

# International Money Transfer Terms and Conditions

**19 December 2023**

### Important Information

This document must be read in conjunction with the following documents:

- [Australian Unity Bank Transaction, Savings and Investment Products Terms and Conditions](#)
- [Schedule of Fees, Charges and Transaction Limits](#)
- [Financial Services Guide](#)

Together these documents form the Terms and Conditions for Australian Unity Bank's International Money Transfer.

Australian Unity Bank Limited (ABN 30 087 652 079; AFSL 237994)  
Convera Australia Pty Ltd (ACN 150 129 749; AFSL 404092) ("Convera")

### How to Contact Us

You can contact us using one of the following methods:

- ☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am and 5.30pm AEST)
- ✉ Write to us at GPO Box 1801, Melbourne VIC 3001
- ✉ Email us at: [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

### Security Information

To report the unauthorised use of your Australian Unity Bank account, mistaken or fraudulent payments please contact us.

### International Money Transfer Terms and Conditions

1. Australian Unity Bank Limited (ABN 30 087 652 079; AFSL No 237994) ("Australian Unity 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, including international money transfers. The relationship relating to the services described is solely between you and Australian Unity Bank, and you remain a customer of Australian Unity Bank at all times.
2. In order to process your request for an international money transfer, Australian Unity Bank may disclose your personal information to third parties including, but not limited, to Convera, other banks and beneficiaries overseas for the purpose of processing your international money transfer. For the purposes of these terms and conditions, the term "Other Bank" means an intermediary (including Convera) and/or beneficiary bank, in Australia or overseas, that may or may not be appointed by us for the purposes of making an international money transfer. You authorise us to provide to the Other Bank information that Other Bank requests us to provide about you in order to manage that Other Bank's obligations under law or regulations including anti-money laundering or countering the financing of terrorism laws. You authorise us to provide to Convera in order for Convera to collect and use your personal information to: (i) provide and facilitate the provision the international money transfer; (ii) comply with regulations relating to anti-money laundering or countering the financing of terrorism; (iii) prevent and detect fraud; (iv) to monitor compliance between Australian Unity Bank and Convera; (v) for debt recovery purposes; and, to help Convera improve its products, services and operations. You acknowledge that Convera may disclose, for the purposes listed at (i), (ii), (iii), (iv) and (v) above alone, your personal information it holds to: (i) any member of its corporate group for the purpose of any member of the Convera group; (ii) providing

benefits, products or services to you or us; (iii) any third party providing services to a member of the Convera group company in respect of international money transfers; (iv) to third parties in countries other than the country in which the information was originally collected or created including third parties in the United States; (v) to any person if required to do so by regulations or legal process; or, (vi) where required by regulations, law enforcement authorities for purposes such as detecting, investigating, prosecuting and preventing crimes, including money laundering and related criminal activity.

3. Australian Unity Bank will otherwise collect, use, and/or exchange your personal information and the information provided about the payee provided in connection with these payment instructions, as described in Australian Unity's Privacy Policy ([www.australianunity.com.au/privacy-policy](http://www.australianunity.com.au/privacy-policy)).
4. Australian Unity Bank will receive a share of the revenue that applies to this international money transfer. Details of the amount that Australian Unity Bank will receive can be found in Australian Unity Bank's Financial Services Guide located on its website.
5. Other Banks may be involved in sending your international money transfer and may impose their own additional fees which may be deducted from the amount received by the nominated beneficiary. The final amount credited to the beneficiary account may be of a lesser value than requested as a result.
6. All amounts transferred will be converted from AUD and will be sent in the destination currency unless the destination currency is unavailable, or you specify otherwise.
7. You accept that the exchange rate used will be that determined at the time Australian Unity Bank lodges your request for an international money transfer.
8. Australian Unity Bank is not obliged to make an international money transfer if there are insufficient cleared funds in your account, your daily transfer limits has been exceeded, or the information you provide us is incomplete and/or inaccurate. You indemnify us for any loss we suffer if you do not have sufficient funds to make the international money transfer. You authorise us to debit any of your accounts with us for any amount you indemnify us for under these terms and conditions.
9. Australian Unity Bank may delay, block, freeze or refuse to make an international money transfer where Australian Unity Bank has reasonable grounds to believe that making the international money transfer may breach Australian law or the law of any other country. Any international money transfer we make for you may be affected by certain laws and regulations. International money transfers may be interrupted, prevented, delayed, or otherwise adversely affected, fully or partially, because of such laws or regulations. This includes instances where we or any Other Banks consider that a law or regulation may apply, or where a government or regulatory authority says that a law or regulation may apply. It is entirely your risk if any international money transfer to be made or received by you is affected by law or regulations. We are not obliged to contest or challenge any act of any government or regulatory authority.
10. You may be required to provide additional information regarding your international money transfer. If you do, you agree that all information may be passed on by Australian Unity Bank to third parties as required. Where your international money transfer is delayed or cancelled due to a request to provide additional information, you indemnify Australian Unity Bank for any loss you incur due to the delay or cancellation of your international money transfer.
11. Australian Unity Bank may contact you to discuss details of your international money transfer where Australian Unity Bank suspects suspicious behaviour, fraud, or a scam and may decline to process your international money transfer if it believes in good faith that processing the international money transfer may result in a loss to you or Australian Unity Bank. Australian Unity Bank will not be liable for any loss or damage suffered where it has refused to process an international money transfer in good faith.

12. The international money transfer will be made to the beneficiary account number you provide on the Request for International Money Transfer Form. The receiving institution may not check that the beneficiary's name you provide on this form matches the beneficiary account number you provide on this form. It is therefore essential that you check that the beneficiary account number you provide is correct. Australian Unity Bank is not liable for any loss resulting from errors in the beneficiary account number you provide. Please note that we will only rely on the bank account number. We do not rely on the bank account name. We do not check that the payment details are correct or that the account name matches the account number. If you provide us with incorrect information, it may not be possible to recover the amount of the international money transfer from the incorrect recipient.
13. The time taken to process international money transfers to overseas destinations is beyond Australian Unity Bank's or Convera's control and as such, neither Australian Unity Bank nor Convera will be liable for any loss or damage directly or indirectly resulting from any delay incurred.
14. If you want to amend or recall an international money transfer you have requested, please contact Australian Unity Bank on 1300 790 740 immediately. If the international money transfer has been made, the beneficiary must authorise the recall and should the beneficiary choose not to give debit authority, the recall will not be successful.
15. Australian Unity Bank will accept the return of your international money transfer if it is returned. The amount returned may be less than the amount initially sent due to overseas bank charges or current market exchange rates applied to the returned amount. Australian Unity Bank will not be liable for any losses or damage as a result of a returned international money transfer. Other institution fees may apply for sending a trace or recalling an international money transfer.
16. To the extent permitted by law, Australian Unity Bank and Convera will not be liable for any loss or damage (including loss or damage arising due to variations in foreign exchange rates) directly or indirectly resulting from: (a) delays in Australian Unity Bank or any other institution making the international money transfer; (b) any act or omission of any other institution; or (c) Australian Unity Bank acting on your instructions.