

# International Transfer

## Application Form



Bankwest, a division of Commonwealth Bank of Australia  
ABN 48 123 123 124 AFSL/Australian credit licence 234945

### **i** Important Information

I/We request Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945, to make the payment mentioned in this request by International Money Transfer. This form can be used for domestic money transfers also (RTGS)

**Method of payment - Advise and credit - Correspondent Bank(s) charge(s)** - See clauses 5 and 6 on the reverse of this form.

Where an application for an International Transfer /RTGS payment is submitted via Fax or Email directly to Bankwest, we will conduct additional security identification checks, using details already held by Bankwest. This process may take up to 3 business days to action your payment.

**Did you know?** You can save on fees and a trip to the store with our new International Transfers payment option in online banking. **Try it out today.**

### Section 1 - Your account details - Where do you want the payment to be taken from?

BSB and Account number		Full account name	
<input type="text"/>		<input type="text"/>	
Residential address (PO Box is not acceptable)			
<input type="text"/>			
Suburb/State/Province	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

### Section 2 - Receiving account details - Where do you want the payment to be sent?

Beneficiary Bank name			
<input type="text"/>			
Beneficiary Bank address (PO Box is not acceptable)			
<input type="text"/>			
Suburb/State/Province	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
BSB number/Sort code/ABA or routing number/Bank or branch code		Swift code/BIC code	
<input type="text"/>		<input type="text"/>	
Account number (IBAN number)		Beneficiary full account name	
<input type="text"/>		<input type="text"/>	
Residential address (PO Box is not acceptable)			
<input type="text"/>			
Suburb/State/Province	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

### Section 3 - International Money Transfer amount

Currency and amount		By placing a tick in this box the amount will be sent in AUD by Bankwest. (refer clause 2 overleaf)	
Currency to be sent (ie: US, EUR)	<input type="text"/>	Do not convert	Tick if required <input type="checkbox"/>
Amount to be sent (if known)	<input type="text"/>	Payment message to beneficiary - Compulsory to complete	
Exchange rate	<input type="text"/>	<input type="text"/>	
AUD equivalent	\$ <input type="text"/>		
Fee	\$ <input type="text"/>		
Total	\$ <input type="text"/>		

Purpose of funds transfer (e.g. What is the receiver going to use the funds for?)

If it is a gift, what is your relationship to the person receiving the gift? (see clause 10 overleaf)

Foreign exchange reference (where applicable)		Account to debit if applicable (BWB only)	
FX Booking number (required for all values over \$100k)	<input type="text"/>	Foreign Currency Account (FCA) number	<input type="text"/>
FEC number (Business customers only)	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Section 4 - Acknowledgement

By signing this application, I/We acknowledge and agree:

- I/We have read and understood the terms and conditions and Privacy Statement and Consent to Use your Information on page 2 and 3 below;
- I/We confirm that all particulars and details I/We have provided to Bankwest in connection with this application, are true and correct;
- I/We authorise Bankwest to debit my/our nominated account with the total payment and the fees and charges specified in these terms and conditions.

To the extent permitted by relevant legislation I/We agree to keep Bankwest indemnified against any claims that may be made against Bankwest by reason of Bankwest having acted on the authority contained in this application.

Customer name/s

Customer signature 1	Date	Customer signature 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### General

1. Bankwest may use other financial institutions to make the payment to the beneficiary. Bankwest may receive a commission from the other institutions.
2. Bankwest will complete a currency conversion prior to sending your payment unless, for AUD, you instruct us not to by ticking the box in Section 3 of the Application. The receiving Beneficiary financial institution may also complete a currency conversion. The conversion of the funds to a local or other currency at their country of destination is subject to the banking systems of the countries or other institutions through which the payment is made and is therefore beyond the control of Bankwest.

Where the beneficiary account overseas is held in Australian currency, you agree that the beneficiary financial institution may re-convert to AUD at the prevailing currency exchange rate at the time of receipt. If that happens, the beneficiary will receive less than the amount that you requested Bankwest originally to send.

3. The time taken for a payment to reach the beneficiary account depends on the banking systems of the countries or other institutions through which the payment is made and it depends on the provision of correct and complete beneficiary information. A payment sent overseas to a major financial centre or to a destination in North America, the United Kingdom or Western Europe will normally be received by the beneficiary within one week. Other overseas destinations may take much longer, and is therefore beyond the control of Bankwest.

### Bankwest Fees & Charges

4. Details of the Bankwest fees and charges that apply to the payment are set out in the fee schedule (provided to you with this form). Information on standard fees and charges is set out in the document 'Your Guide to Banking Fees' which you can obtain from our website, [www.Bankwest.com.au](http://www.Bankwest.com.au) or by calling 1800 650 111. The fees charged by Bankwest do not cover any charges that may be made by other financial institutions.

### Other Financial Institutions' Fees & Charges

5. Other Institutions may charge a fee for making the payment to the Beneficiary. If other institutions charge a fee, they will deduct their fee from the payment (so the beneficiary will receive a lesser amount than your original request at Bankwest to remit). The amount of any fees imposed by other Institutions is beyond Bankwest's control and subject to the rates set by those other Institutions (which may vary between countries).

