sort Code (U.K.)/Branch Code) <input type="text"/>		
Beneficiary Bank's Name <input type="text"/>			
Beneficiary Bank's Address (full branch address, incl. country) <input type="text"/>			Postcode <input type="text"/>
Purpose of Transfer <input type="text"/>			
Message to Beneficiary <input type="text"/>			

Request form continues on next page.

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Chinese Yuan Payments - Please complete if Chinese Yuan is selected as the 'IMT currency'

- A payment to China in Chinese Yuan can **only be sent from an ANZ personal bank account to a personal bank account held in mainland China**.
- Each beneficiary in China may receive a maximum of the equivalent of USD 50,000 in Chinese Yuan each calendar year. If your payment exceeds this maximum, it may be returned by the beneficiary bank at your expense.
- Please confirm with the beneficiary that their bank can accept payments with the account name expressed in English. If the account name is held in Chinese characters only, the payment may be rejected.

Beneficiary's Chinese Identification Card Number (15 or 18 characters)

Source of funds you are transferring (Select one only)

☐ Third Party☐ Personal Income

If you have selected 'Third Party' as the source of funds, please specify the details of the third party:

Third party's Full Name

Third party's Phone No.

Third party's Full Street Address (incl. country P.O. Box not permitted)

Postcode

5.1 AGREEMENT AND AUTHORISATION

By signing this International Money Transfer request form and terms and conditions you acknowledge and agree that:

- (a) You have read and understood the international Money Transfer terms and conditions and agree to be bound by them.
- (b) You warrant and confirm that all particulars you have provided to ANZ in connection with this request are true and correct.
- (c) Unless you have disclosed to ANZ that you are acting in a trustee capacity or on behalf of another party, you warrant that you are acting on your own behalf in entering into these terms and conditions.
- (d) You authorise ANZ to debit your account nominated in the 'Debit IMT amount from ANZ Account' or 'Debit fee amount from ANZ Account (AUD only)' sections in this request form, with the total payment, commission (if any), other fees, costs and duties specified in these conditions.

5.2 PRIVACY

You also acknowledge and agree that:

- (a) In order to complete an International Money Transfer request, it will be necessary for ANZ to transfer certain personal information including your name and address to the beneficiary's bank, any intermediary banks, SWIFT or the operators of other payment platforms through which the funds must pass, or any relevant government authorities outside of Australia. You consent to such transfer.
- (b) Such recipients may not be subject to Australian privacy laws or to laws that are substantially similar to Australian privacy laws.
- (c) ANZ will not take steps to confirm that foreign recipients handle your personal information according to the standards that apply under Australian privacy laws.
- (d) You may not be able to seek redress for any privacy breaches by the foreign recipient.

You confirm that the IMT currency and amount (excluding fee) to be transmitted is:

[illegible]

Currency

Table 1

Authorised Signatory

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Date (DD/MM/YYYY)

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Authorised Signatory

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Date (DD/MM/YYYY)

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BANK USE ONLY (For complex IMT use only)

Correspondent Bank

INTERNATIONAL MONEY TRANSFER TERMS AND CONDITIONS

1. International Money Transfer

- 1.1 The International Money Transfer service described in these terms and conditions is provided by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) in Australia.
- 1.2 This document sets out:
 - (a) the terms and conditions upon which You may request an International Money Transfer from ANZ; and
 - (b) the terms and conditions upon which ANZ agrees to process that International Money Transfer.

2. Use of a Correspondent

- 2.1 ANZ may, in certain circumstances, use a Correspondent to make the Payment.
- 2.2 ANZ may terminate the use of a Correspondent to process a Payment on behalf of ANZ. If this occurs, ANZ may not be able to process a Payment instruction on Your behalf. ANZ will contact You promptly if it is unable to process Your Payment. You acknowledge and agree that ANZ's liability in connection with the termination of the use of a Correspondent is subject to clause 10 of these terms and conditions.

