

International money transfer

You must complete all sections which are mandatory. We **won't** be able to process the request if **any** of these details are missing or incorrect. Please ensure all the details provided on the form are correct before submitting. Print details clearly in CAPITAL letters, using a black or blue pen.

Kiwibank Limited, Private Bag 39888, Wellington 5045

IMPORTANT: Be cautious of any urgent request for money, especially from someone you only know online. Never send money to individuals you have not met in person. If you feel uncertain or pressured, seek advice from a trusted person or contact us immediately.

1. Reason for payment and relationship

Reason for transfer

Relationship to receiver

What's the purpose of your transfer? Many countries won't accept payment without a reason.

2. About you

What's your name?

First name(s)

Last name or organisation name

What's your physical address? (not postal address)

Address

Town/City

Postcode

What's your access number?

Kiwibank NZD account you'd like to debit

OR

Kiwibank Foreign Currency Account you'd like to debit

What's your phone number and email address?

Home phone

Alternative/Mobile

Email

3. Your international money transfer details

Choose the currency you'd like the beneficiary to receive

How much would you like to send?

Foreign currency amount

Exchange rate (bank use only)

OR

NZD equivalent amount

Fee (bank use only). See below

Total NZD to pay (bank use only)

* Fees shared between sender and beneficiary. Overseas bank fees will be deducted. Beneficiary receives less than sent.

** Fees paid by sender. Fee will be added to payment to cover overseas bank fees. Full amount sent should reach beneficiary.

4. Beneficiary details (person/company/entity receiving the funds)

Beneficiary full name (no titles)

Beneficiary physical address (not postal address)

Address

Town/City

Country

Phone

Other information e.g. this might be an invoice or reference number.

5. Foreign bank account details

Only use the number of boxes that you need and don't fill the boxes with extra zeros.

Bank and branch number (compulsory for all countries).

For transfers to the USA, either a Swift code or bank and branch number (ABA, routing number or Fedwire number) is required.

Swift code (BIC) (preferable for all transfers)[illegible]

Bank name and branch name (required for all transfers)

Account number or IBAN (compulsory for all transfers).

A horizontal number line with 20 tick marks, labeled from 0 to 19. The line is used for plotting data points.

Transfers to Europe must have an IBAN. UK transfers can have either an IBAN or an account number. Account number acceptable for all other countries.

Country specific information (if any)

Brazil – branch address and agency code (branch number).

Mexico – all payments require an 18 digit CLABE number.

Chile – beneficiary RUT (tax identification number) and account type (ie. current or savings).

Pakistan – full beneficiary bank name and address.

India – bank address, PIN code (post code) and IFSC code.

South Africa – 6 digit national clearing code is recommended.

USA – complete For Further Credit (FFC) section on next page.

USD only

USA – FFC payments to credit unions and other financial institutions.

Receiving/intermediary bank

Swift code (BIC)

Address

Beneficiary bank

Bank name

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Address

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For Further Credit to

Name

Address

Account number

[illegible]

6. Transfer terms & conditions – please read

These terms apply to all international money transfers through Kiwibank. The Kiwibank General Terms and Conditions also apply. In these terms, 'we' or 'us' means Kiwibank Limited and 'you' means the person making the international money transfer.

We recommend you read these terms carefully. Contact us if you are unsure about anything or if have any questions. You should do this before making any international money transfer request.

We charge fees for international money transfers. These are set out in our Personal Banking Fees and Limits brochure and Business Banking Fees and Limits brochure, which are both available at kiwibank.co.nz.

We use other banks or financial institutions to process international money transfers. This includes:

- the bank where the recipient you are paying has their account, referred to in these terms as the **'Beneficiary Bank'**;
- other banks or financial institutions we use, referred to in these terms as **'Correspondents'**.

Correspondents and the Beneficiary Bank may also charge fees and deduct these from the international money transfer. If they are deducted from the transfer amount, this will reduce the amount the recipient you are paying receives. Fees vary across different banks and financial institutions which are outside of our control.

