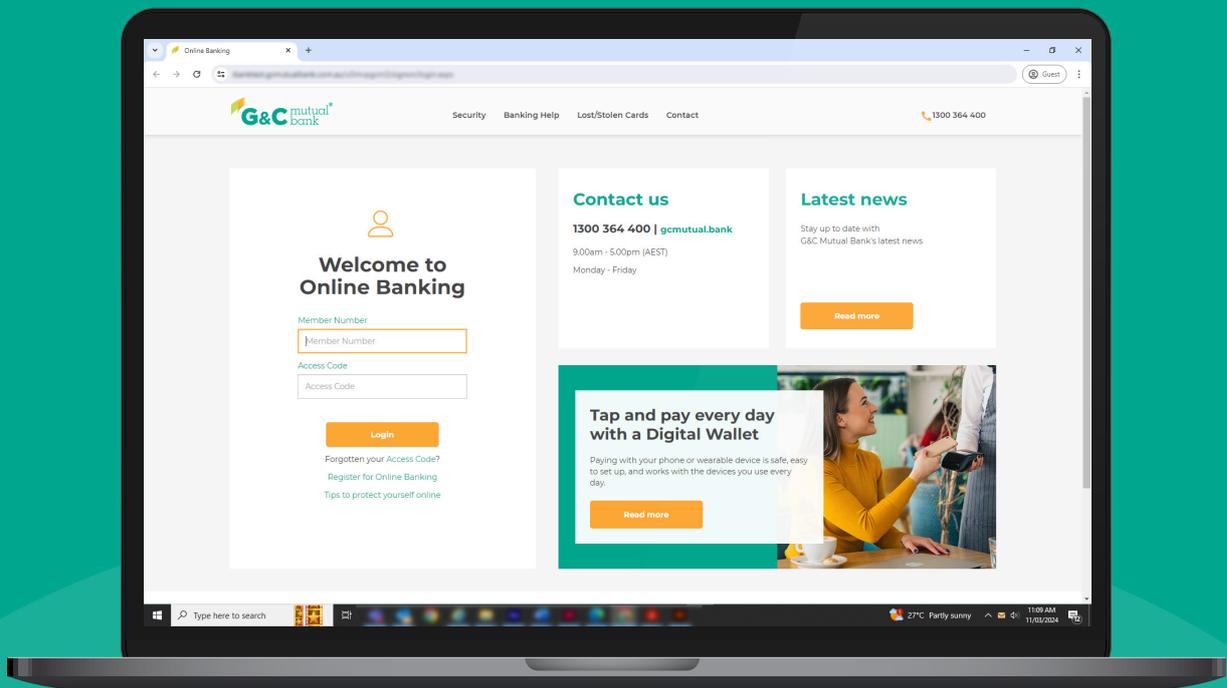


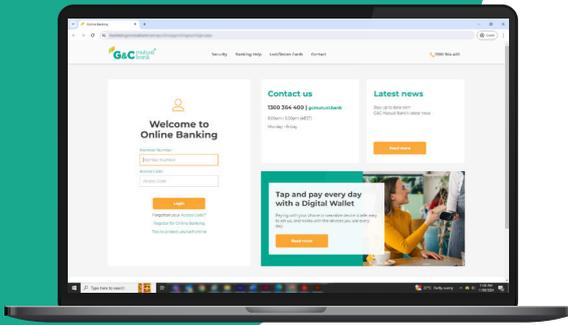
# How to transfer money overseas



**We're ready to help you**

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

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



# How to transfer money overseas

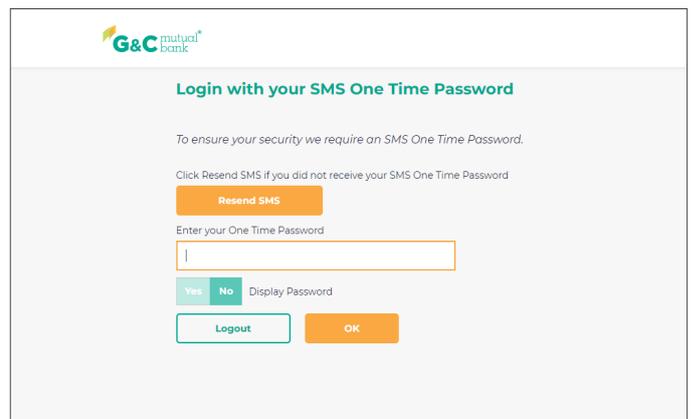
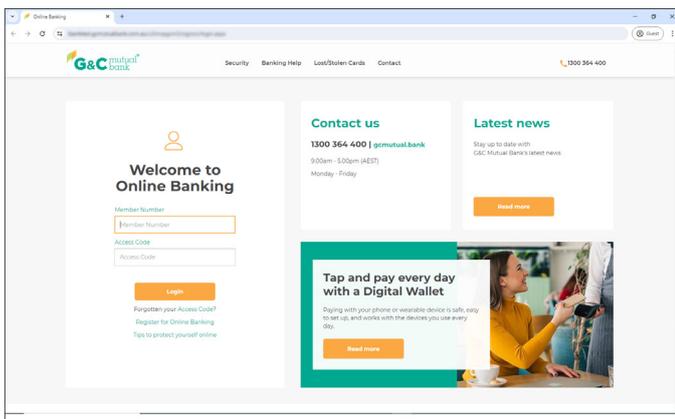
We have partnered with Convera to offer our members an International Money Transfer service, also known as Telegraphic Transfer. Using this service, you can send money overseas through Online Banking or staff assisted transactions to 200 countries and territories in more than 130 currencies.

This guide has been designed to walk you through the few steps involved in sending an international transfer.

