



International Cheque Application

Branch	BSB number	Date
		/ /

Your details (the Applicant)

Full name	Customer number (NAB to complete)

Full street address (post office box not allowed)

Country (where you normally reside – travellers temporarily in Australia should indicate their normal country of residence)

I/we (the Applicant detailed above) request NAB to issue an International Cheque in favour of:

Beneficiary details

Full name

Full street address (post office box not allowed)

Country

Amount

Currency and amount of the International Cheque (in words)	Currency code	Currency amount (in numbers)

Your instructions for currency conversion (eg NAB is to convert at today's exchange rate; or otherwise)	Exchange rate

NAB's fee	Total amount (including fee)

How are you paying for the International Cheque?

- Cash
- I/we authorise NAB to debit the following account with the Total amount (including fee), NAB's fees and any further charges incurred for this cheque.

Account number to be debited (Australian dollar or Foreign Currency Account)

Reason for sending this International Cheque (eg what are you paying for?)

Please do not sign until you have read and understood the terms and conditions on page 2 of this application form. By signing this Application you confirm: you accept the terms and conditions; that the above details are correct; and your authority for us to debit your account.

Authorised signature/s (Authorisation must be in accordance with authorities held by NAB)

Name	Name

Signature	Signature
X	X

NAB use only – All Applicants must be identified as per GAU216 (if a non-customer, first establish a customer profile), record customer number and complete Transaction Security Check on the following 3 items, tick the No or Yes boxes to record your findings and write the Transaction Security Check number for the Applicant's name:

- (1) country of Applicant: **No**, country is not on list, proceed to check (2) **Yes**, country is on list, refer as per ISA400.
- (2) country of Beneficiary: **No**, country is not on list, proceed to check (3) **Yes**, country is on list, refer as per ISA400.
- (3) for the check on the Applicant's name, record one Transaction Security Check number: _____
- If cash of \$10,000 or more is tendered in payment, confirm that a Significant Cash Transaction Report has been completed per GTE 509.
- Confirm signatories are authorised to sign for the applicant and that all requirements as per GFA 312 & IRE 504 have been completed.

NAB officer name

NAB officer signature

International Cheque Application Terms and Conditions

Other Banks involved with transfer of funds

1. In connection with NAB's provision of services to the Applicant ('You') in relation to this Application, including, without limitation, the issue and payment of the International Cheque, ('Services'), You agree that one or more of NAB's branches and/or other financial services providers (each an 'Other Bank') may be involved. Other Banks may be local or overseas and may or may not be appointed by NAB. Other Banks involved in providing the Services may receive a commission. NAB may receive a commission for using particular Other Banks. The amount of such commission will depend on the Other Bank or Other Banks involved (the amount of the International Cheque and the currency).

Clear Funds

2. The Total Amount set out in Your Application must be in clear funds. NAB will not carry out Your instructions pursuant to the Application unless clear funds are presented. Timing of receipt by beneficiary, investigations and currency conversion by Other Bank

3. The International Cheque may be cleared and settled through the clearing systems for the currency of the cheque, in which case payment will be subject to the regulations, procedures and delays of those clearing systems. Alternatively, the International Cheque may be presented to NAB for payment, in which case it may take several business days for the beneficiary's bank to receive the funds.

4. Once the funds have left NAB, NAB has no control over the length of time it will take for funds to reach the beneficiary's bank. As such, You agree that as far as is permitted by applicable law, NAB is not liable for any loss (including any consequential loss and expense) as a result of any delays or failure in the clearing or payment of the International Cheque, the transmission or the payment of the funds that are outside the control of NAB. If there is a delay or failure in the clearing or payment of the International Cheque or the transmission or the payment of the funds, NAB will carry out general enquiries and investigations on Your instructions (which may incur a fee as set out in our Fees and Charges brochures). Unless instructed otherwise, Other Banks may convert funds into the currency of the country in which the beneficiary's account is held without first seeking instructions from the beneficiary.

Overseas Other Bank charges

5. Other Banks overseas may levy processing charges, which vary between banks/countries. If the processing charges are deducted by the Other Bank, the beneficiary will receive a lesser amount than the remittance. This is outside of NAB's control. If the Other Bank's processing charges are not deducted, the beneficiary will receive the full amount and the Other Bank may charge NAB. In this case, You must reimburse NAB all charges paid by NAB to the Other Bank in relation to the Application. You agree that for up to 30 days after NAB pays such charges, NAB can automatically debit Your account with an amount equal to these charges.