3. Correspondent fees or other charges

- 3.1 A Correspondent may charge fees or other charges in making the Payment to the beneficiary's account. Unless other arrangements are in place with the Correspondent, those fees or charges will normally either be deducted by the Correspondent from the funds paid to the beneficiary's account, or passed on to ANZ.
- 3.2 Where the deduction is made, the beneficiary will receive less than the Payment amount specified in Your instructions.
- 3.3 If those fees or charges are passed on to ANZ, then You will be required to reimburse ANZ for them. You agree that ANZ may debit any account in Your name in accordance with clause 12.5.
- 3.4 At Your request, ANZ will seek to obtain, within ten Business Days, details of the fees or other charges for specified Correspondent(s) used by ANZ. You acknowledge that ANZ's ability to obtain such details is reliant upon the co-operation of the specified Correspondent(s).

4. Delayed Payment

- 4.1 Funds transferred overseas by ANZ should be available for Payment to the beneficiary's account within forty-eight hours of ANZ accepting Your instructions subject to the following:
 - (a) both ANZ and the Correspondent being open for business and able to process the transfer during that period;
 - (b) the availability of that particular currency;
 - (c) ANZ's ability to deal with that particular currency;
 - (d) legal, regulatory and policy requirements and any restrictions of a relevant Authority; and
 - (e) the Correspondent's ability to receive, clear and settle a particular currency.
- 4.2 You acknowledge and agree that ANZ's liability in connection with a Delayed Payment is subject to clause 10 of these terms and conditions.
- 4.3 You agree that ANZ may decide to delay Your Payment while ANZ seeks to confirm Your instructions, the legitimacy of the Payment, and/or Your identity, in each case to ANZ's satisfaction.

- 4.4 ANZ may contact You to confirm Your instructions or identity and may ask You to undertake further actions (such as an identification check). Without limitation to clause 7, if ANZ is unable to confirm Your instructions or identity to its satisfaction, it may decide to delay, block or refuse to make Payment. You acknowledge and agree that ANZ's liability in connection with such action is subject to clause 10 of these terms and conditions.

5. Enquiries and stopping or cancelling a Payment

- 5.1 In some limited circumstances, ANZ may be able to stop or cancel a transfer of funds.
- 5.2 Contact ANZ's International Support Centre on 1800 681 683 (or +61 3 8565 7229) to request ANZ to stop or cancel a Payment, or request an enquiry. Contact hours are weekdays 8am - 5pm AEST/AEDT.
- 5.3 You acknowledge that if ANZ agrees to stop or cancel a Payment, ANZ will not return the funds to You until they are received by ANZ from the Correspondent. If the funds have not yet been sent by ANZ to the Correspondent, they will be available to You on the next Business Day after You made the request to stop or cancel the relevant Payment. If You requested the funds to be withdrawn from an ANZ bank account, the funds will be returned to this account.
- 5.4 You agree that ANZ will convert the value of the returned Payment into Australian Dollars using ANZ's applicable prevailing rate on the day You notify ANZ to return the Payment and You will be liable for any shortfall where there is a foreign exchange movement between the date of the original conversion of Your funds and the date ANZ notifies You that the Payment has been returned.

6. Payment instructions and instructions given by telephone to stop or cancel a Payment

- 6.1 You agree that:
 - (a) the beneficiary's name does not form part of Your Payment instructions; and
 - (b) ANZ does not check that the Payment details provided by You are correct or that the beneficiary's name matches the account number of the intended beneficiary.
- 6.2 ANZ will request that You provide Identification Information where You provide ANZ with any instructions by telephone.
- 6.3 You agree that:
 - (a) You must keep all Identification Information secure and confidential at all times; and
 - (b) ANZ will rely on this Identification Information to proceed with any instructions given by telephone.

7. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) and Sanctions

- 7.1 You agree that ANZ may delay, block or refuse to process a transaction without liability or providing reasons if ANZ suspects that the transaction may:
 - (a) breach any applicable Law in Australia or in any other country;
 - (b) directly or indirectly involve sanctioned persons/entities; or
 - (c) directly or indirectly relate to unlawful conduct.
- 7.2 You must provide all information reasonably requested by ANZ to manage anti-money laundering, counter-terrorism

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financing, or economic and trade sanctions risk, or to comply with any Law in Australia or any other country or ANZ policy in relation to anti-money laundering, counter terrorism financing or economic laws or sanctions.