The International Money Transfer service through Online Banking is available for your convenience 24/7 and it offers you the ability to input your own international transfer details that can be saved and used for future transactions. Please note that you will need to be registered for SMS One Time Password (OTP) in order to transfer funds via Online Banking. Alternatively, you can call us on 1300 364 400 for staff assisted transfers.

Please refer to the **Fees and Charges Schedule** on our website for applicable fees.

Before you begin the transfer, it is handy to have all the details required to complete the transfer. Details required include the beneficiary's full name, address, account number or IBAN<sup>1</sup>, Bank code or Swift code.



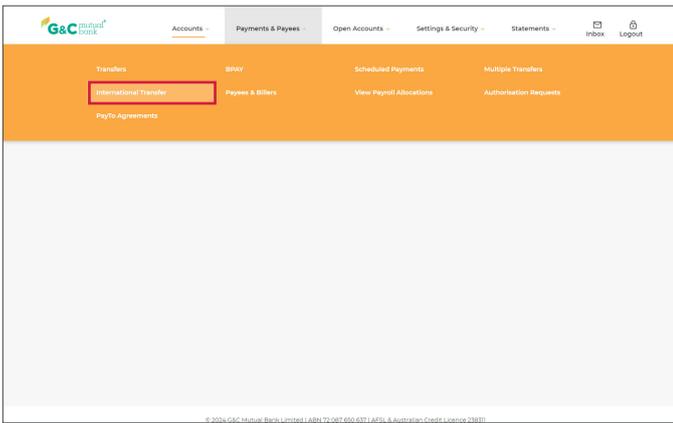
1

Log into Online Banking.

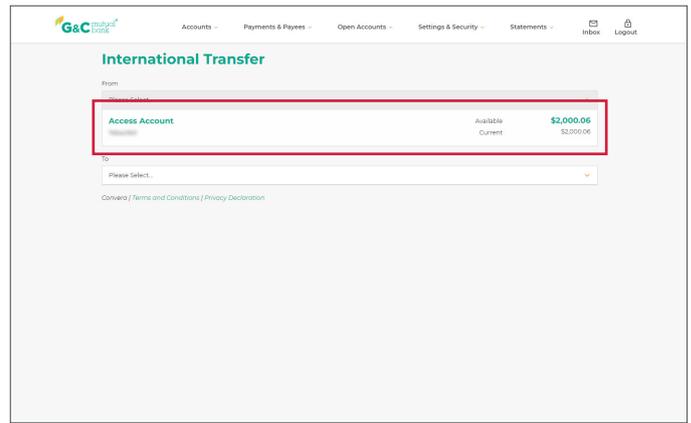
2

An SMS One Time Password will be sent to your mobile device. Enter the One Time Password and select 'OK'.

