

# Foreign Currency Transfer

**We're ready to help you**

1300 364 400 | [www.gcmutual.bank](http://www.gcmutual.bank)

**It's your bank, because you own it.**



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

## Overview

We are excited to launch “Convera” as our new Foreign Exchange partner for International Money Transfers. Convera, 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 Convera 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 with a navigation menu at the top: HOME, ACCOUNTS, PAYMENTS, OPEN ACCOUNTS, MAINTENANCE, SERVICES, SECURE MAIL, Print, and Log Out. The main content area shows a welcome message for MR B HUR and a dropdown menu for account services. The 'International Transfer' option is highlighted with a red box and an orange callout box that reads: "Displays 'International Transfer' tab to transfer money online 24/7 anywhere." Below the menu, there are two tables: 'Account Details' and 'Transaction Details - B HUR - 3090073S81'.

Account	Name	Periodical Payments	Available
EVERDAY	Everyday		\$3,999.18
SAVINGS	Savings	Authorisation Requests	\$0.00
CREDIT CARD	Credit Card	List of Payees	\$184.83
TRAVEL	Travel	BPAY Biller List	\$0.00
BUSINESS	BusiAcce	International Transfer	

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
	Billia Maz @ 2.267 [Eff Date: 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

# Convera 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 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. There are also links for Print and Logout. The main content area is titled "International Transfer" and contains the following fields:

- Account to transfer from:**
  - Transfer From: -- Please Select --
  - Reference (to Appear on Statement): [Text Input]
- Recipient of Transfer:**
  - Select Existing Recipient
  - Pay New Recipient
  - Select Country of Recipient Account: -- Please Select --

Three orange callout boxes provide instructions:

- Callout 1: "Select the account from which you wish to transfer the money from." (points to the "Transfer From" dropdown)
- Callout 2: "Select existing or new payee to whom you wish to transfer the money." (points to the "Recipient of Transfer" radio buttons)
- Callout 3: "Select the country of the recipient and click 'Next'" (points to the "Select Country of Recipient Account" dropdown)

At the bottom of the form, there are "Next" and "Cancel" buttons, and a footer with "Convera | Terms and Conditions | Privacy Declaration".

# Convera 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.

**International Transfer**

**Account to transfer from**

Transfer From:  \* Denotes Mandatory\*

Reference (to Appear on Statement):  55 Characters Left

**Recipient of Transfer**

Select Existing Recipient  Recent Transactions

Pay New Recipient

1. **Select Country of Recipient Account**:  \*

I wish to send  \* @ 52.791 = 5,279.10  \*  \*

Rates are indicative and may change at transfer confirmation Fee \$20.00 Total = \$120.00

**Recipient's Bank Details**

Bank Name:  \*

Bank Code  Swift Code  \* Find Bank

Account Number or IBAN  \*

Bank Address:  \*

City:

Region:

Postcode or Zipcode:  Country:

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 bank details here.

1. Not all countries are appearing in the drop down menu list and that's due to Convera 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.

# Convera 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.

## International transfer screen continued

The screenshot shows a web form for an international money transfer. It is divided into two main sections: 'Recipient's Address' and 'Additional Details'. The 'Recipient's Address' section includes fields for Recipient's Name, Address, City, Region, Postcode or Zipcode, and Country. The 'Additional Details' section includes a dropdown for Reason for Transfer and two text boxes for Message for Recipient. A 'Next' button is located at the bottom left. Callout boxes provide instructions for each section. At the bottom, there are links for Terms and Conditions and Privacy Declaration.

Field	Value
Recipient's Name	SHRUTI SHETTY
Address	LANDMARK TOWER A WING NAIGAON DADAR EAST
City	MUMBAI
Region	MAHARASHTRA
Postcode or Zipcode	40014
Country	India
Reason for Transfer	Travel Related Service
Message for Recipient	

**Recipient's Address**

Recipient's Name: SHRUTI SHETTY

Address: LANDMARK TOWER A WING  
NAIGAON DADAR EAST

City: MUMBAI

Region: MAHARASHTRA

Postcode or Zipcode: 40014 Country: India

**Additional Details**

Reason for Transfer: Travel Related Service

Message for Recipient:

**Next**

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Enter recipient's name and address 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.

## Convera International Money Transfer - Payment Confirmation

This screen 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.