7.3 You agree that ANZ may disclose any information concerning You or any person named in the Payment instruction to:

- (a) any law enforcement, regulatory agency or court where required by any such Law in Australia or elsewhere; and
- (b) any Correspondent ANZ uses to make Payment for the purpose of compliance with any Law.

7.4 Unless You have disclosed to ANZ that You are acting in a trustee capacity or on behalf of another party, You warrant that You are acting on Your own behalf in entering into these terms and conditions.

7.5 You declare and undertake to ANZ that the processing of any transaction by ANZ in accordance with Your instructions will not breach any Law in Australia or any other country.

7.6 If You request an International Money Transfer electronically, You agree to enable 'Location Settings' and/or 'Geolocation Services' (as applicable) on the device used to send the International Money Transfer instruction.

8. Processing Disruptions

8.1 ANZ's ability to process International Money Transfers may from time to time be disrupted by events including maintenance, technical outages, cyber incidents, third party service provider issues, or other events beyond ANZ's control. While ANZ will use reasonable efforts to process International Money Transfers without interruption, ANZ does not guarantee that Payments will always be processed without delay or failure.

8.2 You are responsible for checking Your account statement for transaction details confirming the processing of Your Payment.

9. Indemnity

9.1 You agree to indemnify ANZ for any cost, loss or liability that ANZ may reasonably incur in connection with:

- (a) Your request to ANZ to stop or cancel a Payment; or
- (b) ANZ relying on any instructions You provide by telephone, except to the extent that the cost, loss or liability is caused by ANZ's fraud, negligence, wilful misconduct or mistake (except a mistake caused by an act or omission of You or a third party).

10. Limitation of ANZ's Liability

10.1 This clause 10 is subject to applicable Laws, including any applicable Laws for the protection of consumers and small business.

10.2 You agree that ANZ will not be liable for any cost, loss, liability or damage (including consequential or indirect loss) arising from or in connection with:

- (a) the use of a Correspondent, including where ANZ terminates or is unable to use a Correspondent;
- (b) a Delayed Payment;
- (c) ANZ delaying, blocking, refusing or returning a payment, including for the purposes of confirming Your identity or complying with any Law;
- (d) ANZ acting on instructions You provide (including by telephone); or

- (e) any other circumstances where ANZ acts in good faith in accordance with Your instructions or these terms and conditions, including but not limited to interruptions or failures caused by maintenance, technical outages, cyber incidents, third party service provider issues or other events beyond ANZ's control,

except to the extent that such cost, loss, liability or damage is caused by ANZ's fraud, negligence or wilful misconduct.

11. Return of the Payment by the Correspondent

11.1 If a Payment cannot be applied by a Correspondent, the Correspondent will either request additional information or return the Payment to ANZ, less any applicable fees. Where additional information is requested, ANZ will attempt to contact You using the telephone number You provided to ANZ.

11.2 If a Payment is returned, ANZ will credit Your account with the Australian Dollar equivalent of the amount received (less any charges applied by ANZ and/or the Correspondent), using ANZ's prevailing buying rate of exchange for that currency on the date that the funds are credited. This rate is likely to be different from the rate that applied when You originally requested the Payment, which may result in the credited amount being greater or less than the original debit.

12. Fees and charges

12.1 ANZ's fees for this service are located at www.anz.com.au/imt. The ANZ Personal Banking General Fees and Charges brochure, or for business customers, the ANZ Business Banking General Service Fees and Charges brochure, provide information on other fees and charges that may apply. Both brochures are available at www.anz.com.au or from an ANZ branch.

12.2 Additional fees, charges and interest may apply if using an ANZ Credit Card for an International Money Transfer.

12.3 ANZ will use best endeavours to make available to You a reasonable estimate of Correspondent fee(s) that will apply to Your International Money Transfer. Actual fee(s) charged by Correspondents may be different to the estimate.

12.4 The beneficiary's bank may charge fees to the beneficiary for receipt of the Payment.

12.5 You agree to pay to ANZ, and ANZ may debit any account in Your name for, any fees and charges in relation to sending an International Money Transfer.

13. Exchange rate

13.1 You agree that if You purchase an International Money Transfer in a currency other than Australian dollars, the exchange rate that applies to the transfer is the exchange rate notified to You by ANZ prior to the time of purchase.