Theft, fraudulent alteration and loss of the International Cheque

6. You must take reasonable care and precautions to prevent theft and fraudulent alteration of the International Cheque. You must notify NAB immediately if You suspect that the International Cheque has been stolen or fraudulently altered. If there is some irregularity with the International Cheque or its presentation (for example, the International Cheque has been materially altered by changing the amount), the International Cheque may be dishonoured and You may incur a dishonour fee. Other than where NAB has acted negligently or fraudulently, You indemnify NAB for loss arising in connection with:

- (a) any theft or fraudulent alteration of the International Cheque (whether by the Applicant or any other person); and
- (b) any dishonour of the International Cheque for any reason.

7. If the International Cheque is lost or stolen, You may ask NAB to stop payment of the International Cheque by completing a 'Lost/Stolen International Cheque' form. In completing that form, you will need to indemnify NAB and its correspondents for all costs or losses that result from the lost or stolen cheque being presented or negotiated, other than where the costs or losses are directly attributable to NAB's gross negligence or fraud. You will also need to agree to hand the lost or stolen cheque to NAB should it come into your hands and that you shall not attempt to present or alter it for payment. Please ask at any NAB branch for a copy of these terms and conditions.

Law and regulations

8. International Cheques will only be paid in accordance with NAB's or the relevant Other Banks' practices and policies and any applicable laws. You should not assume that Other Banks' practices, policies and laws are the same as in Australia. In particular, You should not assume that crossing the International Cheque by drawing two parallel lines across its face from top to bottom (with or without the words 'not negotiable' between them) will have the same effect as in Australia or that the International Cheque will only be paid to the named beneficiary (payee).

9. The Service may be affected directly or indirectly by:

- (a) laws including, without limitation, any subordinate instrument; and/or
- (b) the acts, practices and policies of local or foreign governments and their instrumentalities (a 'Regulatory Authority'), whether or not having the force of law, and with which it is the custom or practice of a reasonable and prudent banker to comply, which may be those of any place;
- (c) where NAB or any Other Bank operates, or
- (d) with which the Services have some direct or indirect connection, or
- (e) to which or from which a payment or instruction is made or received, or
- (f) in which some other thing is done, or may be the laws or regulations of or applicable to the currency of any payment or cheques, ('Regulations').

10. Regulations include, but are not limited to, those which affect, restrict, prohibit or otherwise render unlawful transactions, payments or dealings with assets, in connection with any person, group or entity which may or may not include those having a connection with certain countries, areas, individuals, groups, bodies, entities, materials, items, substances, political or religious systems, beliefs or convictions. The Services may be interrupted, prevented, delayed or otherwise adversely affected, either in whole or in part, by reason of a Regulation including, but not limited to, where NAB considers in good faith, or any Other Bank considers, or a Regulatory Authority asserts, that a Regulation does apply (each an 'Adverse Effect'). It is Your risk if any Adverse Effect occurs. NAB may, but has no obligation to, contest any act of any Regulatory Authority.

Liability

11. If NAB is negligent or in breach of a duty to You, NAB will supply the Services again.

12. Other Banks (other than NAB branches) may seek to limit their liability for any loss arising directly or indirectly from or in connection with any Service including in respect of any Adverse Effect.

Disclosure of information

13. You agree that NAB may use or disclose any information about You or the Services or any person connected in any way with the Services to any Other Bank or Regulatory Authority for any purpose which NAB, or any Other Bank, considers necessary or appropriate in connection with any Regulation or the Services. In respect of information of any other person that You disclose, You declare that You have made that person aware that You are disclosing that information to NAB for the purpose of providing the Services, that it may be disclosed in accordance with these conditions, that the Services may not be provided if the information is necessary and not disclosed, that the person can access information held by NAB, and given that person NAB's contact details. You agree to provide any information in accordance with this clause to NAB if NAB asks You to, and promptly to procure the consent of any such person to the disclosure of that information if NAB so requires.

Banking Code of Practice

14. NAB has adopted the Banking Code of Practice and relevant provisions of the Code apply to the Services if You are an individual or a small business referred to in the Code). You can obtain from NAB upon request a copy of the Banking Code of Practice and general descriptive information concerning NAB's banking services including (a) account opening procedures, (b) NAB's obligations regarding the confidentiality of Your information, (c) complaint handling procedures, (d) bank cheques, (e) the advisability of You informing NAB promptly when You are in financial difficulty and (f) the advisability of You reading the terms and conditions applying to each banking service NAB provides to You. You can also obtain on request information on the identification requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, the options available to You under the tax file number legislation, and the standard fees and charges applicable to the service. Before 1 July 2019, 'Banking Code of Practice' and 'Code' refer to the Code of Banking Practice, 2013 version.

Disputes

If you have a dispute in relation to these terms and conditions, you should contact us. We will investigate the dispute and advise you of the outcome. If you are not satisfied with the outcome, you may contact our external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA) and can be contacted at: Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001.