

International Transfer/RTGS

Application Form Effective 31 October 2023



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

Important information

This form can be utilized for International Money Transfers, or domestic Australian money transfers via Real Time Gross Settlement (RTGS)
Historical Versions of this form cannot be accepted – please obtain the current version on our public website.

Additional Security checks may be completed prior to actioning this payment request and may take up to 3 business days.

– To prevent potential delays you can transfer up to \$20,000 internationally on Bankwest Online Banking, if you are registered for SMS code.

Details of Transaction and Fees & charges – See clauses 6, 7 and 8 on the reverse of this form.

Return this form – at your local branch, email: service.payments@bankwest.com.au, Bankmail (via your existing Bankwest Online Banking login), or fax: +61 1300 394 844.

Section 1 – Your Bankwest account details - Where the payment is taken from? * mandatory fields to be completed

Account holder's full name*	BSB*	Account number*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential address (PO Box is not acceptable)*		
<input type="text"/>		
Suburb*	Postcode*	Country*

Section 2 – Receiving account details - Where the payment will be sent? * mandatory fields to be completed

Beneficiary Bank name*		
<input type="text"/>		
Beneficiary Bank address (PO Box not acceptable)*		
<input type="text"/>		
Suburb*	Postcode*	Country*
Swift code/BIC code (if known)	Bank code: BSB number, Sort code, ABA/routing number, branch code*	
<input type="text"/>	<input type="text"/>	
Account number (or IBAN number mandatory for European countries)*		
<input type="text"/>		

Are these details correct? Check the payment details (like the bank code, account number and recipient details) are correct as we don't check, match or verify those details or recipient details when making a payment. If you enter or select incorrect payment details, funds may be sent to the wrong account and we may not be able to recover funds from an unintended recipient.

Beneficiary account holder's full name* (If the full beneficiary name does not fit in this field, then please continue the beneficiary name in the 'Residential address' field below)		
<input type="text"/>		
Beneficiary Residential address (PO Box not acceptable)*		
<input type="text"/>		
Suburb*	Postcode*	Country*

Section 3 – Payment amount * mandatory fields to be completed

Currency to be sent (ie: AUD, US, EUR)*		Warning: Fees may be charged directly to the beneficiary's account by their financial institution. For AUD transfers, other institutions involved in the transfer may also charge fees that Bankwest will not absorb. See the Your Guide to Banking Fees document and clause 8 of "Section 6" of this form for more detailed information.
Amount to be sent*		
Exchange rate		
AUD equivalent*	\$	
Fee	\$35	
Total*	\$	
Foreign exchange reference (where applicable)		Payment message to beneficiary* (reason for transfer) (Mandatory)
Dealer ID (required for all values over \$100k)		<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 in Section 6
- I/We acknowledge the information in Section 7 Privacy Collection Notice;
- 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;
- If I/we have provided Bankwest with both a Bank code and a Swift code/BIC code, Bankwest may use either the Bank code or Swiftcode/BIC code to send the payment.

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

Section 5 – Bank Use Only

Branch colleague use only

I confirm I have verified the identity of the customer

Customer CIF

BB number

Date

Please return the form via email - imt.retail@bankwest.com.au

Section 6 – Terms and Conditions

General

1. Bankwest may use other financial institutions to make the payment to the beneficiary. Bankwest may receive a commission from the other institutions. If you have provided Bankwest with instructions to send the payment via a specific intermediary institution, Bankwest is under no obligation to accept these instructions and may send the payment to the receiving account via some other route in accordance with Bankwest processes.
2. Bankwest will complete a currency conversion prior to sending your payment unless you select AUD. 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
4. Bankwest will accept the return of your payment if the payment is refused for any reason. A returned payment will be credited to the account to which the payment was originally debited (unless you instruct Bankwest to credit another Bankwest account you hold that is in the same currency of the originally debited account).
If a returned payment requires a currency conversion, Bankwest will convert the returned payment to the currency of the originally debited account using Bankwest's applicable foreign exchange rate on the day the returned payment is credited to your account. Bankwest will not be liable for any losses or damage as a result of a returned payment.
5. If you choose to email a copy of any documentation to us, you do so at your risk. As emails are an unsecured means of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect address, and Bankwest assumes no responsibility for this. If you have any concerns about emailing information to us please provide it by other means.

Details of Transaction

6. Bankwest may contact you to discuss details of your transaction where Bankwest suspects suspicious behaviour, a hoax or a scam. Bankwest may decline to process your transaction if Bankwest

believes in good faith that processing the transaction may cause you or Bankwest to lose money, e.g. a fraudulent transaction or scam. Bankwest will provide you with notice of the decision to decline a transaction where it is able to do so. Bankwest will not be liable for any loss or damage suffered where it has refused to process a transaction in good faith.

Bankwest Fees & Charges

7. Details of the Bankwest fees and charges that apply to the payment are set out in the fee schedule (if applicable) and the 'Your Guide to Banking Fees' brochure which you can obtain from our website, 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

8. 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).

However, where an international transfer is made in foreign currency, we will absorb fees imposed by other institutions for handling the international transfer – with the exception of fees (if any) charged directly to the beneficiary's account by the beneficiary's financial institution.

Where an international transfer is made in AUD, we will not absorb fees imposed by other financial institutions involved in the transfer (Note - Bankwest cannot provide an estimate of the amount of such fees). Additionally, fees may also be charged directly to the overseas account by the beneficiary's financial institution.

Beneficiary Account Number

9. 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

10. 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

Section 6 – Terms and Conditions (continued)

11. 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:
- delays in Bankwest making the payment, where it was reasonable for Bankwest to make such delays;
 - delays in any other institution making the payment;
 - any act or omission of any other institution; or
 - 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

12. 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.
13. You will provide any additional information Bankwest reasonably requires to comply with Australian law or the law of any other country.
14. In order to make this payment, personal information relating to individuals named in this form may be processed for the purposes of:
- complying with applicable laws, including without limitation anti-money laundering and anti-terrorism laws and regulations; and
 - 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.

Banking Code of Practice

15. The Banking Code of Practice (the Code) applies to this service where you are an individual or small business (as defined in the Code).
16. 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, www.bankwest.com.au or by calling 1800 650 111.

Section 7 – Privacy

Bankwest is collecting your personal information so that we can help you with your request. Our Privacy Statement at bankwest.com.au/privacy explains the other ways we may collect, use, and share your personal information, how to access your personal information and correct it when it's wrong, how to make a privacy related complaint and how we deal with it. Sometimes we update our Privacy Statement, and you can always find the most up to date version at bankwest.com.au/privacy or you can obtain a copy by calling 13 17 19 anytime or visiting a branch.