

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

Full Street Address (incl. country P.O. Box not permitted) Postcode

ABN (if applicable)

2. INTERNATIONAL MONEY TRANSFER (IMT) DETAILS

IMT Destination Country Country Code IMT Currency

IMT amount (Select one only) Foreign Currency Amount AUD Equivalent Amount

Exchange Rate Type - Select one only
 ANZ's Published Rate of Exchange (For all IMTs up to and including the equivalent of AUD 100,000)
 BID FEC (Forward Exchange Contract)

Reference Number Exchange Rate (ANZ sells) Customer Number

3. FUNDING DETAILS

IMT Payment

Account Type (Select one only)
 AUD account FCA account

Debit IMT amount from ANZ Account:
Branch BSB Account No.

Fee Payment

Fee Amount AUD

Debit fee amount from ANZ Account (AUD only) – if different:
Branch BSB Account No.

4. BENEFICIARY DETAILS • Person or organisation to be paid overseas

It is your responsibility to ensure that the details provided by you are correct or your payment may be unsuccessful or may be paid to an incorrect account. We do not check that the details provided by you are correct.

Beneficiary's Full Name Beneficiary's Phone No.

Beneficiary's Full Street Address (incl. country P.O. Box not permitted) City Country Postcode

Beneficiary's Account No. or IBAN (IBAN required for payments to Europe and selected other countries)

If applicable SWIFT/BIC Code (if known) Bank Code (i.e. ABA Routing or Fedwire Number (U.S.A.)/ Sort Code (U.K.)/Branch Code)

Beneficiary Bank's Name

Beneficiary Bank's Address (full branch address, incl. country) Postcode

Purpose of Transfer

Message to Beneficiary

Request form continues on next page.

INTERNATIONAL MONEY TRANSFER REQUEST FORM

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:

Currency

Authorised Signatory

Authorised Signatory

Date (DD/MM/YYYY)

Date (DD/MM/YYYY)

BANK USE ONLY (For complex IMT use only)

Correspondent Bank

INTERNATIONAL MONEY TRANSFER TERMS AND CONDITIONS

1. Use of a Correspondent

- 1.1 ANZ may, in certain circumstances, use a Correspondent to make the payment.
- 1.2 ANZ may terminate the use of a Correspondent to process a payment on behalf of ANZ. Should ANZ terminate a Correspondent, ANZ may not be able to process a payment instruction on your behalf. ANZ will contact you promptly should ANZ not be able to process your payments. You acknowledge and agree that should this occur, ANZ will not be held liable for any cost, loss or liability incurred by you or the beneficiary as a result of ANZ not being able to process your payments in connection with the termination of a Correspondent.
- 1.3 ANZ may receive a commission from, or enter into commission/revenue sharing arrangements with, the Correspondent, the amount of which will depend on various factors.

2. Correspondent commissions, fees or other charges

- 2.1 A Correspondent may charge commissions, fees or other charges in making the payment to the beneficiary's account. Unless other arrangements are in place with the Correspondent, those commissions, 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.
- 2.2 Where the deduction is made, the beneficiary will receive less than the payment amount specified in your instructions.
- 2.3 If those commissions, fees, or charges are passed on to ANZ, then you will be required to reimburse ANZ for them.
- 2.4 At your request, ANZ will seek to obtain, within ten working days, details of the commissions, 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).

3. Delayed Payment

- 3.1 Subject to satisfying the requirements under clause 3.3, funds transferred overseas by ANZ should be available for payment to the beneficiary's account within forty-eight hours of ANZ accepting your instructions or, in the case of International Money Transfer requests submitted via post or courier, forty-eight hours from the time ANZ receives such requests.
- 3.2 ANZ will not be liable for any costs losses or damages if a Delayed Payment occurs and ANZ acted in good faith on your instructions.
- 3.3 ANZ may contact you to confirm your instructions or your identity and may ask you to undertake further actions (such as an identification check). Without limitation to clause 6, if ANZ is unable to confirm your instructions or your identity to its satisfaction, then ANZ may decide in its absolute discretion to delay, block or refuse to make payment and in doing so will not be held liable to you for any costs, losses or damages caused or suffered as a result.

4. Enquiries and stopping or cancelling a payment

- 4.1 In some limited circumstances, ANZ may be able to stop or cancel a transfer of funds.
- 4.2 Contact ANZ's International Support Centre on 1800 681 683 (or + 61 3 8646 8923 for International callers) to request ANZ to stop or cancel a payment, or request an enquiry. Contact hours are Weekdays 8am - 7pm (AEST/AEDT).
- 4.3 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, the funds will be

available to you on the same day that 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.