14. Privacy

14.1 When You deal with ANZ, ANZ is likely to collect and use some of Your Personal Information. If You do not provide some or all of the Personal Information requested, ANZ may be unable to provide You with a product or service.

14.2 ANZ may collect and use Personal Information:

- (a) to provide You with information about a product or service;
- (b) to consider and process Your request for a product or service;
- (c) to provide a product or service to You;
- (d) to tell You about other products and services;

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- (e) to assist in arrangements with other organisations in relation to the promotion or provision of product or service;
 - (f) to manage products and services and perform administrative and operational tasks;
 - (g) to consider any concerns or complaints raised by You against ANZ and/or to manage any legal action involving ANZ;
 - (h) to identify, prevent or investigate any actual or suspected fraud, unlawful activity or misconduct;
 - (i) to identify You or establish Your tax status under any Law or pursuant to an agreement with any tax Authority; and
 - (j) as required by relevant Laws and external Payment systems.
- 14.3 ANZ's Privacy Policy (available at <https://www.anz.com.au/privacy/centre/>) contains information about:
- (a) any Law that requires or authorises ANZ to collect certain Personal Information and why that Law requires ANZ to collect such Personal Information;
 - (b) the circumstances in which ANZ may collect Personal Information from other sources (including from a third party); and
 - (c) how an individual may:
 - (i) access their Personal Information and seek correction of their Personal Information;
 - (ii) instruct ANZ that the individual does not want to receive information about other products and services;
 - (iii) raise concerns that ANZ may have breached the Privacy Act 1988 (Cth) or related code; and
 - (iv) how ANZ will deal with these matters.
- 14.4 ANZ may disclose any information regarding You (including Personal Information and information relating to Your financial condition, any of Your associated products or services) to:
- (a) any related entity of ANZ which may use the information to:
 - (i) provide, manage or administer products or services;
 - (ii) carry out ANZ's functions and activities;
 - (iii) manage products and services and perform administrative and operational tasks;
 - (iv) promote its own products and services, unless You advise otherwise; and
 - (v) comply with any Law.
 - (b) an organisation that is in an arrangement with ANZ to jointly offer products or services and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents);
 - (c) any agent, contractor or service provider ANZ engages to carry out or assist with its functions and activities;
 - (d) an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct;
 - (e) regulatory bodies, government agencies, law enforcement bodies and courts;
 - (f) participants in Payments systems (including Payment organisations and merchants) and other financial institutions;
 - (g) other credit providers;
 - (h) insurers (including mortgage insurers) and reinsurers;
 - (i) any person who introduces You to ANZ;
 - (j) Your referee(s), employer or representative (including any authorised agent, executor, administrator or trustee in bankruptcy, legal representative or anyone else acting for You in connection with Your product or service);
 - (k) joint account holders;
 - (l) any provider or potential provider of a guarantee, security or other credit support for Your obligations to ANZ;
 - (m) other parties ANZ is authorised or required by Law or court/tribunal order to disclose information to;
 - (n) any professional advisors of ANZ who are under a duty of confidentiality to keep such information confidential;
 - (o) any person with whom ANZ may enter into a transfer, assignment, participation or other agreement in connection with Your facilities; and
 - (p) any credit reporting bodies (for more information about credit reporting in relation to Personal Information, including the name and contact details of credit reporting bodies and the circumstances in which ANZ may disclose Personal Information to them, refer to www.anz.com.au/privacy/centre/).
- 14.5 In making the disclosures described above, ANZ may disclose information to recipients (including service providers and related entities of ANZ):
- (a) located outside Australia; and/or
 - (b) not established in or not carrying on business in Australia. Details regarding the location of such recipients may be found at www.anz.com.au/privacy/centre/.
- 15. Additional privacy provisions in relation to International Money Transfers**
- 15.1 You consent to ANZ disclosing Your Personal Information (which may include Your name, address, date of birth, place of birth, nationality and passport number) to an overseas Correspondent and/or an Authority for the purposes of completing Your instruction to send an International Money Transfer and responding to any AML/CTF request. By consenting to this disclosure, You acknowledge and agree that:
- (a) such overseas recipients of Your Personal Information may not be subject to Australian privacy law;
 - (b) ANZ will not be taking steps to ensure that such overseas recipients handle Your Personal Information according to the standards that apply under Australian privacy Law and will not be accountable for any breaches of Australian privacy Law by the overseas recipient;
 - (c) You may not be able to seek redress (whether in Australia or overseas) for any breaches of the Privacy Act 1988 (Cth) by the overseas recipient; and
 - (d) the overseas recipient may be subject to a foreign Law that could compel the disclosure of Personal Information to a third party, such as an overseas regulatory Authority, clearing or settlement bank, government agency or professional body.
- 15.2 You acknowledge, confirm and agree further that:
- (a) You have had an opportunity to receive a copy of ANZ's Privacy Policy (available at www.anz.com.au/privacy/centre/)

