

# Auswide Bank's INTERNATIONAL BANKING SERVICES *Fees and Charges*

Issued by Auswide Bank Ltd ABN 40 087 652 060/Australian Financial Services  
& Australian Credit Licence 239686

Effective from April 1 2015



**AUSWIDE**  
— **BANK** —

## CONTACTING US

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Queensland 4670**

**Visit your nearest branch**  
see our website for details

*Small things. Big difference.*

## Fees and Charges

### Money for Travelling Overseas

FOREIGN CASH (Bank notes in foreign currencies)	
Purchase of foreign currency	1% of value
Buy-back of foreign currency (customers only)	\$5 per buy-back
MULTI-CURRENCY CASH PASSPORT (Prepaid MasterCard Currency Card for ATM'S, EFTPOS)	
Please refer the Cash Passport Product Disclosure Statement	

### Sending or Receiving Money Overseas

MONEY IN MINUTES (Send money around the world in minutes)	
The service fee depends on the destination country and the amount sent. Please contact us to ascertain the applicable fee	
FOREIGN CURRENCY DRAFTS (Cheques made out in foreign currency)	
Issue of a Draft made payable in foreign currency	\$12.50 each
Deposit of a cheque made out in a foreign currency to your Auswide Bank account	Under \$5,000 AUD – \$5.00 each Over \$5,000 AUD – \$50.00 each
TELEGRAPHIC TRANSFERS^ (Transfer of funds to or from overseas bank accounts)	
Transfer of funds to an overseas bank account in AUD	\$50.00 each
Transfer of funds to an overseas bank account in foreign currency	\$30.00 each
Trace on transfer of funds to an overseas bank account	No charge
Transfer of funds from an overseas bank account to your Auswide Bank account	as per charge advised by sender bank

^Telegraphic Transfers are sent via a network of correspondent banks, which sometimes levy a small handling charge on your payment. Any such fees are out of our control and may result in the beneficiary receiving a lesser amount than transmitted.

## INTERNATIONAL BANKING SERVICES

### We can also arrange:

- Visa Debit Cards
- Credit Cards
- Travel Insurance

Foreign Cash is issued by Travelex Limited (Travelex) ABN 36 004 179 953, Australian Finance Services Licence 222444.

Foreign Currency Drafts and Telegraphic Transfers are all arranged by Western Union Business Solutions (Australia) Pty Limited ABN 24 150 129 749, Australian Finance Services Licence 404092 (trading as Western Union Business Solutions). To decide if a Foreign Currency Draft is right for you please read the Product Disclosure Statement.

Multi-Currency Cash Passport MasterCard is arranged by Access Prepaid Australia Pty Ltd (Access Prepaid) ABN 47 145 452 044, Australian Finance Services Licence 386837 in conjunction with the issuer. To decide if a Cash Passport is right for you please read the Product Disclosure Statement.

In addition to any fees & charges, Travelex, Western Union and Access Prepaid make money from the exchange of currencies. Fees & charges are subject to applicable taxes, if any.

In offering these International Banking Services, Auswide Bank Ltd ABN 40 087 652 060, Australian Finance Services Licence 239686 acts as an agent for Travelex, Western Union and Access Prepaid and may be paid commission. Any advice provided is general and does not take account of your personal objectives, financial situation or needs.

For full details of commissions, product issuers and to help you make an informed decision about whether to purchase these International Banking Services, you should read our Auswide Bank Financial Services Guide available at branches or [www.auswidebank.com.au](http://www.auswidebank.com.au)

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