- 4.4 Where you request ANZ to stop or cancel a payment or transfer of funds, ANZ will charge you fees in accordance with these terms and conditions. The fees are applicable regardless of whether or not ANZ is successful in stopping or cancelling the payment. You acknowledge that Correspondents may also charge a fee and that this will be deducted from the returned funds.
- 4.5 You also agree that:
 - (a) You will indemnify and make good any cost, loss or liability that ANZ may incur as a result of your request to ANZ to stop or cancel a payment unless such cost, loss or liability is caused by ANZ's gross negligence or wilful misconduct.
 - (b) 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 that you will be liable for any shortfall where there is a foreign exchange movement on and from the date of the original conversion of your funds and the date you notified by ANZ of the return of the payment.
5. **Instructions given by telephone to stop or cancel a payment**
 - 5.1 ANZ will request that you provide Identification Information where you provide ANZ with any instructions by telephone.
 - 5.2 You agree that:
 - (a) You must keep all Identification Information secure and confidential at all times;
 - (b) ANZ will rely on this Identification Information to proceed with any instructions given by telephone;
 - (c) ANZ will not be liable for any costs, loss or liability you may incur should you disclose or otherwise make available Identification Information to any third parties; and
 - (d) You will indemnify ANZ and make good any costs, loss or liability ANZ may reasonably incur in relying any instructions you provide by telephone unless such costs, loss or liability arose from ANZ's gross negligence or wilful misconduct;
6. **Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) and Sanctions**
 - 6.1 You agree that ANZ may delay, block or refuse to process any transaction without incurring any liability and without informing you of the reasons, if ANZ suspects that the transaction:
 - (a) may breach any laws or regulations in Australia or in any other country;
 - (b) involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States, the European Union or any country; or
 - (b) may directly or indirectly involve the proceeds of, or be applied for the purposes of, conduct which is unlawful in Australia or any other country.
 - 6.2 You must provide all information to ANZ which ANZ reasonably requires in order to manage anti-money laundering or counter-terrorism financing and economic and trade sanctions risk or to comply with any laws or regulations in Australia or any other country.

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- 6.3 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 or regulation in Australia or elsewhere; and
 - (b) any Correspondent ANZ uses to make payment for the purpose of compliance with any such law or regulation.
- 6.4 You declare and undertake to ANZ that the processing of any transaction by ANZ in accordance with your instructions will not breach any laws or regulations in Australia or any other country.

7. Return of the payment by the Correspondent

- 7.1 In the event that a payment cannot be applied by a Correspondent, the Correspondent will either request additional information or return the payment to ANZ, less any fees. Where additional information is requested, ANZ will attempt to contact you via the telephone number you give to ANZ to obtain the required information.
- 7.2 Where the payment is returned, ANZ will credit your account with the Australian Dollar equivalent of the amount received (less ANZ and/or the Correspondent's charges), at our prevailing buying rate of exchange for that currency on the date that we credit your account. Please note that this rate of exchange is likely to be different from the rates which applied when you requested your payment. This may mean that the credit to your account is of greater or lesser value than the original debit.

8. ANZ's fees

- 8.1 ANZ's fees for this service are as follows:
- (a) Issuance:
International Money Transfer: \$32.00.
International Money Transfer to Fiji, Vanuatu, Tonga, Samoa or Kiribati: \$9.00.
If the payment is not requested via an ANZ Branch, the fee is \$65.00.
 - (b) Other additional fees and charges:
Cancelling an International Money Transfer after it has been requested \$25.00 plus any out of pocket expenses
Making enquiries regarding a payment \$25.00
Return of the payment by the Correspondent \$25.00 plus any out of pocket expenses
- 8.2 You agree that ANZ may debit your account for any fees, commissions or other charges and expenses as outlined in these terms and conditions.
Fees do not include Goods and Services tax as it is not applicable.
- 8.3 Please note that an international money transfer may be subject to commissions, fees and other charges applied at the receiver's end. These commissions, fees or charges will generally be deducted from the funds paid to the receiver.
Additional fees and charges may apply if using an ANZ Credit Card for an International Money Transfer.

9. Exchange rate

Where you purchase an International Money Transfer in a currency other than Australian dollars, the exchange rate that applies to the purchase of the currency is either the ANZ published exchange rate on ANZ.com or a market based rate of exchange, depending on the value of the transaction or the method you use to request the International Money Transfer, at the time your request is submitted or accepted by ANZ.

10. Privacy and confidentiality – ANZ's collection, use and disclosure of personal information

When you deal with ANZ, ANZ is likely to collect and use some of your personal information. ANZ explains below when and how ANZ may collect and use your personal information. If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

- 10.1 ANZ may collect your personal information:
- (a) to provide you with information about a product or service;
 - (b) to consider your request for a product or service;
 - (c) to provide you with a product or service;
 - (d) to tell you about other products or services;
 - (e) to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion and provision of a product or service;
 - (f) to perform other administrative and operational tasks (including risk management, debt collection, systems development and testing, credit scoring, staff training, and market or customer satisfaction research);
 - (g) to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
 - (h) as required by relevant laws, regulations, codes and external payment systems.
- 10.2 Subject to our general duties of confidentiality towards our customers, ANZ may need to disclose your personal information to:
- (a) your referee(s)
 - (b) credit reporting or debt collection agencies;
 - (c) an organisation that is in an arrangement or alliance with ANZ for the purpose of promoting or using their respective products or services (and any agents used by that organisation in administering such an arrangement or alliance);
 - (d) any service provider ANZ engages to carry out or assist its functions and activities;
 - (e) regulatory bodies, government agencies, law enforcement bodies and courts;
 - (f) other parties ANZ is authorised or required by law to disclose information to;
 - (g) other financial institutions (such as banks);
 - (h) mortgage insurers and any reinsurer of any such mortgage insurer;
 - (i) your guarantors (and intending guarantors);
 - (j) any person who introduces you to ANZ;
 - (k) your authorised agents or your executor, administrator or your legal representative.
- 10.3 Subject to the provisions of the Privacy Act, you may access your personal information at any time by asking to do so at any ANZ branch. ANZ may charge you a reasonable fee for access. If you can show that information about you is not accurate, complete and up to date, ANZ must take reasonable steps to ensure it is accurate, complete and up to date.
- 10.4 ANZ will not collect sensitive information about you, such as health information, without your consent.
- 10.5 If you give ANZ personal information about someone else or direct someone else to give their personal information to ANZ, you will show that person a copy of this clause so that they may understand the manner in which their personal information may be used or disclosed by ANZ.

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11. Code of Banking Practice

If you are an individual or a small business (as defined in the Code of Banking Practice), the Code of Banking Practice applies to this transaction. ANZ is required to abide by the Code of Banking Practice.

12. Financial services dispute resolution schemes

12.1 Making a complaint

Step 1 Customer Service area

Our customer service team is your first point of contact for raising concerns or providing feedback.

Talk to our staff at your local ANZ Branch, Business Centre or our Call Centre and they will do their best to help resolve any issues you may have.

- Use Locate Us on anz.com to find your nearest ANZ Branch or Business Centre
- Call our Call Centre on 13 13 14

Step 2 Complaint Resolution Centre

If you are unhappy with the response you have received or would like to escalate the matter, you can contact our Complaint Resolution Centre. Our specialists will work closely with you to address your concern quickly and amicably. We will update you regularly until the matter is resolved.

Contact details

Call our Complaint Resolution Centre toll free on:
1800 805 154 (8am - 7pm AEST weekdays)
Lodge online via: anz.com
Mail: ANZ Complaint Resolution Centre
Locked Bag 4050
South Melbourne VIC 3205;
Email: yourfeedback@anz.com

12.2 ANZ Customer Advocate

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed by ANZ's Customer Advocate who provides a free and impartial review to reach a resolution that is fair to you and to ANZ.

Contact details:

ANZ Customer Advocate
6A, 833 Collins st
Docklands VIC 3008
Tel: +61 3 8654 1000
Email: customeradvocate@anz.com

12.3 Financial Services Dispute Resolution Scheme

If you are not satisfied with the outcome of your complaint, you can contact the Financial Ombudsman Service (FOS) within 2 years of our final response.

Please note that before FOS can investigate your complaint, they generally require you to have first provided ANZ with the opportunity to address the complaint.

Financial Ombudsman Service LTD (FOS)
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 367 287
Fax: +61 3 9613 6399
Email: info@fos.org.au
Internet: <http://www.fos.org.au/>

13. Glossary

Within these terms and conditions, the following words have the following meanings:

You: The person/s or entities named as the applicant in these terms and conditions. If there is more than one applicant, 'you' means all of them together and each of them individually.

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, for reasons outside ANZ's control, occurs more than forty eight hours after ANZ has accepted your instructions.

Identification Information: The information ANZ requires you to provide when you are giving instructions by telephone. It will include 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.

SWIFT: The Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T) that supplies standardised and secure messaging services and interface software to the financial industry worldwide.