When we convert foreign currency into New Zealand dollars, or convert New Zealand dollars into foreign currency, or convert one foreign currency into another foreign currency, we make money on the conversion.

To the extent permitted by law, we are not liable to you for losses, including but not limited to losses as a result of changes in foreign exchange rates (FX losses), you incur because of any errors, delays, omissions or incomplete instructions caused by you (or anyone acting on your behalf) or any third party or anything which is outside of our control.

We can refuse to complete an international money transfer where we reasonably consider this may be necessary or prudent to protect our legitimate interests, or the legitimate interests of you or a third party (for example, where we reasonably suspect a request is unauthorised or fraudulent, or where we reasonably consider that following the request could result in us violating a law or legal rule or the rights of a third party). This doesn't oblige us to refuse requests in these circumstances.

If we do refuse to complete an international money transfer in accordance with the above, we will not be liable to you for any losses (including but not limited to FX losses) you incur as a result of our refusal.

By requesting an international money transfer, you agree that we may disclose any personal information about you to Correspondents or the Beneficiary Bank for the purpose of completing your international money transfer request. This information may include but is not limited to:

- your name;
- address;
- reason for the transfer;
- bank account number;
- identification information.

We may be required to contact you for further information, either to provide to Correspondents or the Beneficiary Bank, or for any other reason related to your international money transfer request. If you are unable or unwilling to provide any further information reasonably requested by Kiwibank, we may not be able to complete your international money transfer. See the Kiwibank General Terms and Conditions and the Kiwibank Privacy Policy for details about how we collect and handle your information.

We will debit the account you have selected with the value of the international money transfer. If a currency conversion is required, the exchange rate will be the exchange rate that we advise when you authorise the transfer request. If your foreign currency account has been selected, and the transfer is in the required currency the value of the transfer will be debited and no conversion will occur.

If your international money transfer request is received during our standard business hours, we will endeavour to process it on the same day, otherwise it will be processed the following business day. This will generally occur within an hour of the time we receive your request.

If you ask us to cancel, amend or investigate your international money transfer, we will use reasonable efforts to assist - including by communicating with Correspondents or the Beneficiary Bank if required. However, it may not be possible to cancel or amend the request. We may charge you fees and our reasonable costs for this service and we may deduct these from any of your accounts.

The time it takes for an international money transfer to be completed can vary depending on the currency, actions of the Beneficiary Bank and other factors. Normally, international money transfers should arrive in the recipient's account within one to three business days.

If you have provided an incorrect account number (for example where you have made a mistake, or if someone has given you fraudulent details), the international money transfer may still be made to the account with the account number you provided. This can happen even if the account is not in the name that you provided for the recipient who you are paying. Kiwibank will not be liable where you have made a mistake. Other than in exceptional circumstances, we are not liable for any loss you incur if the international money transfer is made to the account with the account number you provided. In most situations, we are not able to check that the recipient account number matches the recipient account name.

If the account that you have selected requires multiple individuals to authorise an international money transfer:

- The international money transfer will only be processed when we have received all required authorisations. This means the amount of the request and any fees, costs and charges will only be debited from the account when we have received all required authorisations.
- If the exchange rate changes between the time that the initial transfer request is made and the time we receive the last required authorisation, the exchange rate that will be used for the international money transfer is the exchange rate at the time we receive the last required authorisation.
- If we have not received all required authorisations within 24 hours of the initial international money transfer request, the request will be automatically deleted.

☐ I/we expect to make payments to this receiver in the future. Please set them up as a regular international payee in my Kiwibank Internet Banking account.

I've read and accept the terms and conditions stated above

Signature

Signature [if two to sign account]

Today's date

Bank use only

Fax this back by 3pm for the international money transfer to be processed on the same business day.

Staff member's name

IMT reference no.

PBU: