

# Foreign Currency Transfer

Please note that to use this service members must register for SMS One Time Passwords first.

## Overview

We are excited to launch “Western Union” as our new Foreign Exchange partner for International Money Transfers. Western Union, International Money Transfers is now available within Online Banking. You can send money overseas through Online Banking 24/7\* and also through staff assisted transactions.

\*Please note that the Western Union transfer fee of \$20.00 applies if you perform the International Transfer via Online Banking.

Transferring money through Online Banking will greatly benefit you in a number of ways as it is cheaper, available for your convenience 24/7 and it allows you the ability to input your own International Transfers details into the system that can be saved and used for future transactions.

Previously, Telegraphic Transfers have only been available through the Service Centre network, but this new services means that you can now send money to 200 countries and territories in more than 130 currencies from anywhere you have internet access through Online Banking service.

The screenshot displays the online banking interface for G&C mutual bank and Quay mutual bank. The navigation menu includes HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, and SECURE MAIL. A 'Print' button is also visible. The main content area shows a welcome message for MR B HUR and a dropdown menu for 'Transfer Money / Loan Redraw' with options like BPAY, Multiple Transfers, Periodical Payments, Authorisation Requests, List of Payees, BPAY Biller List, and International Transfer. The 'International Transfer' option is highlighted with a red box and a callout bubble stating: 'Displays “International Transfer” tab to transfer money online 24/7 anywhere.' Below this, there are sections for 'Account Details', 'Transaction Details - B HUR - 3090073S81', 'Authorisation Requests', and 'Current Offers'. The 'Account Details' table lists accounts with their names and available balances. The 'Transaction Details' table shows a list of transactions with columns for Date, Description, Debit, Credit, and Balance.

Account	Name	Available
3090073S81	Everyday	\$3,999.18
3090073S84	Savings	\$0.00
3090073S88	Credit Ca	\$184.83
3090073L5	Travel	\$0.00
3802355S82	BusiAcce	\$9,...

Date	Description	Debit	Credit	Balance
1 Pending - \$27.42				
08 JAN 2017	Pending - HABITANIA BLACKTOWN BLACKTOWN	\$27.42		
15 JAN 2017	JOURNAL DEBIT [Eff Date: 07 MAR 17]	\$20.00		\$4,026.60
			\$1,000.00	\$4,046.60
			\$5,000.00	\$5,046.60
15 JAN 2017	TFR MVP [Eff Date: 13 JAN 17]	\$5.40		\$46.60

## Western Union International Money Transfer

Let's walk you through the process of transferring money online to a different country. Click on "International Transfer" under the "Payments" menu. You need to select the account from which you wish to transfer the money from. Under the "Recipient of Transfer" section you select "Pay New Recipient". Select the country of the recipient to start the process and click "Next".

The screenshot shows the 'International Transfer' form on the G&C mutual bank website. The form is titled 'International Transfer' and is part of the 'Payments' section of the online banking interface. The form includes the following fields and options:

- Account to transfer from:** A dropdown menu labeled 'Transfer From' with the text '-- Please Select --' and a mandatory asterisk. A callout bubble points to this field with the text: 'Select the account from which you wish to transfer the money from.' A small asterisk next to the dropdown is labeled 'Denotes Mandatory\*'. Below this is a text input field for 'Reference (to Appear on Statement)' with a '55 Characters Left' indicator.
- Recipient of Transfer:** Two radio buttons: 'Select Existing Recipient' and 'Pay New Recipient' (which is selected). A dropdown menu below the radio buttons shows '-- Please Select --' and is labeled 'Recent Transactions'. A callout bubble points to this section with the text: 'Select existing or new payee to whom you wish to transfer the money.'
- Select Country of Recipient Account:** A dropdown menu with the text '-- Please Select --' and a mandatory asterisk. A callout bubble points to this field with the text: 'Select the country of the recipient and click "Next"'. Below this is a green 'Next' button.
- Buttons:** A green 'Cancel' button is located to the right of the 'Next' button.

At the bottom of the form, there are links for 'Western Union', 'Terms and Conditions', and 'Privacy Declaration'. The footer of the page contains the following information: ABN 72 087 650 637, AFSL & Australian Credit Licence 238311, BSB 659-000, and G&C Mutual Bank Limited.

# Western Union International Money Transfer

Before you begin the transfer it is handy to have all the bank details required to complete the transfer such as account number or IBAN, Bank code or Swift Code, bank address details etc.

