

International Transfer/RTGS Application Form



THE INVESTMENT BANK LTD

377-399 London Road, Camberley, Surrey GU15 3HL
United Kingdom Company No: 05709365

You can return this form in any of the following ways – at your local branch, email: service.payments@investmentbankltd.uk or fax: +44 1417260016.

Important information

I/We request Investment bank Ltd, Company number 05709365, to make the payment mentioned in this request by International Money Transfer. This form can be used for domestic money transfers also (RTGS)

Method of payment – Advise and credit - Correspondent Bank(s) charge(s) – See clauses 6 and 7 on the reverse of this form. Where an application for an International Transfer /RTGS payment is submitted via Fax or Email directly to Investment Bank Ltd, we will conduct additional security identification checks, using details already held by Investment bank Ltd. This process may take up to 3 business days to action your payment.

Section 1 – Your account details - Where do you want the payment to be taken from? All fields are mandatory.

BSB	Account number	Account holder's full name
Residential address (PO Box not acceptable)		
Suburb	Postcode	Country

Section 2 – Receiving account details - Where do you want the payment to be sent? *Mandatory fields

Beneficiary Bank name*		
Beneficiary Bank address (PO Box not acceptable)*		
Suburb*	Postcode*	Country*
Bank code: BSB number, Sort code, ABA/routing number, branch code		Swift code/BIC code (if known)
Account number (IBAN number)*	Beneficiary account holder's full name* (If the full beneficiary's name does not fit in this field, then please continue the beneficiary's name in the 'Residential address' field below).	

Warning: It is essential you verify the account number you provide as your payment will be sent to that account number. That account holder's name may not be matched with the name you provide.

Residential address (PO Box not acceptable)*		
Suburb*	Postcode*	Country*

Section 3 – International Money Transfer amount

Currency and amount

Currency to be sent (ie: US, EUR)	
Amount to be sent (if known)	
Exchange rate	
USD equivalent	\$
Fee	\$ 35
Total	\$

By placing a tick in this box, the amount will be sent in USD by Investment Bank Ltd. (refer clause 2 overleaf)

Do not convert	Tick if required <input type="checkbox"/>
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Payment message to beneficiary - Compulsory to complete

Foreign exchange reference (where applicable)

Dealer ID (required for all values over \$100k)	
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Section 4 – Acknowledgement

By signing this application, I/We acknowledge and agree:

- I/We have read and understood the terms and conditions and Privacy Statement and Consent to Use your Information on page 2 and 3 below;
- I/We confirm that all particulars and details I/We have provided to Investment Bank Ltd in connection with this application, are true and correct;
- I/We authorise Investment Bank Ltd to debit my/our nominated account with the total payment and the fees and charges specified in these terms and conditions;
- If I/we have provided Investment Bank Ltd with both a Bank code and a Swift code/BIC code, Investment Bank Ltd may use either the Bank code or Swiftcode/BIC code to send the payment.

To the extent permitted by relevant legislation I/We agree to keep Investment Bank Ltd indemnified against any claims that may be made against Investment Bank Ltd by reason of Investment Bank Ltd having acted on the authority contained in this application.

