

# International Telegraphic Transfer

A Telegraphic transfer is a transfer from an Australian bank to a bank overseas. In most cases the funds will reach their destination in 2 to 5 business days, however there is no delivery period guarantee. A fee of \$25 applies to foreign currency transfers and a \$40 fee applies for AUD transfers.

**Please complete all details below to ensure the funds are sent promptly.**  
Failure to provide full details will prevent the bank from processing these payments.

## Sender details

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

First names  Surname

Street no. & name

Suburb  State  Postcode

## Payment details

\$AUD amount  Convert (tick box) ☐ Currency

OR

Currency  Amount

Purpose

☐ Debit my account ☐ S1 Everyday Direct account ☐ S2 Bill Paying account Sub account (if applicable eg. S1.1 = 1)

Name on Account  Member no.

## Recipients Details\*

Complete the applicable details below with all the relevant information. More than one detail may be required. All fields must be completed.

Recipient's full account name

First names  Surname

Current residential address

Town/City  Country  Postcode

Contact no.  Sender's relationship to recipient

\*Recipients may also be referred to as 'Beneficiary'

## Overseas Financial Institution

Bank name

Street address (No PO Box)

Town/City  Country  Postcode

Branch/bank code  ABA Routing (US only)

Account no.

IBAN details (UK and Europe only) **(Mandatory)**

BIC/Swift code  Sort code

Mandatory fields for Canada Transit code  Branch code

Notes to Recipient

## Correspondent bank information (if applicable)

Correspondent bank name

Account no.

ABA Routing (US only)

Account no.

BIC/Swift code

Reason for the telegraphic transfer **(Mandatory)**

## Please read and sign below

### Important information about Fraud

When you send money, you should be absolutely certain you know who your receiver (the beneficiary) is and what the transfer will be used for. Be aware of the possibility of fraud, including investment scams. You should be satisfied that the beneficiary is acting legitimately, particularly if you have not dealt with them previously.

Some examples where you should exercise caution before proceeding with a transfer include:

- ▶ To an individual you have only met online and not in person (for example, an online dating app).
- ▶ For an emergency situation you have not confirmed
- ▶ For an online shopping purchase
- ▶ For a deposit or payment into a pyramid or investment scheme
- ▶ For anti-virus protection
- ▶ For a deposit or payment on a rental property
- ▶ For a charity donation
- ▶ To resolve an immigration or visa matter
- ▶ To claim lottery or prize winnings
- ▶ To pay taxes
- ▶ To pay for something in response to a telemarketing call
- ▶ For an Investment/Market Trading Opportunity

For further information regarding scams and fraud we recommend researching "*Companies you should not deal with*" on the Moneysmart website [moneysmart.gov.au](https://moneysmart.gov.au) or visiting [scamwatch.gov.au](https://scamwatch.gov.au)

By signing this request, I acknowledge and agree that:

- ▶ I request The Bank to arrange a Telegraphic Transfer as detailed above,
- ▶ I have read "Important information about Fraud"
- ▶ I have read "Important information about Telegraphic Transfers" below
- ▶ I accept the exchange rate as determined at the time The Bank processes my request
- ▶ I have checked the bank account number and the beneficiary bank details are correct. This payment is undertaken at my own (sender's) risk. The Bank disclaims all liability whatsoever for any delay, mistake, misinterpretation of instruction or omission which may occur with this TT except where any occurrence, event or omission is caused by the negligence of the Bank.

**Please note that in processing a telegraphic transfer, we will only rely on the bank account number and beneficiary bank details you provide. We do not rely on the bank account name. You should check the details provided carefully because if the payment is paid to an incorrect account and/or beneficiary, it may not be possible to recover it. Please note that we do not check that the payment details are correct or that the account name matches the account number.**

Signature

Date

## Important information about Telegraphic Transfers

### Business Partners

Teachers Mutual Bank Limited ABN 30 087 650 459 (The Bank) has entered into contractual arrangements with Convera Australia Pty Ltd (ACN 150 129 749; AFSL 404092) ("Convera"), to assist it in fulfilling certain foreign exchange and payment services offered by The Bank to its members. The relationship relating to the services described is solely between you and The Bank. The Bank has a revenue share arrangement with Convera, where The Bank receives a percentage of the foreign exchange margin revenue and transaction fee revenue (where applicable) for the relevant foreign exchange or payment service.

### International Telegraphic Transfer Terms and Conditions

The terms and conditions for International Telegraphic Transfers are set out on the Bank's website in the Travel section. Please ensure you read them before proceeding.

### Fees and Charges

The following fees and charges apply:

|                                                |            |
|------------------------------------------------|------------|
| <b>Outward payment (foreign currency):</b>     | AUD\$25.00 |
| <b>Outward payment (AUD):</b>                  | AUD\$40.00 |
| <b>Additional charges from overseas banks:</b> | At cost    |

### Returning this form



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