You can also see the conversion currency rate on this page which you can use to calculate the exact money you need to transfer.

## International transfer screen continued

**International Transfer**  
Account to transfer from

Transfer From  
3090073S81 - Everyday - \$5019.18 available \*

Reference (to Appear on Statement)  
55 Characters Left

**Recipient of Transfer**

Select Existing Recipient  
-- Please Select -- Recent Transactions

Pay New Recipient

Select Country of Recipient Account  
Brazil \*

I wish to send ⓘ  
 BRL \* @ 2.2670 = 2,267.00 BRL \* Refresh Rate

AUD 1,000.00 \* @ 2.2670 = 2,267.00 BRL \* Refresh Rate

Rates are indicative and may change at transfer confirmation Fee \$20.00 Total = \$1,020.00

**Recipient's Bank Details**

Bank Name  
CAIXA ECONOMICA FEDERAL \*

Bank Code ⓘ  
1041059 Swift Code CEFXBRSPXXX \* Find B...

Account Number or IBAN ⓘ  
BR9460701190060070000021220C \*

Bank Address  
Praça Dr. Amador A. Silva Num 15 \*

City  
ABAETE

Region

Postcode or Zipcode  
Country Brazil

**Recipient's Address**

Recipient's Name  
Brazillia Maz \*

Address  
7 braxil Street \*

City  
Rio \*

Region

Postcode or Zipcode  
Country Brazil \*

Telephone Number  
5649782222116 \*

Tax ID  
5697856 \*

**Additional Details**

Reason for Transfer ⓘ  
Trade Related Services \*

Message for Recipient ⓘ  
Payment for goods

Next

Western Union | [Terms and Conditions](#) | [Privacy Declaration](#)

1. Not all countries are appearing in the drop-down menu list and that's due to Western Union compliance restrictions. The member will need to contact us to have the TT processed for those countries. As its a staff assisted transaction \$35 fee will apply.

You can either select the AUD value here which needs to be converted or the recipient currency here and check the conversion rate for the AUD amount.

Enter recipient's name and address here

Enter recipient's bank details here.

Any other additional details like the reason for the transfer or any message for the recipient can be entered here.

Click "Next" after entering all details as above.

# Western Union International Money Transfer - Payment Confirmation

This screens gives you a summary of all details you entered for the international transfer. Please check this screen carefully and make any changes, before confirming the payment. If the payment goes to an unintended recipient, it may not be possible to recover the funds.



**Payment Details**  
**Transfer From**  
3090073S81 - Everyday  
**Reference**  
**Transfer Details**  
BRL 2,267.00 @ 2.267 = AUD 1,000.00

Fee \$20.00 Total = \$1,020.00

**Recipient's Bank Details**  
**Bank Name**  
CAIXA ECONOMICA FEDERAL  
**Bank Code**  
1041059  
**Swift Code**CEFXBRSPXXX  
**Account Number or IBAN**  
BR9460701190060070000021220C1  
**Bank Address**  
Praca Dr. Amador A. Silva Num 151  
  
**City**  
ABAETE  
**Region**  
**Country**  
Brazil  
**Postcode or Zipcode**

**Recipient's Address**  
**Recipient's Name**  
Brazillia Maz  
**Address**  
7 braxil Street

Check all the details above and make sure they are all correct and the payment does not go to an unintended recipient.

**City**  
Rio  
**State**  
**Country**  
Brazil  
**Postcode or Zipcode**  
**Telephone Number**  
5649782222116  
**Tax ID**  
5697856

**Additional Details**  
**Reason for Transfer**  
Trade Related Services  
**Message to Recipient**  
Payment for goods

Please check the payment details carefully before clicking OK to make sure you are paying exactly who you intend to pay  
If the Payment goes to an unintended recipient it may not be possible to recover the funds

**Nickname to be save as for future use**  
Maz-Brazillia

For the new payees you can enter their nickname and save them in your payees list for future reference.

**One Time Password** .....

Get SMS

An SMS One Time Password has been sent to your mobile phone.

Enter SMS OTP and click "OK" to finalise your payment.

OK

Previous

**Details**  
**Transaction Date/Time**  
08 MAR 2017 - 09:46am  
**Receipt Number**  
032739001



Clicking "OK" will give you the receipt number and transaction date and time. Click "Finish" to close the screen.

