



Domestic(RTGS) / International Money Transfer (Customer Copy)

Section 1 - RTGS / IMT details

Lodging branch BSB	Lodging branch name	RTGS / IMT reference number	Date
6161	INNALOO	M01IMTS011918-01	06-APR-2023
Destination Country	AUSTRALIA	Currency Amount	AUD 1,012,740.00
Dealer number		Exchange Rate	1.0000000
		AUD Amount	1,012,740.00
		Fee	30.00
		Total amount Paid	1,012,770.00

Section 2 - Sender details

Sender's full name & residential address	Sender's account number
PETER DANIEL GAVIN GEORGE 26 BOSCOMBE AVE CITY BEACH WA AUSTRALIA 6015	716730455254
	CIF Number
	299316256

Section 3 - Beneficiary details

Beneficiary's full name & residential address	Beneficiary's account number / IBAN
PETER GEORGE SUPERANNUATION FUND 26 BOSCOMBE AVE CITY BEACH WA 6015	/086420574304628
Beneficiary's bank name and address	Beneficiary's bank code
NATIONAL AUSTRALIA BANK LIMITED TRADE AND INTERNATIONAL PAYMENTS MELBOURNE AUSTRALIA	NATAAU3303M
Intermediary bank name and address	Intermediary bank code
NOT APPLICABLE	
	Description/purpose of payment
	PETER GEORGE SUPER FUND

WARNING: We cannot validate the recipient's details, including account name, the relevant Bank code or equivalent, account number or IBAN. Before you complete this payment, confirm the payment details with the recipient. If the money is paid to the wrong account, it may not be possible to get it back.

Section 4 - Terms and Conditions

The Sender/Remitter Agrees:

- We (the Bank) may use other banks to process this transaction.
- Payment instructions are accepted and processed in accordance with CBA's International Payments Information Guide and the relevant account's Product or Service terms and conditions (T&C) or Product Disclosure Statements (PDS) where applicable. T&C and PDS are able to be requested at Branch.
- Money sent overseas is usually available to the beneficiary within three (3) business days of the Bank accepting your instructions. Delays on this timing can be due to numerous reasons outside the Bank's control such as the regulatory requirements and market practices of overseas banks, market disruptions impacting either payment processing or funding, system outages at the Bank, a correspondent or beneficiary bank, screening processes associated with international sanctions, additional controls and screening on first time beneficiaries or the currency of the payment is not the local currency of the destination country.
- Exchange rates are indicative only. The exchange rate will be determined when your transaction is confirmed, regardless of when the payment is processed.
- We are not liable for:
 - any loss (including consequential loss) suffered by you as a result of us acting on your instructions in good faith except where our negligence, fraud or wilful misconduct causes the loss; or
 - any costs or losses arising from the actions of other banks.
- Other banks may charge processing fees which they may deduct from the payment. For cross-currency IMTs, we will absorb any correspondent bank fees, however other banks may ignore our instruction in which case we are liable only to the extent of the amount deducted. If the other banks charge CBA instead, you must reimburse us for charged fees.
- Other banks may convert a payment to a different currency to reach the beneficiary bank. This can occur specifically if the payment is not in the local currency of the country the payment is being sent to. This conversion may happen even if we request the correspondent bank not to convert the payment. If this happens, the CommBank is not liable for any losses resulting to you or the beneficiary.

Section 4 - Terms and Conditions (Continued)

8. There are fees associated with domestic and international money transfers.
The fees for international money transfers are set out in our Standard fees and Charges for International Payment and Travel Funds.
The fees for domestic RTGS transfers are set out in our Common Banking Services Standard Fees and Charges.
The above brochures can be requested at the branch.
9. In some circumstances, we may also suspend your access to electronic banking or not process a transaction, without having to provide you notice, where we reasonably consider it is necessary to comply with, for example, our financial crimes policies, any laws in Australian or overseas, or to manage any risk. Where reasonably possible, we may contact you to discuss the details of your transaction. We will not be liable for any loss or damage suffered where we have refused to process a transaction in good faith.
10. We collect personal information to identify you for the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. To complete an international payment we will need to transfer personal information to banks outside of Australia as set out in the International Payments Guide.
11. If your payment is refused for any reason, we must accept any proceeds that are returned to you. We may credit these funds to an FCA in the same name as the originating account and in the same currency as the returned funds (if you have one) or to the originating account (funds are converted back to that account currency using our applicable foreign exchange rate on the day the funds are credited to your account) – unless you tell us otherwise. The Bank will not be liable for any losses or damage as a result of the return of funds.
12. The Banking Code of Practice applies to accounts that are held by individuals or small business customers.
13. We cannot validate the recipient's details, including account name, the relevant Bank code or equivalent, account number or IBAN. Before you complete this payment, confirm the payment details with the recipient. If the money is paid to the wrong account, it may not be possible to get it back.

Customer's signature

X

Date

/ /

Important information for customers – Scam Awareness Notice

Dear Customer,

We see instances of unusual behaviour which are designed to trick customers and gain access to their accounts and/or money.

These hoaxes and scams come in a number of forms and can be highly sophisticated. Scammers often try to create a sense of urgency. They do this by applying pressure on customers through short deadlines, fake emergencies, threats of legal action or posing as a representative of the Police Force, a bank or a Government department.

Some common types of scams include:

- IT and Remote Access
- Investments
- Dating and Romance
- Unexpected Money or Winnings
- Threats and Extortion
- Compromised emails and invoices

Our staff care about the safety of your personal information and protecting your financial wellbeing from any third party that may be taking advantage of you for their own financial gain.

Before proceeding please answer the below questions by circling Yes or No:

1. Are you sending the money of your own will and have not been pressured or threatened? Yes / No
2. Do you know who you are sending the money to? Yes / No
3. Have you checked the legitimacy of the person/company/organisation you are paying? Yes / No
4. Are you confident this payment is not part of a scam? Yes / No
5. Have you taken the appropriate time to **'STOP and Think'** about this payment? Yes / No
6. Are you aware that if this payment is part of a scam or is paid to an incorrect account, there is a very low chance of recovering your money? Yes / No
7. Are you aware that the Bank is unable to validate the recipient's details, including account name, the relevant Bank code or equivalent, account number or IBAN? Yes / No

If you have any concerns with the above questions, we advise that you don't proceed with the payment and please let us know.

If you have read this information and are confident this is not a scam and would like to proceed with the payment, please sign the acknowledgement below. Please note that the payment will still be subject to fraud and scam monitoring and may be declined if it is outside the Bank's risk appetite.

I acknowledge that I have read this awareness notice and that I responded to the above questions truthfully.

Customer's name: _____

Signed: _____ Date: _____

Where can I find out more information?

<https://www.scamwatch.gov.au/types-of-scams>

OR <https://scamwatch.gov.au/get-help/where-to-get-help>