



International Telegraphic Transfer Application

Use this form to transfer funds overseas.

Please complete this form by typing all information (hand written forms are not accepted)
Please ensure cleared funds are available in your account before making your request.
Please send directly to your Relationship Manager, NAB Partner or Associate.

To Banker:

Branch Name:

Date:

1. Applicant Details

Applicant's Full Name and Street Address ***Mandatory Field**
Please note: the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act requires a residential address to be supplied for all overseas telegraphic transfers Full street address (including country, state and zip/postcode if applicable) **PO Box or equivalent is not acceptable.**

Country: ***Mandatory Field**

Full Account Name to be debited: ***Mandatory Field**

Account Number to be debited for **Telegraphic Transfer Payment**
***Mandatory Field** (eg Regular AUD Account & BSB or Foreign Currency Account)

BSB:

Account Number:

Account Number to be debited for **Telegraphic Transfer fee**
***Mandatory Field** (if different from the above account)

BSB:

Account Number:

Instruction to Beneficiary and Purpose of Payment

Purpose of payment example: donation, family assistance or machinery.
(required under AML/CTF Act) (140 character limit)

Correspondent Bank Charges will be deducted from either: ***Mandatory Field**

Note: Deducting correspondent Bank charges from funds being sent may result in an insufficient or less than intended amount being delivered to the beneficiary.

2. Beneficiary Details

Beneficiary Account Number or IBAN for transfers to Europe and some other countries

Account Number: ***Mandatory Field**

Beneficiary's Full Name: ***Mandatory Field**

Beneficiary's Address ***Mandatory Field**
Full street address (including country, state and zip/postcode if applicable)
PO Box or equivalent is not acceptable.

Country: ***Mandatory Field**

Caution: As NAB is unable to check details, this Account may be credited whether or not held in name specified.

Overseas/Beneficiary Bank Details

SWIFT Code (BIC Code):

Sort Code/ABA/Routing Number/Branch Code/BSB:

Overseas Bank Name and Address
(only required if SWIFT code not available)
This cannot be a Post Office Box Full street address (including country, state and zip/postcode if applicable)

Country:

Print

This International Telegraphic Transfer Application must only be sent directly to, authorised and processed by your Business Banker or NAB Relationship Manager.
For record keeping purposes, please ensure that printed hard copies of all completed International Telegraphic Transfers are retained.

3. Currency And Payment Amount

How much would you like to send?

Please complete only one of the boxes below

The Currency Amount of

 in

OR

The Australian Dollar Equivalent of

AUD in

What date would you like to initiate this transaction?

I/we request NAB to convert funds using its exchange rate at time of conversion.

I/we have pre-arranged the foreign exchange conversion with my Banker (eg FEC or eFX) - If ticked, please fill in the below table

eFX or FEC Ref	Rate	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We request that National Australia Bank Limited (NAB) finance the transaction under applicant's approved facility as described in this application (subject to approval from NAB). Please note not all currencies are available for refinancing.

Currency

Amount of Advance

Number of Days or Due Date

Account Number to be debited at maturity

In consideration of NAB agreeing to make, or continuing to make, advances for the period requested, I/we hereby agree to repay the principal to NAB together with any interest for the period at the prevailing interest rate and NAB's charges* at the Due Date or at any earlier date advised to me/us by NAB. On the Due Date, or at the discretion of NAB, NAB is authorised to debit my/our account number stated above with the Principal plus interest for the period at the prevailing interest rate and NAB's charges. If settlement on Due Date is not to proceed as instructed we undertake to notify NAB by telephone and provide a facsimile confirmation two (2) business days prior to the Due Date.

*The amount and nature of NAB charges are set out in NAB's brochure 'BUSINESS BANKING FEES A guide to fees and charges', a copy of which can be obtained from NAB's website, your branch or your Relationship Manager.

4. Declaration And Signatures

Applicant is an Individual, Joint Account Holder or Sole Trader

By signing the below I/We agree:

I/We have read the information I/we have provided on this application and state that the information is complete and correct; I/We have read the conditions of this document and have asked NAB or an independent legal advisor any questions I/we have; and I/We authorise NAB to debit my/our account.

Signature 1

Full Name:

Signature:

Date

Signature 2

Full Name:

Signature:

Date

Applicant is a Company/Partnership/Organisation/Trust

By signing the below I/We as officers of the Applicant agree: I/We have read the information the Applicant has provided on this application and state that the information is complete and correct; I/We have read the conditions of this document and have asked NAB or an independent legal advisor any questions I/we have; and I/We authorise NAB to debit the Applicant's account.

Signature 1

Full Name:

Company Name & ABN/ACN:

If a company officer, your corporate title

Director Sole Director Secretary Trustee

Other Specify

Authorised Signature/Agents Signature

Date

Signature 2

Full Name:

Company Name & ABN/ACN:

If a company officer, your corporate title

Director Sole Director Secretary Trustee

Other Specify

Authorised Signature/Agents Signature

Date

Please send the Applicant a faxed remittance advice for this transaction

NAB Use Only

Original Application Received

Complete this section when the original Telegraphic Transfer application is received, signed by the authorised persons to the account.

Customer number of Applicant (Who is sending the money? Eg Company, Trust etc)

Instructions are signed in accordance with the Account Authority Card

Sufficient funds held in the account - refer IRE704

Bank Officer Signature

Date

Bank Officer Name

Bank Officer Title

Instruction Received via Email/Fax - refer to Segment Specific information below:

Business Bank

Bankers must complete verification & approval requirements as per GFA300 - GFA314 & IRE704

Private Bank

Insert Inward Fax Verification stamp on form & complete verification details as per GFA300 - GFA314 & IRE704

Retail

Refer to GFA 100 for further instructions if request has been received via fax, email or Australia Post mail

INTERNATIONAL TELEGRAPHIC TRANSFER 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 transfer of funds on Your behalf, ('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 in the transfer, the amount transferred, the currency of the transfer and whether funds are converted into another currency.

Clear Funds

2. The payment amount set out in Your Application must be available for NAB to transfer 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.

Timing of receipt by beneficiary, investigations and currency conversion by Other Bank

3. NAB will transfer funds on the same business day as receiving the Application (where the Application is received on a business day prior to any applicable cut off time). If the funds are not transmitted directly to the beneficiary's bank and are transmitted to an Other Bank, it may take several business days for the beneficiary's bank to receive the funds. 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 transmission or payment of the funds that are outside the control of NAB. If there is a delay or failure in the transmission or 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

4. Other Banks overseas may levy processing charges, which vary between banks/countries. NAB will request the Other Bank deduct these charges from the funds transmitted if You instruct us to by way of the Application. However, the Other Bank may not follow these instructions. If the processing charges are deducted from the transmitted funds, the beneficiary will receive a lesser amount than transmitted. This is outside of NAB's control. If the Other Bank's processing charges are not deducted from the transmitted funds, 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.

Ensure the beneficiary account number is correct

5. You must insert the beneficiary's account number correctly in the Application. If You insert the beneficiary's account number incorrectly in the Application, Other Banks may credit that account (if a valid number) despite the beneficiary's name not matching the name You submitted with the Application. The Other Banks do not accept any responsibility for this. Some Other Banks will not advise the beneficiary of credits to their account, even when requested to do so by You or NAB. You agree that NAB is not liable for any losses as a result of any Other Bank's actions or omissions in accordance with this clause.

Law and regulations

6. 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:
- c) any place 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
- g) may be the Regulations of or applicable to the currency of any payment, ('Regulations').

7. Regulations include, but are not limited to, those which affect, restrict, prohibit or otherwise render unlawful transactions, payments or dealings with assets, 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 reasonably 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

8. If NAB is negligent or in breach of a duty to You, to the maximum extent permitted by law, NAB's liability is limited to supplying the Services again. NAB's liability to You will not be limited in this way if it is not fair or reasonable for NAB to rely on the limitation set out in this clause.

9. 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

10. 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 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 seek correction of their personal information, or make a complaint about how it is handled, by contacting NAB, given that person NAB's contact details. You agree to provide any information necessary in accordance with this clause to NAB if NAB reasonably 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

11. 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 AB'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.