### Beneficiary Account Number

6. The payment will be made to the beneficiary account number you provide on this form. The receiving institution may not check that the beneficiary's name you provide on this form matches the beneficiary account number you provide on this form. It is therefore essential that you check that the beneficiary account number you provide is correct. Neither Bankwest nor any other institution is liable for any loss resulting from errors in the beneficiary account number you provide.

### Making Changes to your payment

7. If you want to amend or recall a payment you have requested, please contact the branch at which you initially requested the payment. However, if we have already processed your payment request, the payment cannot be

recalled unless the beneficiary first authorises their financial institution to facilitate the recall. Please note Bankwest fees and beneficiary Bank fees will apply to make amendments, send a trace or to recall a payment.

8. To the extent permitted by law, Bankwest will not be liable for any loss or damage (including loss or damage arising due to variations in foreign exchange rates) directly or indirectly resulting from:
  - (a) delays in Bankwest or any other institution making the payment;
  - (b) any act or omission of any other institution; or
  - (c) Bankwest acting on these instructions.Bankwest's maximum liability to you in relation to a payment, including for any negligent act or omission of Bankwest, is the amount of the payment.

### Anti-money Laundering

9. Bankwest may delay, block, freeze or refuse to make a payment where Bankwest has reasonable grounds to believe that making the payment may breach Australian law or the law of any other country.
10. You will provide any additional information Bankwest reasonably requires to comply with Australian law or the law of any other country.
11. In order to make this payment, personal information relating to individuals named in this form may be processed for the purposes of:
  - (a) complying with applicable laws, including without limitation anti-money laundering and anti-terrorism laws and regulations; and
  - (b) fighting crime and terrorism, including disclosure to any government entity, regulatory authority or to any other person we reasonably think necessary for those purposes. This may mean that personal information will be transferred overseas to countries that are not subject to privacy obligations equivalent to those which apply within Australia. You agree to the processing and transfer of your personal information in this way and confirm you are authorised to instruct us to process and transfer personal information relating to other individuals named on this form.

### Code of Banking Practice

12. The Code of Banking Practice (the Code) applies to this service where you are an individual or small business (as defined in the Code).
13. Bankwest has available general descriptive information about its banking services including account opening procedures, Bankwest's obligations regarding the confidentiality of your information, complaint handling procedures, bank cheques, the advisability of you informing Bankwest if you are in financial difficulty and the advisability of you reading the terms and conditions applying to a banking service from Bankwest. This information is set out in the document 'Banking Services Rights and Obligations', which you can obtain from our website, [Bankwest.com.au](http://Bankwest.com.au) or by calling 1800 650 111.

## Section 6 – Privacy Statement and Consent to Use Your Information

This Statement explains how Bankwest, Commonwealth Bank of Australia (“CBA”) and subsidiaries of CBA (“we” or “us”) collect, use and disclose personal information and send communications about products and services.

Personal information is information about, and which identifies an individual (such as name and contact details). Your personal information includes information about who you are and your interactions with us such as transactions on your account. It may also include information about you that is publicly available, for example from public registers or made available through social media. When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this Statement as it relates to them.

### **Purposes for which we collect and use personal information**

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act. You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, for internal processes including risk management and pricing; to administer our relationship with you; to meet our obligations in relation to external payment systems, Government bodies and funding arrangements; to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications we may collect information about your location or activity (including whether you have accessed third party sites) to customise your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it to provide you with a specific product or service.

### **Exchange of personal information**

We may exchange personal information about you with: our related bodies corporate, assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians, attorneys, law enforcement, regulatory and government bodies, anyone who introduces you to us, reward program providers, third parties providing fraud detection services, your franchisor, payment system operators; your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions; other organisations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; participants in a funding scheme; and any financial

institution to or from which a payment is made in relation to any account you have or operate.

In some cases, these persons or organisations may disclose your personal information for the purposes of any relationship they have with you or performing functions in relation to you.

### **Verifying your identity using a credit reporting body (CRB)**

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB. You agree to us requesting an assessment and providing your personal information for such an assessment.

### **Transfer of personal information overseas**

Sometimes it may be necessary to send your information overseas – for example where we outsource functions overseas, send information to related bodies corporate, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. These countries include New Zealand, United Kingdom and Ireland. See our Privacy Policy for more information.

### **Marketing**

Unless you tell us not to, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling 13 17 19.

Otherwise, you consent to us contacting you for that purpose, including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide until you withdraw your consent or unsubscribe.

### **Access to your personal information, contacting us and contacting you**

This Statement should be read in conjunction with the Privacy Policy on our website at [www.bankwest.com.au](http://www.bankwest.com.au) or by calling 13 17 19.

You have rights to access your personal information from us, to request us to correct the information, and to make a complaint to us about a breach of your privacy rights in relation to the information. The Privacy Policy includes further information about how you may do this.

### **Consent**

By signing this statement, you agree to its terms and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

If you do not provide the above consent (other than the marketing consent), we will not be able to provide you with banking services (such as accounts).