Finish

New Transaction

# Homepage after Western Union International Money Transfer

Your homepage will show your recent International money transfer.  
It will also display the Western Union transfer fee of \$20.00.

Welcome to Online Banking

[HOME](#) | [ACCOUNTS](#) | [PAYMENTS](#) | [OPEN ACCOUNTS](#) | [MAINTENANCE](#) | [SERVICES](#) | [SECURE MAIL](#) | [Print](#) | [Logout](#)

### Account Details

Account	Name	Current	Available
3090073S81	Everyday	\$4,026.60	\$3,999.18
3090073S84	Savings	\$0.00	\$0.00
3090073S88	Credit Card	-\$10,815.17	\$184.83
3090073L5	Travel	\$0.00	\$0.00
3802355S82	BusiAccess	-\$60.00	\$9,940.00

### Authorisation Requests

There are no Authorisation Requests to display.

### Current Offers

There are no Offers to display.

### Transaction Details - B HUR - 3090073S81

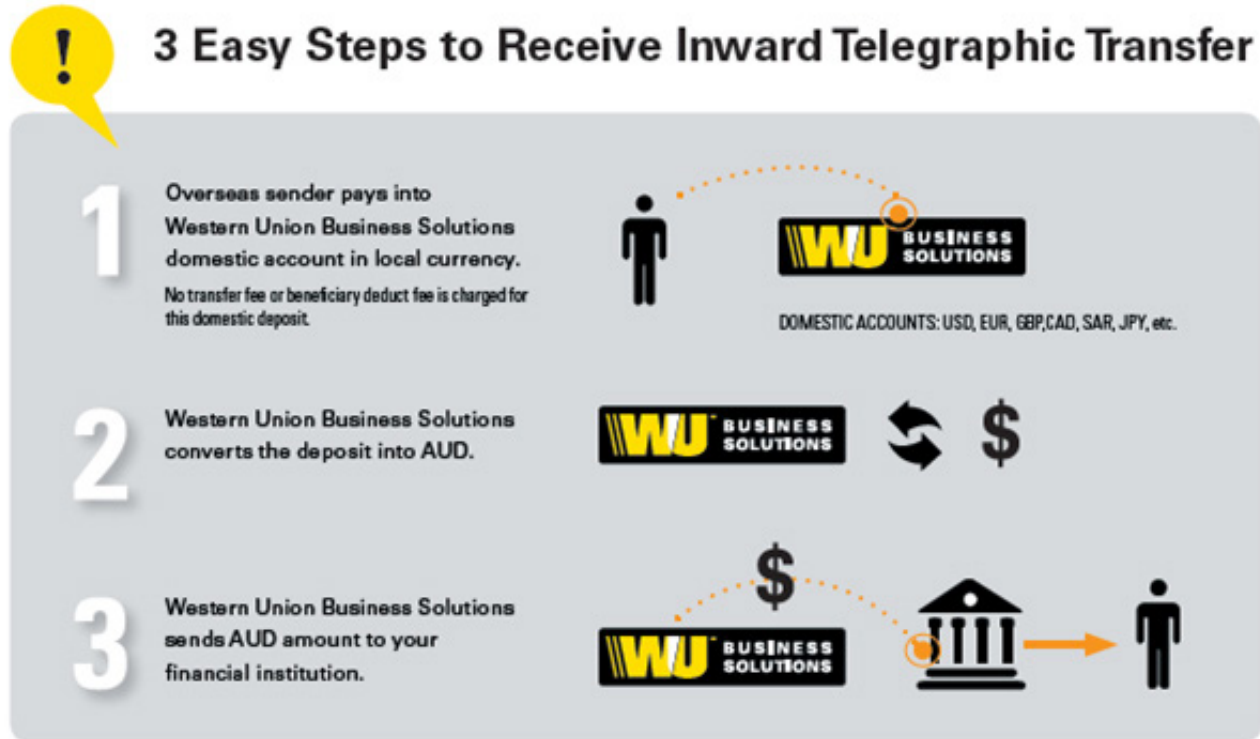
Date	Description	Debit	Credit	Balance
<b>1 Pending - \$27.42</b>				
08 JAN 2017	Pending - HABITANIA BLACKTOWN BLACKTOWN	\$27.42		
15 JAN 2017	INT XFER TRANS FEES [Eff Date: 07 MAR 17]	\$20.00		
15 JAN 2017	FXTRF To Brazillia Maz MVP BRL 2267 @ 2.267 [Eff Date: 07 MAR 17]	\$1,000.00		\$4,046.60
15 JAN 2017	CREDIT TRANSFER		\$5,000.00	\$5,046.60
15 JAN 2017	TFR MVP [Eff Date: 13 JAN 17]	\$5.40		\$46.60

[View All](#) [Download](#)

WU transfer fee of \$20.00 applies, which is shown here.