### Confirm International Transfer

Payment Details	
Transfer From	XXXXXXXXXX - G&C Mutual
Reference	
Transfer Details	INR 5,279.10 @ 52.791 = AUD 100.00 Fee \$20.00 Total = \$120.00

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Recipient's Bank Details			
Bank Name	HDFC BANK		
Bank Code	HDFC0000084	Swift Code	HDFCINBB
Account Number or IBAN	XXXXXXXXXXXX		
Bank Address	IMPERIAL MAHAL, GR FLOORKHODADAD CIRCLEDADAR T.T		
City	MUMBAI		
Region	MAHARASHTRA		
Country	India		
Postcode or Zipcode	400014		

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Recipient's Address	
Recipient's Name	XXXXXXXXXX
Address	LANDMARK TOWER A WING , NAIGAON DADAR EAST
City	MUMBAI
State	MAHARASHTRA
Country	India
Postcode or Zipcode	40014

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

## Convera 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.

**Additional Details**

Reason for Transfer Travel Related Service

Message to Recipient

It is important that you check the Payee account details you have entered are correct because payments are processed using these details, and without checking the recipient account name. Funds may be credited to the account of an unintended recipient if these details are not correct. It may not be possible to recover funds from an unintended recipient.

Nickname to be save as for future use

One Time Password

SMS

One Time Password

Click Get SMS to send an SMS One Time Password to your mobile phone

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

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

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

**Details**

Transaction Date/Time	11 APR 2023 - 03:59pm
Receipt Number	078799040

# Homepage after Convera International Money Transfer

It will also display the Convera transfer fee of \$20.00.

The transfer fee will be shown as a separate item in your transaction summary.

### International Transfer Receipt

**Payment Details**

Transfer From: ██████████ - G&C Mutual

Reference: ██████████

Transfer Details: **INR 5,279.10 @ 52.791 = AUD 100.00**  
**Fee \$20.00** Total = \$120.00

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**Recipient's Bank Details**

Bank Name: HDFC BANK

Bank Code: HDFC0000084      Swift Code: HDFCINBB

Account Number or IBAN: ██████████

Bank Address: IMPERIAL MAHAL, GR FLOOR KHODADAD CIRCLEDADAR T.T

City: MUMBAI

Region: MAHARASHTRA

Country: India

Postcode or Zipcode: 400014

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**Recipient's Address**

Recipient's Name: ██████████

Address: LANDMARK TOWER A WING , NAIGAON DADAR EAST

City: MUMBAI

State: MAHARASHTRA

Country: India

Postcode or Zipcode: 40014

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**Additional Details**

Reason for Transfer: Travel Related Service

Message to Recipient: ██████████

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**Details**

Transaction Date/Time: 11 APR 2023 - 03:59pm

Receipt Number: 078799040

[Finish](#)   [New Transaction](#)

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## 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.



When you're bringing money across from another country, transaction charges from the international banks can take a big chunk out of your payments. G and C Mutual Bank Ltd teamed up with foreign exchange specialists Convera, to bring you a better deal on fast, reliable payments from overseas. Please complete the online form to obtain payment instructions.

### Payment Details

Select the foreign country you will receive money from \*

United States <span>x v</span>			
<input checked="" type="radio"/>	USD <span>x v</span>	Enter Foreign Amount	AUD <span>x v</span>
<input type="radio"/>	AUD <span>v</span>	Enter AUD Amount	USD <span>v</span>

Rates are indicative and may change at transfer confirmation

Quote

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

## Inward Telegraphic Transfers (New Feature)

The below form will need to be completed using G&C Mutual Bank's BSB number (659-000) followed by your Account Number. The funds will be credited to this account.

### Your Details - Who is receiving the payment?

Your Member / Account Number \*

BSB: 659000 ACCOUNT: \_\_\_\_\_

Your Institution Branch

Your Institution Branch

First Name \*

First Name

Please enter either: First Name, Business Name, Full Name (Joint Accounts)

Last Name \*

Last Name

Please enter either: Last Name, ABN Number, Full Name of Secondary Account Holder (Joint Accounts)

Address \*

Address

City \*

City

State / Province

State / Province

# 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.



## Payment Instruction

Convera has been appointed by G&C Mutual Bank to facilitate this transaction. When the payment is received and processed, it will be forwarded to the account of Sally Smith



Forward the Payment Instructions to the person sending the funds. Transfer the funds to the nominated account using the payment details below

Review the Checklist

If possible, email the bank's remittance advice with Payment Reference to

Payment Reference:	CAU02193-FI5822810
Currency and Amount:	GBP 1,000.00
Beneficiary Name:	G and C MUTUAL BANK
Bank Routing Number:	185008
Beneficiary Account:	78618410 / GB60CITI18500878618410
Beneficiary Address:	Level 5, 201 Elizabeth Street, SYDNEY, NSW 2000, Australia
Bank name:	Citibank
Bank SWIFT:	CITIGB2L
Bank Address:	Citigroup Centre, 33 Canada Square, London E14 5LB, United Kingdom

### Checklist

- ✓ Payment reference shown above is included
- ✓ Beneficiary name remains G and C MUTUAL BANK
- ✓ Currency is GBP
- ✓ For local domestic transfers please use Account Number and Routing Number only.
- ✓ For international transfers please use additional account details as required by your bank.
- ✓ Do not deposit cash



### Need Help

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