Foreign Currency Transfer

We're ready to help you

1300 364 400 | www.gcmutual.bank

It's your bank, because you own it.



Overview

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.

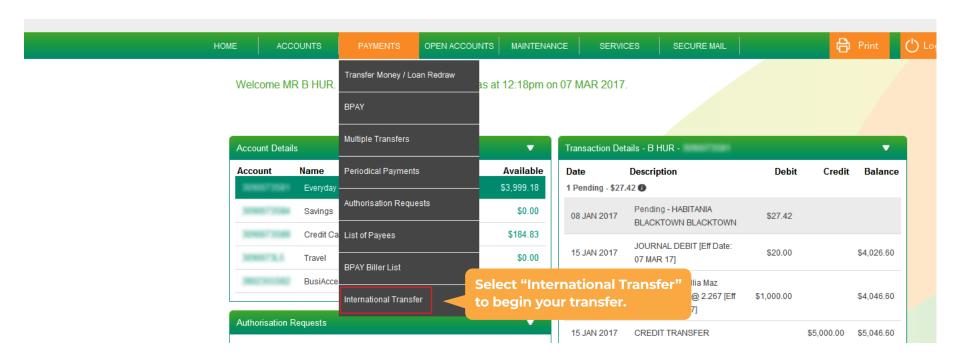
This guide has been designed to walk you through the few steps involved in sending and receiving an international transfer.

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 IBAN¹, Bank code or Swift code.

To begin the process of transferring money online to a different country, first you will need to log into Online Banking. Then, select "International Transfer" under the "Payments" menu.

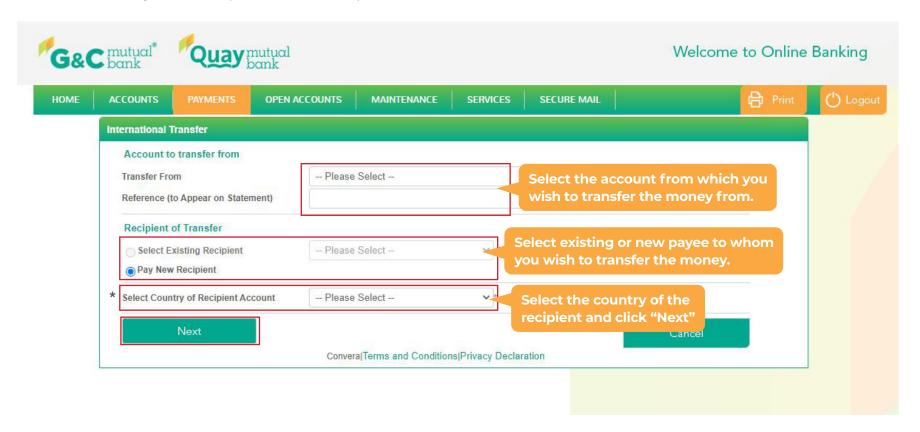


International Money Transfer – Input transfer details

You need to select the account from which you wish to transfer the money from.

Under the "Recipient of Transfer" section, select "Pay New Recipient".

Select the country of the recipient to start the process and click "Next".



