

Please send your completed form back by one of the following methods:
 Email: **info@bankfirst.com.au**
 Mail: **Bank First Reply Paid 338 Camberwell VIC 3124**

A. Member Details

Member Number Date of Birth

Full Name / s

Are you a permanent resident of Australia? Yes No

Are you a citizen of any country other than Australia? Yes No If yes, please list all countries of citizenship

Are you a resident for tax purposes of another country? Yes No If yes, please state all countries where tax is payable

(If you ticked Yes, please ensure the 'Self-Certification - Overseas Residency for Tax Purposes' form is also completed)

B. Contact Details

Residential Address State Postcode

Postal Address State Postcode
 (if different from above)

Email Address

Telephone: Home Work Mobile

Occupation

C. Authorisation

I authorise the Bank to debit my Account Number

Account Type e.g. S1 with the amount, plus costs, of this International Funds Transfer.

D. Amount

The International Funds Transfer is to be either:

A. For the Foreign Amount & Currency Foreign Amount Currency

B. For the Foreign Currency equivalent of the Australian Amount Australian \$ Amount Currency

C. For Transfer in Australian Currency Australian \$ Amount

Reason for transfer

E. Payee and Bank

Payee's Name

Payee's Residential Address Country Postcode

Bank Name

Bank Address Country Postcode

Payee's Bank Account Number Bank Branch Number

Swift Code / Bank Identifier Code (BIC) Sort Code Routing

International Bank Account Number (IBAN)

Additional Information / Comments
 (such as invoice number or purpose of payment)

F. Intermediary Bank

Intermediary Bank: An Intermediary Bank is ONLY required when sending in a currency other than the local currency of the destination country. e.g USD to China

Bank Name

Bank Address Country Postcode

Swift Code / Bank Identifier Code (BIC)

G. Politically Exposed Persons

A Politically Exposed Person is an individual or immediate family member, or close associate of the individual who holds, or has held a prominent public position either domestically or internationally in a government body or an international organisation. For example heads of state, country or government, senior politicians, government or political party officials, judicial or military officials, senior foreign representative, ambassador or high commissioner, central bank governor, directors or senior executives of any state enterprise or of international organisations.

With regard to the above definition, do you believe yourself, a member of your immediate family or a close associate, to be a Politically Exposed Person?

Primary Account Holder Yes No **Joint Account Holder/Signatory** Yes No

H. Consent for Electronic Verification of Identity

The AML/CTF Act requires Bank First to verify your identity prior to banking with us. To verify your identity electronically, the Bank requires your consent for us to provide personal details including your name, address and date of birth to one of our credit reporting bodies including Vix Verify or Equifax who will match those details against those held on their database. The Bank will then receive an overall assessment from the credit reporting body of the matching data which will be used solely for the purpose of verifying your identity, in accordance with the AML/CTF Act. The Bank may also contact the issuer or official record holder (directly or via an approved third party) to verify document details using the Government's Document Verification Service (DVS).

An alternative means of verifying your identity is available using a documentation-based procedure if you choose not to consent to Electronic Verification.

Please tick the box below confirming your authority and consent to electronic verification of your identity.

Primary Account Holder Yes **Joint Account Holder/Signatory** Yes

I. International Funds Transfers – Terms and Conditions

1. Definitions

In respect of these Terms and Conditions

- 'Purchaser' means the Member applying for an International Funds Transfer.
- The 'Bank' means Victoria Teachers Limited – ABN 44 087 651 769.
- The 'Foreign Exchange Provider' means American Express International Inc – ABN 15 000 618 208

2. Funds

The Bank will process written requests for International Funds Transfers to a specified international bank account, provided sufficient funds are available in your account or are provided in cash or by bank cheque (subject to Bank First clearance times).

3. Processing Fee

At the time of processing this request, the fee (Refer to our Terms and Conditions) charged to the Bank by the Foreign Exchange Provider processing the International Funds Transfer will be debited to your account.

4. Consequent Losses

The Bank shall not be liable for losses arising directly or indirectly from circumstances beyond its control, including the failure of any other financial institution to properly process the International Funds Transfer. The Bank will not be liable for any loss or damage incurred directly or indirectly as a result of acting on this instruction in good faith and without negligence.

5. Exchange Rate & Deductions

Indicative exchange rates are available by contacting the Bank on **1300 654 822**. The exchange rate provided to the Bank is at the absolute discretion of its Foreign Exchange Provider. The exchange rate applied to the International Funds Transfer is the exchange rate that is current at the time of processing and therefore may vary from the exchange rate in this application or the rate previously advised. As correspondent banks and overseas financial institutions may deduct commissions or fees from the money transferred, the payee may receive less than the amount sent.

6. Payment To Payee & Correspondence

This payment is undertaken at the Purchaser's risk. The Foreign Exchange Provider and their Agents accept no liability whatsoever for any delay, mistake, or omission which may occur during transmission, processing by the recipient Bank or their Agents, or from failure to identify the Payee. The Bank shall not be responsible for payment to the payee by the payee's financial institution and reserves the right to charge for the cost of correspondence relating to International Funds Transfer enquiries.

7. Non-Reversal

Once an application has been processed, it may not be possible to reverse the transaction without the co-operation of the payee. The Bank shall not be liable for the failure of any cancellation or amendment to an instruction being successfully effected.

8. Exchange Rate Upon Reversal

Upon reversal of an International Funds Transfer, due to cancellation or return of this instruction, any refund will be calculated at the foreign exchange rate prevailing at the time and is determined at the absolute discretion of the Bank's Foreign Exchange Provider. The exchange rate prevailing at the time may result in an exchange rate loss to the purchaser.

9. Cancellation or Amendment Fees

In the event of cancellation or amendment of an International Funds Transfer instruction, the Bank may charge or debit the Member's account with a cancellation or amendment fee. The amount of such fee will depend upon the amount of any fees imposed upon the Bank by its Foreign Exchange Provider (please refer to the Terms and Conditions).

10. Purchaser Liability

The Purchaser agrees to pay all charges and liabilities imposed upon the Bank by its Foreign Exchange Provider or its correspondents and agents in connection with an application and the carrying out of the Purchaser's instructions.

H. Declaration

I agree that withdrawal from my account with the Bank will be accepted by me as proof of each remittance.

I understand that a remittance cannot be made if there are insufficient cleared funds.

I am aware that the funds take a minimum of three working days to be credited to the nominated account.

I certify the details on the form to be true, and apply for the product / service in accordance with all Terms and conditions (and any amendments or additions made to them) as detailed in the Terms and Conditions and contained over page.

Please note: As overseas financial institutions may deduct a commission or fee from the money transferred; the payee may receive less than the amount sent.

Signature

Date

Signature

Date

Refer to the Financial Services Guide (FSG) and Terms and Conditions brochures available at our branches, on our website bankfirst.com.au or by contacting us on **1300 654 822**. These documents should be considered before acquiring a product.