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and agree that Your Personal Information will be used and disclosed in accordance with that policy; and

- (b) You have provided any individual whose Personal Information has been included in Your Payment instruction, or which may be disclosed (for example, in the context of ANZ responding to an AML/CTF request), with a copy of ANZ's Privacy Policy and of clause 14 (Privacy) so that those individuals will know how ANZ may use and disclose their Personal Information and You warrant that such individuals have consented to any such disclosure.

16. Banking Code of Practice

- 16.1 If You are an individual or a small business (as defined in the Banking Code of Practice), the Banking Code of Practice applies to the service provided by ANZ under these terms and conditions. ANZ is required to comply with the Banking Code of Practice in providing that service.

17. Financial services dispute resolution schemes

- 17.1 If You have a complaint about any of our products or services, ANZ has established complaints resolution procedures. The easiest way to contact us to tell us about Your complaint is to use the online complaints form or give us a call:

- (a) Use our online complaints form at anz.com.au/complaint or
 - (b) By phone:
13 13 14
+613 9683 9999 from overseas
Complaint Resolution Team 1800 805 154
National Relay Service 133 677
 - (c) Write to the ANZ Complaint Resolution Team:
Locked Bag 4050
South Melbourne VIC 3205
 - (d) Visit Your nearest ANZ branch
 - (e) If You have a relationship manager, please feel free to contact them.
- 17.2 For more information about ANZ's complaints resolution procedures, please ask for the brochure entitled 'ANZ Complaint Guide' at any ANZ branch or business centre or go to <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>
 - 17.3 If You are not satisfied with our response, You can contact the Australian Financial Complaints Authority (AFCA). AFCA is external to ANZ. It provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ.
- (a) Email: info@afca.org.au.
 - (b) Phone: +61 1800 931 678
 - (c) Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
 - (d) website: www.afca.org.au.

18. Governing Law

- 18.1 These terms and conditions are governed by the Law of Victoria, Australia and You and ANZ agree to submit to the exclusive jurisdiction of the courts of that State.

19. Glossary

- 19.1 In these terms and conditions the following words have the following meanings:

Authority: Any regulatory, administrative, government, quasi-government, supranational, law enforcement or supervisory authority, court or tribunal.

Business Day: A day that isn't a Saturday, a Sunday or an Australian national public holiday.

Correspondent: Another bank or agency chosen by ANZ to effect Payment of the funds including conversion of the funds if and when required, directly or indirectly to the beneficiary's bank, and includes any intermediary correspondent.

Delayed Payment: A transfer of funds occurs, for reasons outside ANZ's control, more than forty-eight hours after ANZ has accepted Your instruction.

Identification Information: Information ANZ requires You to provide when You are giving instructions by telephone. It includes either a security code or the balance of the ANZ account from which funds are to be withdrawn for the International Money Transfer, and Your address.

International Money Transfer: A funds transfer to a beneficiary located overseas.

Law: Any treaty, law, statute, rule, regulation, court order or standard of any Authority or any request, order, directive, guideline, notice, code, decision or statement of policy or practice of any Authority having the force of law or, if not having the force of law, in respect of which compliance in the relevant jurisdiction is customary.

Payment: A funds transfer made under an International Money Transfer for the purposes of these terms and conditions.

Personal Information: Information or an opinion about an individual, or information that can be used to identify an individual.

You or Your: The person or entity which requests an International Money Transfer under these terms and conditions. If there is more than one person or entity, 'You' or 'Your' refers to each of them individually and to all of them collectively.