Customer name/s

Customer signature 1	Date	Customer signature 2	Date
X		X	

General

1. Investment Bank Ltd may use other financial institutions to make the payment to the beneficiary. Investment Bank Ltd may receive a commission from the other institutions. If you have provided Investment Bank Ltd with instructions to send the payment via a specific intermediary institution, Investment Bank Ltd is under no obligation to accept these instructions and may send the payment to the receiving account via some other route in accordance with Investment Bank Ltd processes.
2. Investment Bank Ltd will complete a currency conversion prior to sending your payment unless, for USD, you instruct us not to by ticking the box in Section 3 of the Application. The receiving Beneficiary financial institution may also complete a currency conversion. The conversion of the funds to a local or other currency at their country of destination is subject to the banking systems of the countries or other institutions through which the payment is made and is therefore beyond the control of Investment Bank Ltd. Where the beneficiary account overseas is held in Australian currency, you agree that the beneficiary financial institution may re-convert to USD at the prevailing currency exchange rate at the time of receipt. If that happens, the beneficiary will receive less than the amount that you requested Investment Bank Ltd originally to send.
3. The time taken for a payment to reach the beneficiary account depends on the banking systems of the countries or other institutions through which the payment is made, and it depends on the provision of correct and complete beneficiary information. A payment sent overseas to a major financial centre or to a destination in North America, Australia, China or Western Europe will normally be received by the beneficiary within one week. Other overseas destinations may take much longer, and is therefore beyond the control of Investment Bank Ltd.
4. Investment Bank Ltd will accept the return of your payment if the payment is refused for any reason. A returned payment will be credited to the account to which the payment was originally debited (unless you instruct Investment Bank Ltd to credit another Investment Bank Ltd account you hold that is in the same currency of the originally debited account). If a returned payment requires a currency conversion, Investment Bank Ltd will convert the returned payment to the currency of the originally debited account using Investment Bank Ltd's applicable foreign exchange rate on the day the returned payment is credited to your account. Investment Bank Ltd will not be liable for any losses or damage as a result of a returned payment.
5. If you choose to email a copy of any documentation to us, you do so at your risk. As emails are an unsecured means of communication, there is a risk your email could be viewed by others if it is intercepted or sent to an incorrect address, and Investment Bank Ltd assumes no responsibility for this. If you have any concerns about emailing information to us, please provide it by other means.

Details of Transaction

6. Investment Bank Ltd may contact you to discuss details of your transaction where Investment Bank Ltd suspects suspicious behaviour, a hoax or a scam. Investment Bank Ltd may decline to process your transaction if Investment Bank Ltd believes in good faith that processing the transaction may cause you or Investment Bank Ltd to lose money, e.g., a fraudulent transaction or scam. Investment Bank Ltd will provide you with notice of the decision to decline a transaction where it is able to do so. Investment Bank Ltd will not be liable for any loss or damage suffered where it has refused to process a transaction in good faith.

7. Details of the Investment Bank Ltd fees and charges that apply to the payment are set out in the fee schedule (if applicable) and the 'Your Guide to Banking Fees' brochure which you can obtain from our website, www.investmentbankltd.uk. The fees charged by Investment Bank Ltd do not cover any charges that may be made by other financial institutions.

Other Financial Institutions' Fees & Charges

8. Other Institutions may charge a fee for making the payment to the Beneficiary. If other institutions charge a fee, they will deduct their fee from the payment (so the beneficiary will receive a lesser amount than your original request at Investment Bank Ltd to remit). The amount of any fees imposed by other Institutions is beyond Investment Bank Ltd's control and subject to the rates set by those other Institutions (which may vary between countries).

Beneficiary Account Number

9. The payment will be made to the beneficiary account number you provide on this 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. Neither Investment Bank Ltd nor any other institution is liable for any loss resulting from errors in the beneficiary account number you provide.

Making Changes to your payment

10. If you want to amend or recall a payment you have requested, please contact the branch at which you initially requested the payment. However, if we have already processed your payment request, the payment cannot be recalled unless the beneficiary first authorizes their financial institution to facilitate the recall. Please note Investment Bank Ltd fees and beneficiary Bank fees will apply to make amendments, send a trace or to recall a payment.
11. To the extent permitted by law, Investment Bank Ltd 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 Investment Bank Ltd or any other institution making the payment;
 - (b) any act or omission of any other institution; or
 - (c) Investment Bank Ltd acting on these instructions.Investment Bank Ltd's maximum liability to you in relation to a payment, including for any negligent act or omission of Investment Bank Ltd, is the amount of the payment.

Anti-money Laundering

12. Investment Bank Ltd may delay, block, freeze or refuse to make a payment where Investment Bank Ltd has reasonable grounds to believe that making the payment may breach United Kingdom law or the law of any other country.
13. You will provide any additional information Investment Bank Ltd reasonably requires complying with United Kingdom law or the law of any other country.
14. In order to make this payment, personal information relating to individuals named in this form may be processed for the purposes of:
 - (a) complying with applicable laws, including without limitation anti-money laundering and anti-terrorism laws and regulations; and
 - (b) fighting crime and terrorism, including disclosure to any government entity, regulatory authority or to any other person we reasonably think necessary for those purposes. This may mean that personal information will be transferred overseas to countries that are not subject to privacy obligations equivalent to those which apply within Australia. You agree to the processing and transfer of your personal information in this way and confirm you are authorized to instruct us to process and transfer personal information relating to other individuals named on this form.