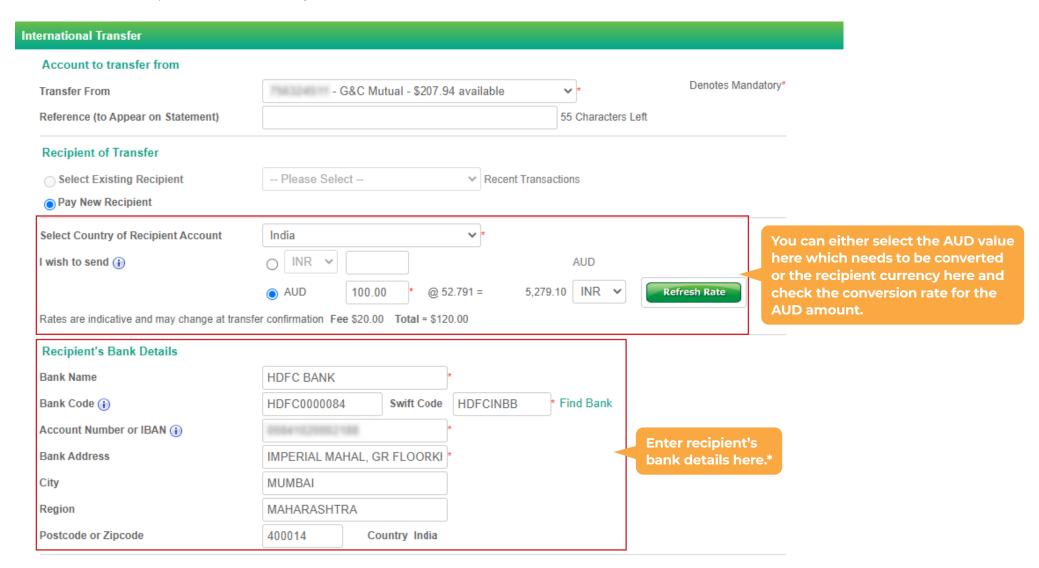
*Note: Not all countries will appear in the drop down menu due to restrictions Convera have applied. If you cannot see the country where you would like to transfer money, please complete our International Funds Transfer Request form, call us on 1300 364 400, or email us at info@gcmutual.bank.

International Money Transfer – Input transfer details

International transfer screen continued:

Select either AUD or another currency from the drop down menu and check the conversion rate. The transfer is done in local currency only.

Then, enter the recipient's or beneficiary's bank details.



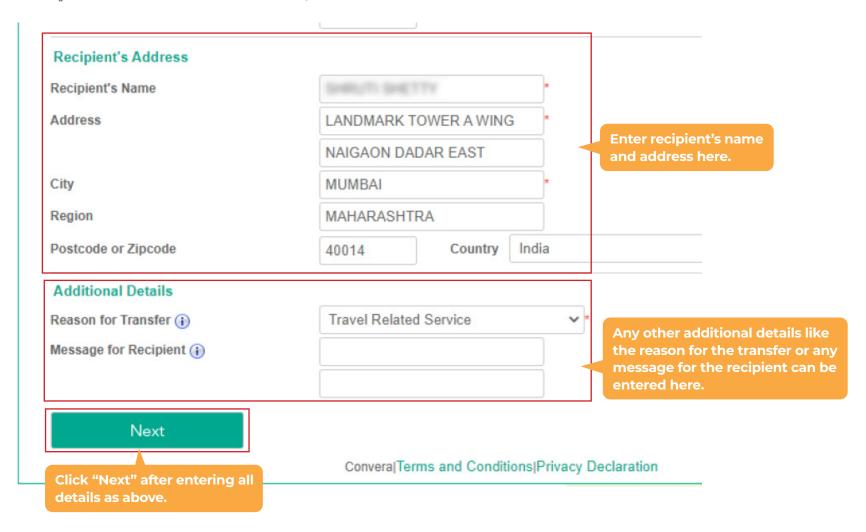
^{*}Example shown for illustrative purposes only.

International Money Transfer – Input transfer details

International transfer screen continued:

Enter the recipient's address and other additional details for the transfer.

Once you have entered in all the details, click "Next".



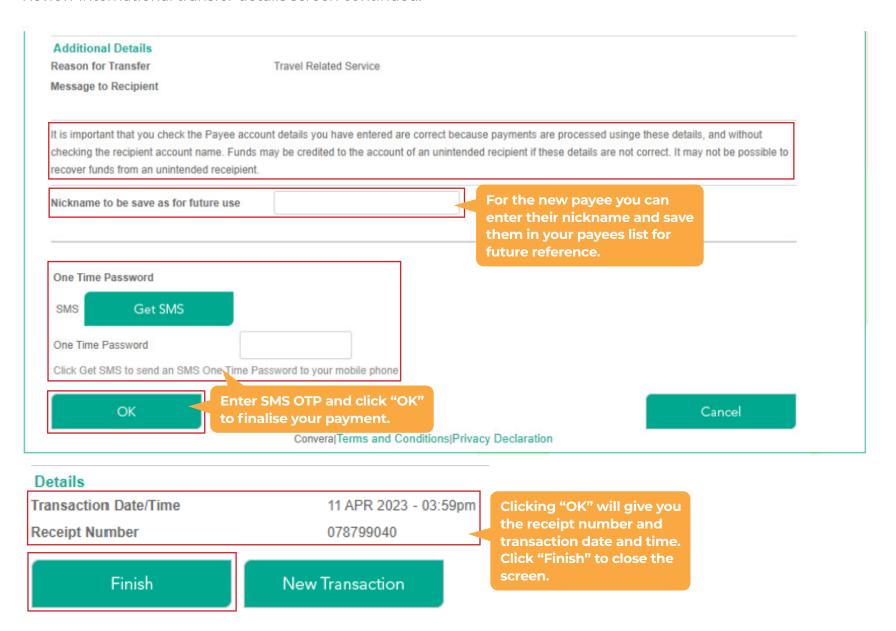
International Money Transfer - Review transfer details