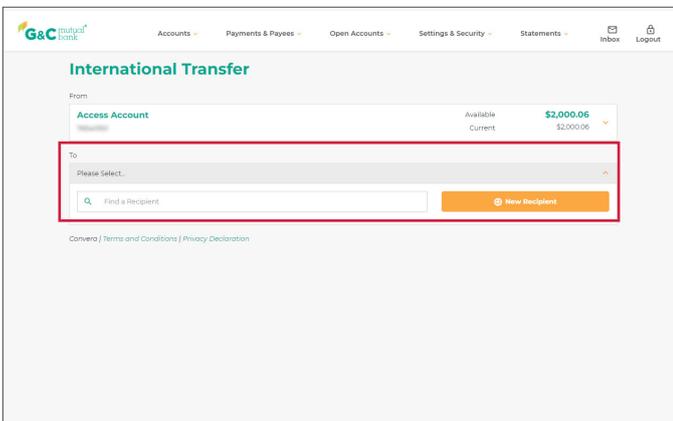
1. IBAN is used in some countries to uniquely identify a customer's bank account. An IBAN is necessary for payments being sent from Australia to an IBAN mandatory country.



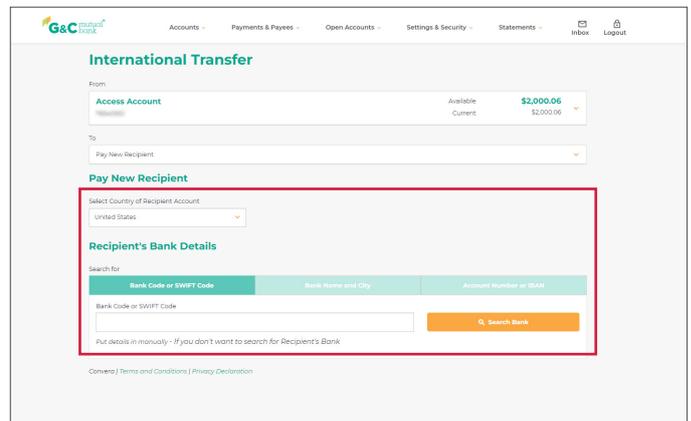
**3** Select 'International Transfer' from the 'Payments & Payees' tab in the top menu bar.



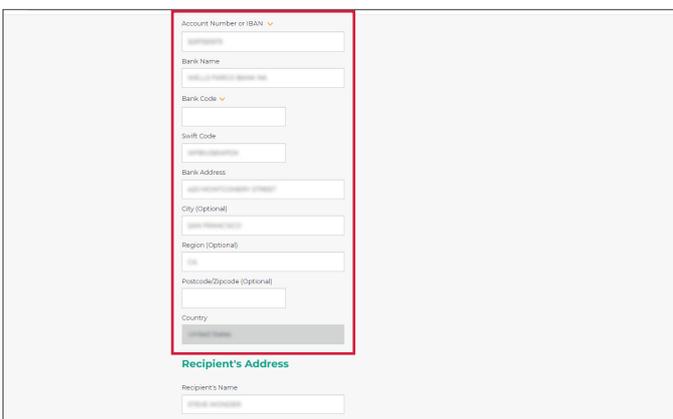
**4** Select the account you would like to transfer from.



