

# 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](http://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"/>
------------------------------------	-------------------------------------	---

## 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   
or  AUD Equivalent Amount

Market Exchange Rate

Reference Number  Exchange Rate (ANZ sells)

## 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

**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  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   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. International Money Transfer

1.1 This document sets out the terms and conditions upon which you may request an International Money Transfer and 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. 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, save that ANZ shall remain liable to you to the extent that such loss, cost or liability is caused by the negligence, wilful misconduct or fraud of ANZ.

## 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 9.6.
- 3.4 At your request, ANZ will seek to obtain, within ten working 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) the availability of that particular currency;
  - (b) ANZ's ability to deal with that particular currency;
  - (c) legal, regulatory and policy requirements and any restrictions of a relevant Authority;
  - (d) the Correspondent's ability to receive, clear and settle a particular currency; and
  - (e) the funds are transferred on a business day (being a day other than a weekend, statutory or public holiday in Australia).
- 4.2 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.
- 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 your 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 your identity to its satisfaction, then ANZ may decide 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.

## 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 8693 5411) to request ANZ to stop or cancel a payment, or request an enquiry. Contact hours are weekdays 8am - 7pm (AEST) / 8am - 8pm (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, the funds will be available to you on the next business 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.
- 5.4 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 fraud, negligence, wilful misconduct or mistake (except a mistake caused by an act or omission of you or a third party).
  - (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 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;
  - (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 on any instructions you provide by telephone unless such costs, loss or liability

# INTERNATIONAL MONEY TRANSFER TERMS AND CONDITIONS

arose from ANZ's fraud, negligence, wilful misconduct or mistake (except a mistake caused by an act or omission of you or a third party).

## 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 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
  - (c) 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.
- 7.2 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.
- 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 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.
- 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 laws or regulations in Australia or any other country.

## 8. Return of the payment by the Correspondent

- 8.1 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.
- 8.2 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.

## 9. Fees and charges

- 9.1 ANZ's fees for this service are located at [www.anz.com.au/imt](http://www.anz.com.au/imt). The ANZ Personal Banking General Fees and Charges

brochure (available at [www.anz.com.au](http://www.anz.com.au) or at your local ANZ branch) or, for business customers, the ANZ Business Banking General Service Fees and Charges brochure (available at [www.anz.com.au](http://www.anz.com.au) or at your local ANZ branch) provide information on other fees and charges that may apply.

- 9.2 Additional fees, charges and interest may apply if using an ANZ Credit Card for an International Money Transfer.
- 9.3 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.
- 9.4 The beneficiary's bank may charge fees to the beneficiary for receipt of the payment.
- 9.5 Fees do not include Goods and Services tax as it is not applicable.
- 9.6 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.

## 10. Exchange rate

- 10.1 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.
- 10.2 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.

## 11. Privacy

- 11.1 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.
- 11.2 ANZ may collect and use Personal Information:
- (a) to provide you with information about a product or service; to consider and process your request for a product or service;
  - (b) to provide a product or service to you;
  - (c) to tell you about other products and services;
  - (d) to assist in arrangements with other organisations in relation to the promotion or provision of product or service;
  - (e) to manage products and services and perform administrative and operational tasks;
  - (f) to consider any concerns or complaints raised by you against ANZ and/or to manage any legal action involving ANZ;
  - (g) to identify, prevent or investigate any actual or suspected fraud, unlawful activity or misconduct;
  - (h) to identify you or establish your tax status under any law or pursuant to an agreement with any tax Authority; and
  - (i) as required by relevant laws and external payment systems.
- 11.3 ANZ's Privacy Policy (available at [anz.com/privacy](http://anz.com/privacy)) 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;

# INTERNATIONAL MONEY TRANSFER TERMS AND CONDITIONS

- (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; and
    - (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.
- 11.4 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 laws.
  - (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 [anz.com/privacy](http://anz.com/privacy)).
- 11.5 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 [anz.com/privacy](http://anz.com/privacy).
- ## 12. Additional privacy provisions in relation to International Money Transfers
- 12.1 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 laws;
  - (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 laws and will not be accountable for any breaches of Australian privacy laws 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.
- 12.2 You acknowledge and agree that:
- (a) you have had an opportunity to receive a copy of ANZ's Privacy Policy (available at [anz.com/privacy](http://anz.com/privacy)) 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 11 (*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.
- ## 13. Banking Code of Practice
- 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.



# INTERNATIONAL MONEY TRANSFER TERMS AND CONDITIONS

## 14. Financial services dispute resolution schemes

14.1 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](https://anz.com.au/complaint)

(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.

14.2 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/>

14.3 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](mailto: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](http://www.afca.org.au)

## 15. Glossary

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.

**You:** 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' 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 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.

**Payment:** Includes a transfer of funds or a funds transfer (as the context requires) under an International Money Transfer.

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

**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.