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

Payment Details			
Fransfer From	- G&C Mutual		
Reference			
Transfer Details	INR 5,279.10 @ 52.791 = AUD 100.00		
	Fee \$20.00 Total = \$120.00		
Recipient's Bank Details			
Bank Name	HDFC BANK		
Bank Code	HDFC0000084	Swift Code HDF	CINBB
Account Number or IBAN	00041020002100		
Bank Address	IMPERIAL MAHAL, GR FLOORKHODADAD CIRCLEDADAR T.T		
City	MUMBAI		
Region	MAHARASHTRA		
Country	India		
Postcode or Zipcode	400014		
Recipient's Address			
Recipient's Name	SHRUTI SHETTY		
Address	LANDMARK TOWER A WING , NAIGAON	DADAR EAST	
City	MUMBAI		Check all the details
State	MAHARASHTRA		above and make sure
Country	India		they are all correct so the payment
Postcode or Zipcode	40014		does not go to an

International Money Transfer - Review transfer details

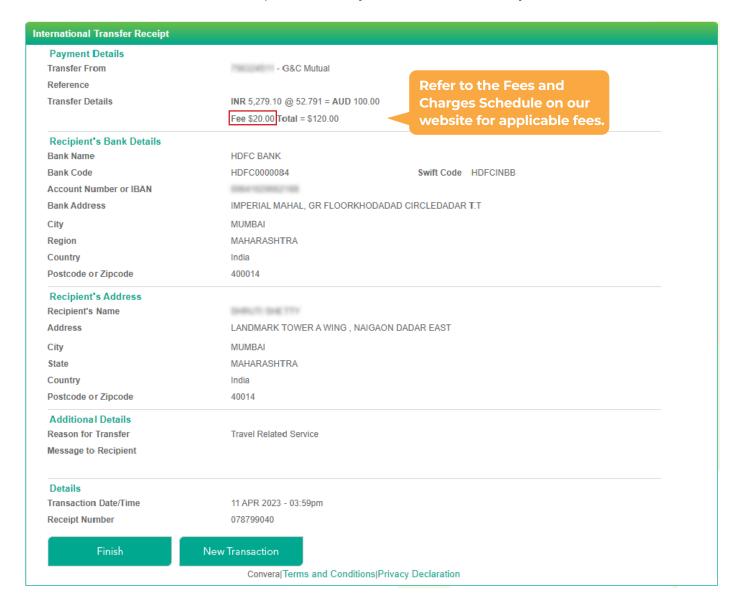
Review international transfer details screen continued:



International Money Transfer Receipt

Your International Money Transfer is complete. This final screen is your International Money Transfer Receipt confirming your transfer. It displays the details of your transfer including relevant fees applied².

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



We offer a fast and reliable option for receiving international payments into your account. It's a low cost alternative to SWIFT transactions and often has a quicker clearance period³.

Visit https://gpm.convera.com/au/AU/02193-FI to begin your secure inward Telegraphic Transfer.

Using the drop down menu to select the country you will receive the money from. Enter the amount and currency and click on the quote button.