Section 5 – Terms and Conditions (continued)

Banking Code of Practice

15. The Banking Code of Practice (the Code) applies to this service where you are an individual or small business (as defined in the Code).
16. Investment Bank Ltd has available general descriptive information about its banking services including account opening procedures, Investment Bank Ltd.'s obligations regarding the confidentiality of your information,

complaint handling procedures, bank cheques, the advisability of you informing Investment Bank Ltd if you are in financial difficulty and the advisability of you reading the terms and conditions applying to a banking service from Investment Bank Ltd. This information is set out in the document 'Banking Services Rights and Obligations',

Section 6 – Privacy Statement and Consent to Use Your Information

This Statement explains how Investment Bank Ltd, and subsidiaries of Investment Bank Ltd ("we" or "us") collect, use and disclose personal information and send communications about products and services.

Personal information is information about, and which identifies an individual (such as name and contact details). Your personal information includes information about who you are and your interactions with us such as transactions on your account. It may also include information about you that is publicly available, for example from public registers or made available through social media. When you give us personal information about another person, you represent that you are authorized to do so and agree to inform that person of the contents of this Statement as it relates to them.

Purposes for which we collect and use personal information

We collect your information because we are required to identify you in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act. You are not required to provide your Tax File Number. However, if we do not collect your Tax File Number as permitted by the Taxation Administration Act 1953 and the Income Tax Assessment Act 1936, we may be required to withhold amounts from you and remit them to the HM Revenue and Customs Office.

We also collect your personal information to assess and process an application for any product or service that you make or for which you are a signatory, for internal processes including risk management and pricing; to administer our relationship with you; to meet our obligations in relation to external payment systems, Government bodies and funding arrangements; to identify and (unless you tell us not to) tell you about products that may interest you, and to comply with regulatory requirements.

If you use our website or online applications, we may collect information about your location or activity (including whether you have accessed third party sites) to customize your experience.

The information we collect about you may also include sensitive information such as information about your health where we collect it to provide you with a specific product or service.

Exchange of personal information

We may exchange personal information about you with: our related bodies corporate, assignees, agents, contractors and external advisers, organizations for verifying your identity, your agents, advisers, referees, executors, administrators, trustees, beneficiaries (if you are a trustee), guardians, attorneys, law enforcement, regulatory and government bodies, anyone who introduces you to us, reward program providers, third parties providing fraud detection services, your franchisor, payments system operators; your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions; other organizations for the supply of services and (unless you tell us not to) marketing of products; other persons where this is permitted by law; persons with whom you make a joint application for a product or service with us; participants in a funding scheme; and any financial institution to or from which a payment is made in relation to any account you have or operate.

In some cases, these persons or organizations may disclose your personal information for the purposes of any relationship they have with you or performing functions in relation to you.

Verifying your identity using a credit reporting body (CRB)

In order to verify your identity, we may provide your name, residential address and date of birth to a CRB, which may use that information and corresponding information in credit information files of individuals to prepare and provide an assessment of whether your information matches information on a credit information file held by that CRB.

You agree to us requesting an assessment and providing your personal information for such an assessment.

Transfer of personal information overseas

Sometimes it may be necessary to send your information overseas – for example where we outsource functions overseas, send information to related bodies corporate, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Britain or in another country. These countries include New Zealand, Australia and USA. See our Privacy Policy for more information.

Marketing

Unless you tell us not to, you consent to us using your personal information (including information collected from others) to advertise or promote products, services, or business or investment opportunities we think may interest you.

You can ask us not to contact you and not to disclose your information to others for that purpose, by calling 13 17 19.

Otherwise, you consent to us contacting you for that purpose, including by:

- contacting you by telephone or writing to you; and
- sending commercial electronic messages to any electronic address which you provide until you withdraw your consent or unsubscribe.

Access to your personal information, contacting us and contacting you

This Statement should be read in conjunction with the Privacy Policy on our website at www.investmentbankltd.uk or by calling 13 17 19.

You have rights to access your personal information from us, to request us to correct the information, and to make a complaint to us about a breach of your privacy rights in relation to the information. The Privacy Policy includes further information about how you may do this.

Consent

By signing this statement, you agree to its terms, and you consent and agree to us collecting, using, exchanging and transferring overseas, your personal information as described and as set out in our Privacy Policy.

If you do not provide the above consent (other than the marketing consent), we will not be able to provide you with banking services (such as accounts).