## Inward Telegraphic Transfers (New Feature)

We now offer you a fast and reliable option for receiving international payments into your accounts. It's a low cost alternative to the SWIFT transactions that many members use to receive funds from overseas. This method saves you from paying fees on your inward payments and can take up to 60 days to clear.



Please use the website <https://secure.westernunion.com/f/au/AU/02193-FI> for secure inward telegraphic transfers



# Inward Telegraphic Transfers (New Feature)

Payment Instructions will be sent to your nominated email address. To complete your transaction, you will need to forward the instructions to the remitting bank or person who will complete the transfer. To complete your transaction, you will need to send this attachment to your bank overseas or to the person who is transferring you the money.

Dear John Citizen,

Thank you for using our Incoming International Payment Service.

G&C Mutual Bank has collaborated with Western Union Business Solutions to facilitate your incoming international payment. By leveraging Western Union Business Solutions global banking network, transaction fees may be reduced, or in some instances, avoided\*

To complete your transaction please:

1. Send the attached payment instructions to your bank overseas or the person transferring money to you.
2. Ensure the beneficiary name is Western Union Business Solutions.
3. Ensure funds are deposited in the nominated currency into the nominated account.
4. Instruct the overseas bank to include the **payment reference** in the bank's reference field. G&C Mutual Bank and Western Union Business Solutions advise that it may not be possible to recover funds from an unintended recipient if you don't provide the correct payment reference.

The funds will be transferred to your Australian account with G&C Mutual Bank after funds have been received by Western Union Business Solutions.

You are entering into this transaction as a client of G&C Mutual Bank. Western Union Business Solutions has been appointed by G&C Mutual Bank to facilitate this transaction.

If the overseas remitting bank or payer requests further information about this collaboration please let us know by emailing [inwardtransfers@westernunion.com](mailto:inwardtransfers@westernunion.com) and we will contact them on your behalf.

\*Western Union Business Solutions processes over 25 currencies fee-free however some exotic or other currencies may attract fees. In some instances intermediary banks may levy additional fees and/or charges.



## PAYMENT INSTRUCTIONS

Western Union Business Solutions has been appointed by G&C Mutual Bank to facilitate this transaction. When Western Union Business Solutions receives the payment, it will be forwarded to the account of John Citizen



Transfer the funds to Western Union Business Solutions nominated account using payment details below

Review the Checklist

If possible, email the bank's remittance advice with Payment Reference to [inwardtransfers@westernunion.com](mailto:inwardtransfers@westernunion.com)

Payment Reference:	CAU02193-FI600459
Currency and Amount:	USD 1,000.00
Beneficiary Name:	Western Union Business Solutions
Beneficiary Account:	8901308102
Beneficiary Address:	Level 12, 1 Margaret Street Sydney NSW 2000 Australia
Bank Name:	The Bank of New York Mellon
Bank Routing Number:	021000018
Bank SWIFT:	IRVTUS3N
Bank Address:	One Wall Street New York NY 10286 United States

### Checklist:

- ✓ Payment reference shown above is included
- ✓ Beneficiary name remains Western Union Business Solutions
- ✓ Currency used is USD (NOT in AUD)
- ✓ For local domestic transfers (in branch or online) please use Account Number and Routing Number only.
- ✓ For international transfers please use ALL account details provided above.
- ✓ Do not deposit cash

### Need help?

Email at [inwardtransfers@westernunion.com](mailto:inwardtransfers@westernunion.com)



Certain financial products (namely telegraphic transfers) are provided by Western Union Business Solutions (Australia) Pty Ltd ABN 24 150 129 748 AFSL 404082, trading as Western Union Business Solutions ("WUBS"), to your Financial Institution pursuant to its agreement(s) with your Financial Institution. Other financial products (namely drafts) are provided directly by WUBS to you, pursuant to its agreement(s) with your Financial Institution. Please note that fees & charges and terms & conditions apply and may vary depending upon the financial product.



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