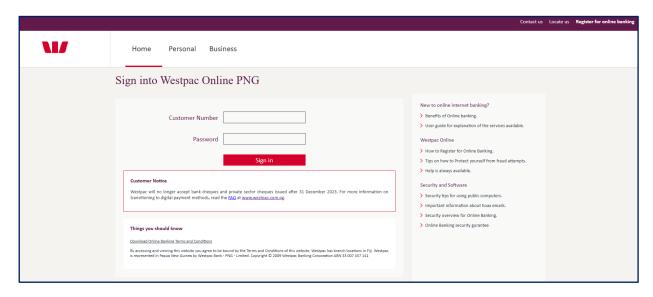
TRANSFER MONEY OVERSEAS

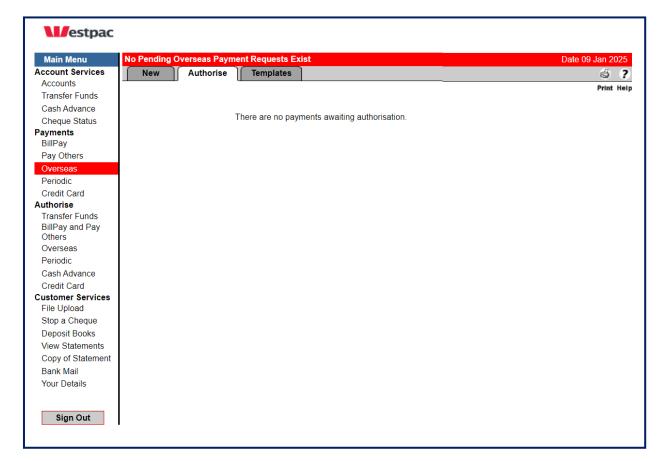


How-to guide

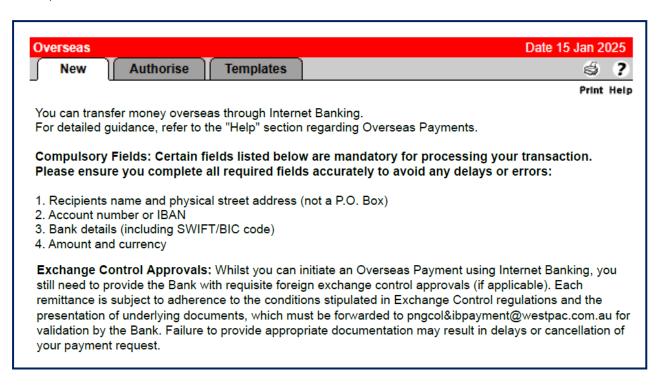
1 Log in using your 10-digit customer number and 6-character password.



Select the 'Overseas' option from the Main Menu.



Select "New" to add a beneficiary/recipient if you are sending money to this person for the first time or select "Template" to access details of recipient/beneficiary stored from previous transfer.



Pay from

- Select the account from which you wish to transfer funds.
- Enter your account name.
- Provide a description. This will appear on your statement for reference.

Step 1 - Pay from				
Pay from	Jane Doe 038010 1234567890	KINA +6,585.07 🗸		
Payer name				
Description	statement	This will appear on your account		

Pay to

- Enter the beneficiary's/recipient's full name as per their bank records.
- Enter a description. This will appear on the beneficiary's statement for reference.
- Select the party responsible for paying the charges (i.e., You or beneficiary).
- Choose the currency and amount to be transferred.
- Enter the beneficiary's physical address details in the "Instructions" field.

Step 2 - Pay to					
When will this be actioned? Click here to find out.					
Recipient's full name					
Description	This description will be sent to the Recipient's bank.				
Charge	Applicant ~				
Currency	KINA				
Amount	Some Overseas banks may also deduct fees from the amount sent. If this occurs, the final amount to the recipient will be reduced.				
Instructions	✓ Maximum 256 chars.				

5 Enter the following Recipients Bank Information:

- Bank account number
- Bank name
- Branch name
- Bank address
- Routing number
- Routing type You have the option to select either Sort for payments to the UK or Ireland, or ABA to all other countries. Sort requires a 6-digit routing number, while ABA requires a 9-digit routing number. If the country you are sending to is not listed, please contact our customer service team at 322 0888 or email PNGCallCentre@westpac.com.au for assistance.

Step 3 - Provide Recipient's Bank Information				
Bank account number				
Bank name				
Bank branch	This assists the Recipient's bank to direct your payment to the correct branch.			
Bank address				
Bank routing number	Complete the routing information if known.			
Routing type	ABA ✓			

6 Save as template

Save the beneficiary's information as template by providing a name and description.
This makes future transfers quicker and more convenient, as you won't need to re-enter the beneficiary's details.

Step 4 - Save as template? (optional)				
Template name				
Template description				

Submit

Please ensure that all information is entered correctly before submitting. Select "OK" to submit your transfer.

Step 5 - Submit...

Processing Times:Payments will be processed based on currency allocation and the availability of foreign exchange (FX) within the country. Due to potential limitations in FX, processing times may vary.

Payments may take two or more business days to be processed by the overseas bank.

Transfer Fees: All applicable fees are non-refundable.

Payment Routing: Payments may be routed through another bank if Westpac does not have a direct relationship with the recipients bank. This may result in additional fees being deducted from the overseas bank and time in processing the funds to clear into the recipients bank account

By proceeding with your overseas payment, you acknowledge that you have read and understood these instructions and accept the associated terms and conditions. For any assistance, please contact customer service on (675) 322 0888 or email 'PNGCallCentre@westpac.com.au'.

Clicking OK will submit the payment and save as a template if Step 4 is completed.



For assistance please click Help or contact our Customer Service Representatives on (675) 322 0888.

Things you should know:

To ensure your overseas transfer is processed smoothly and without delays, please double-check that all required information is correctly entered when submitting your transfer request.

Incomplete or incorrect details can result in delays, as the bank will need to contact you to rectify the issue before proceeding with the transfer.

For a hassle-free experience, please ensure the following mandatory information is provided:

- Recipient's name and physical street address (not a P.O. Box)
- Account number or IBAN
- Bank details (including SWIFT/BIC code)
- Amount and currency

If you're unsure about the information needed, our team is here to assist. Contact us on 322 0888 or email PNGCallCentre@westpac.com.au before submitting your request to avoid unnecessary delays.

Processing Times: Transactions for overseas transfers are processed from Monday to Friday, excluding public holidays. The cut-off time for same-day processing is 2:00 PM. Transactions submitted after this time will be processed on the next business day. Please note that it may take two or more business days for payments to be processed by the overseas bank.

Transfer Fees: All fees are non-refundable

Payment Routing: If Westpac does not have a direct relationship with the recipient's bank, your payment may be routed through another bank, which could result in additional fees and longer processing time.

Exchange Control Approvals:

Whilst you can initiate an Overseas Payment using Internet Banking, you still need to provide the Bank with requisite foreign exchange control approvals (if applicable). Each remittance is subject to adherence to the conditions stipulated in Exchange Control regulations and the presentation of underlying documents, which must be forwarded to **pngcol&ibpayment@westpac.com.au** for validation by the Bank. Failure to provide appropriate documentation may result in delays or cancellation of your payment request.