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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

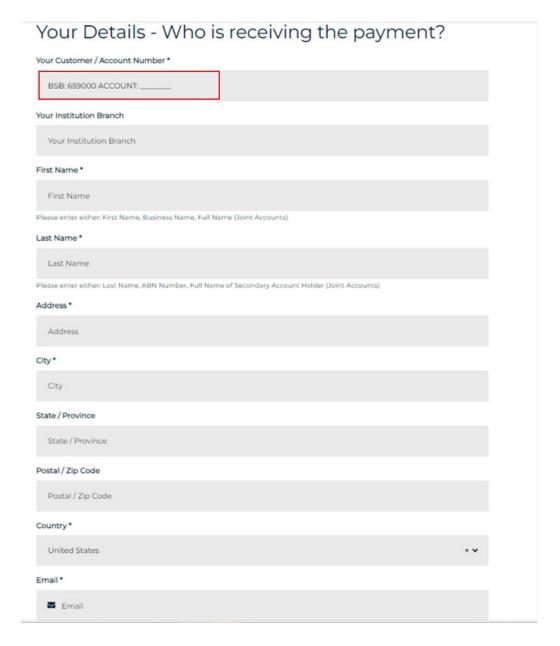
Select the foreign country you will receive money from *



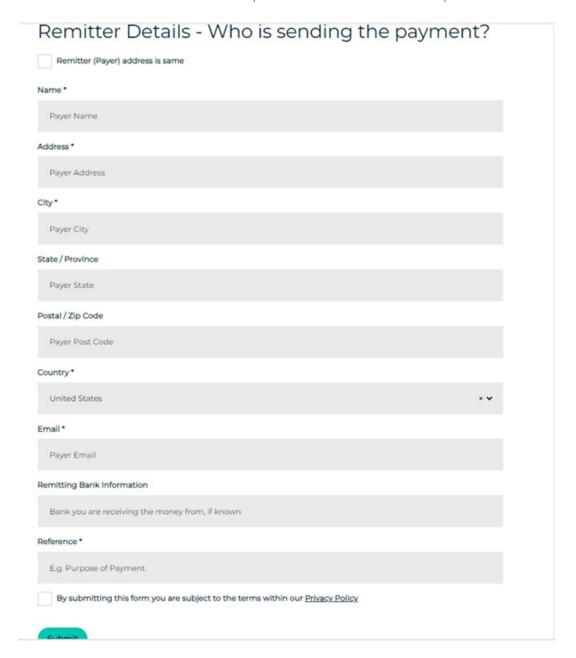
Rates are indicative and may change at transfer confirmation



The below form will need to be completed using G&C Mutual Bank's BSB number (659-000) followed by your Account Number – the account the funds will be credited to, or Alt Reference Number - if you would like the credit to go into a specific account.



The below form will need to be completed with the details of the person who is sending you the payment.



Once you have completed the form, payment instructions will be sent to your nominated email address. To complete your transaction, you will need to forward the payment instructions to the remitting bank or person who will complete the transfer.



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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

 Payment Reference:
 CAU02193-FI5822810

 Currency and Amount:
 GBP 1,000.00

 Beneficiary Name:
 G and C MUTUAL BANK

Bank Routing Number: 18500

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

It's your bank, because you own it.

G&C Mutual Bank has entered into contractual arrangements with Convera Australia Pty Ltd (ACN 150 129 749; AFSL 404092) ("Convera"), to assist it in fulfilling certain foreign exchange and payment services. The relationship relating to the services described is solely between you and G&C Mutual Bank. Fees and charges may apply, please refer to the terms and conditions issued by G&C Mutual Bank. Any advice provided is general in nature and does not take into account your personal objectives, financial situation or needs. Convera does not give you any advice, general, personal or otherwise. This communication has been prepared solely for informational purposes and does not in any way create binding obligations. No representations, warranties or conditions of any kind, express or implied, are made in this communication.

- 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.
- 2. Please note that International Payments are sent via a network of correspondent banks, which sometimes levy a small handling charge on your payment. Any such fees, and payment delays, are out of our control.
- 3. Funds are usually received by the beneficiary's bank in 2 to 3 business days, however, there may be a delay in the beneficiary bank allocating funds to the beneficiary account. There is no delivery guarantee. Some currencies may take longer than others to process.