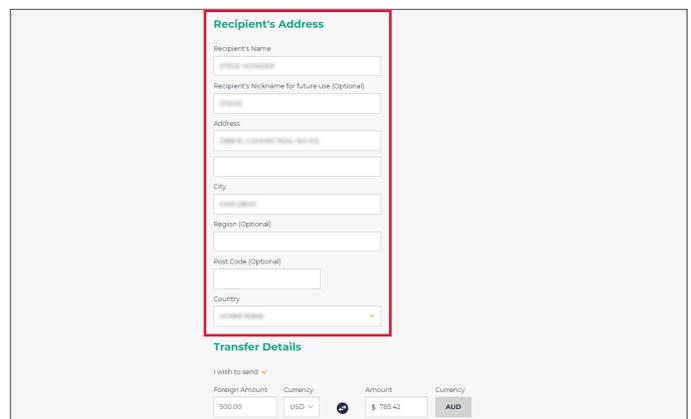
**5** Select the recipient you would like to transfer to by using the search bar or selecting the 'New Recipient' button.



**6** Select the country of the recipient's account<sup>2</sup>, then search for the recipient's bank details using the three options, Bank Code or SWIFT Code, Bank Name and City, or Account Number and IBAN.



**7** Enter the recipient's account details.



**8** Enter the recipient's address details.

2. Not all countries will appear in the drop down menu due to restrictions Convera have applied. If you cannot see the country where you would like to transfer money, please complete our International Funds Transfer Request form, call us on 1300 364 400, or email us at info@gcmutual.bank.

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Select a currency from the drop down menu. Enter the AUD value that needs to be converted or the recipient currency and check the conversion rate. The transfer is done in local currency only.<sup>3</sup>

10

Select the purpose for payment, then select the 'Next' button to review the details.

11

Check the transfer details carefully. If a payment goes to an unintended recipient, it may not be able to be recovered.<sup>4</sup>

12

Select 'Get SMS' for your One Time Password, enter your One Time Password, then select the 'Submit' button to submit.

13

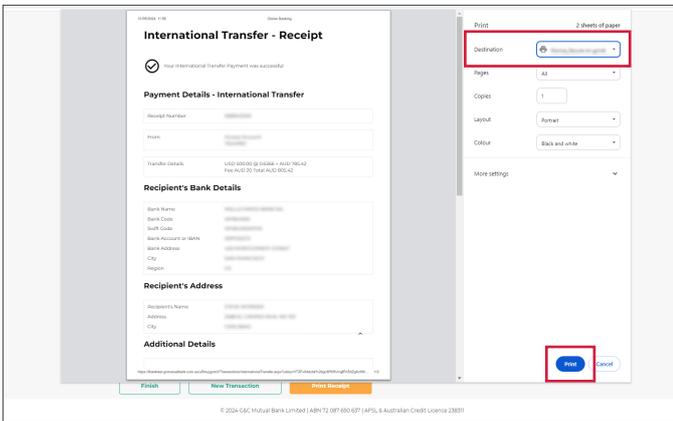
A receipt for your transfer will be displayed on screen. The transfer fee will be shown as a separate item in your transaction summary.

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Select 'Print Receipt' for a printable version of the transfer receipt.

3. Please note, sending funds in AUD to overseas accounts requires manual processing by our staff and cannot be processed via Online Banking. Please complete our International Funds Transfer Request Form or contact us to initiate this transfer.

4. Do you know who you are sending money to? Unfortunately, there are people who will try and trick you into transferring money to them. To help protect yourself you should be absolutely certain that you know who the recipient is and what the transfer will be used for. For more information refer to our website [www.gcmutual.bank/tools/security/](http://www.gcmutual.bank/tools/security/)



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If you would like to print the receipt, select your available printer, then select 'Print'.

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

**G&C Mutual Bank**

1300 364 400

[info@gcmutual.bank](mailto:info@gcmutual.bank)

[www.gcmutual.bank](http://www.gcmutual.bank)

G&C Mutual Bank Limited

ABN 72 087 650 637 | AFSL and Australian Credit Licence 238311

