



If you need assistance to complete this application, please ask, as we are happy to help.

Applicant Details

Name Day time phone

Address

Account to Debit

I/We authorise the Bank to debit my/our account shown below with the NZD equivalent.

Account Number [BRANCH][ACCOUNT][SUFFIX]

FCA Account [ACCOUNT][CURRENCY][SUFFIX]

Charges

I/We authorise the Bank to debit my/our account shown below with any charges indicated below for this payment.

Overseas Bank charges are for the beneficiary's account (SHA) Yes [] No [] This means charges will be deducted from the beneficiary's payment. This will result in the beneficiary receiving a lesser amount.

All charges are for the beneficiary (BEN) Yes [] No [] This means all charges, including the National Bank's fee, will be deducted from the payment

Overseas Bank charges are for my/our account (OUR) Yes [] No [] All charges including some Overseas Bank charges are paid by you/debited to your account. Please see the attached Terms and Conditions for details.

Account Number [BRANCH][ACCOUNT][SUFFIX]

FCA Account [ACCOUNT][CURRENCY][SUFFIX]

Overseas Payment Details

Currency Beneficiary's Bank

Currency Amount in figures []

Branch

Currency Amount in words

Address

Date payment to be made [DAY][MONTH][YEAR]

Country

Beneficiary Name

OR Bank SWIFT Address (if known)

Beneficiary Address

Account Number []

IBAN/ABA/Fedwire Number []

Sort Code/BSB [Sort code for UK, BSB for Australia. []]

This is the equivalent of Bank and Branch code in New Zealand.

Details for Beneficiary (e.g. reference number)

Special Instructions if any

Applicant Signature Date [DAY][MONTH][YEAR]

I have read, understood and accept the Terms and Conditions overleaf.

Bank Use Only section with fields for Branch, NZD Equivalent, NBNZ Fee, Other Costs, NZD Total, Exchange Rate, and checkboxes for approval and identification.



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Terms and Conditions

- 1) These terms and conditions apply to International Money Transfers (IMTs).
 - 2) In these terms and conditions, "you" means the person or persons authorising this request. If more than one person is authorising this request, then "you" means all of them together and each of them individually. The Bank means The National Bank of New Zealand, part of ANZ National Bank Limited.
 - 3) You agree that the Bank (to the extent permitted by law):
 - a) May decline to act or delay acting on your instructions if it has good reason to do so;
 - b) May decline to act where there are insufficient funds in your accounts to action your request;
 - c) Will not be liable where it has acted reasonably and in accordance with your instructions; and
 - d) Will not be liable to any third party for any loss suffered as a result of matters outside the Bank's reasonable control.
 - 4) No responsibility including that by reason of negligence arising in any way for loss, damage or delay (including but not limited to loss, damage or delay in post or otherwise) or delays, errors or omissions is accepted by the Bank, its employees or any bank appointed by the Bank on your behalf. You agree that no other conditions expressed or implied other than those appearing here shall apply and warrant that all the particulars provided to the Bank are correct.
 - 5) The Bank may use the services of another bank or agency (each an Overseas Bank) to give effect to your instructions. To the maximum extent permitted by law, the Bank and its employees and agents accept no responsibility and will not be liable for any loss or damage resulting from any act or thing done or omitted to be done by the Bank while acting in good faith on your instructions or by any Overseas Bank.
 - 6) You authorise the Bank to debit your selected account with the total cost of the IMT requested (including, if applicable, the New Zealand Dollar equivalent of the amount of the IMT exchanged at the Bank's "sell" rate and any fees associated with your request), and each other amount referred to in these terms and conditions.
 - 7) If you want to send an IMT in a foreign currency and you used New Zealand dollars to pay for your IMT, if you request the Bank to cancel that IMT or your IMT is returned to the Bank as it is unable to be processed, your funds will be exchanged and returned to you at the Bank's "buy" exchange rate. This exchange rate will be different to the Bank's "sell" rate used to calculate the cost to you in New Zealand dollars for your IMT and this may therefore result in you being refunded less than the amount you originally paid for the IMT. Please note that the Bank may not be able to cancel an IMT once payment has left the Bank. Any cancellation may also result in charges being deducted by an Overseas Bank from the amount you are refunded. The Bank has no control over these charges.
 - 8) The fees payable to the Bank in connection with your IMT are set out in the application form. In addition, each of the Overseas Banks may have charges, commissions and/or expenses (Overseas Bank Charges) associated with your IMT over which the Bank has no control and unless otherwise stipulated, all of the Overseas Bank Charges other than the Bank's charges as your paying bank are described as "for account of the beneficiary". In this case, you authorise deduction of the Overseas Bank Charges from the amount payable to the beneficiary. This may result in the beneficiary receiving less than the amount we pay. Alternatively, you may select to pay the Overseas Bank Charges at the time your IMT is made by selecting "Overseas Bank Charges are for my /our account (OUR)". You will be advised of the applicable fee when completing the application form. If you select this option a set fee relevant to the currency of your IMT will be debited from the account set out in the application form and paid to the relevant Overseas Bank(s). However in certain situations where more than one Overseas Bank is used to process your IMT such Overseas Banks may also deduct fees, over which the Bank has no control, from the amount which is paid to the beneficiary. You also agree and acknowledge that the Bank may receive a commission from an Overseas Bank in relation to its appointment.
 - 9) The information received from you will be securely held by the Bank, and used transmitted for the purposes of actioning your instructions.
 - 10) You acknowledge that your personal and other information may be held and processed by other companies in the ANZ Group including Australia and New Zealand Banking Group Limited in Australia (ANZ Australia). ANZ Australia is subject to anti-money laundering laws in force in Australia and certain other countries which may prohibit the Bank in New Zealand from entering or concluding transactions involving certain persons or entities. You agree that the Bank in New Zealand and any other ANZ Group company may:
 - a) delay or block any transaction, or refuse to pay any money; or
 - b) disclose any information concerning you or the transaction to the New Zealand Police or Australian Federal Police or equivalent authority in any other country in order to ascertain whether such laws apply to any transaction or otherwise in compliance with laws directed to the prevention and detection of terrorist financing, in the reasonable belief that a transaction may contravene any such law and that the Bank in New Zealand and any other ANZ Group company will not incur any liability to you as a result of such actions.
- In this clause, "money laundering" includes any dealing with the proceeds of criminal activity and any dealing with funds or assets or any person or entity suspected of involvement in terrorism or any terrorist act.
- 11) The Bank complies with international sanctions regulations issued by the Governments and Regulators including United Nations, the European Union, New Zealand, Australia, the United States and any other relevant country (as well as local laws and regulations applicable to the issuing branch). To this end, the Bank's involvement in processing your IMT is conditional upon no involvement whatsoever of any person (natural, corporate, or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person (natural, corporate or governmental) that is sanctioned. The Bank will therefore not undertake or process any such transactions. The Bank shall not be liable for any loss, damage or delay whatsoever arising in connection with the above matters. Please contact the Bank if clarification is required.
 - 12) The provisions of the Consumer Guarantees Act 1993 shall have effect notwithstanding any provision to the contrary in these conditions, unless sections 40 or 41 of that Act apply, or unless the following clause applies. It is hereby agreed by you and the Bank that where the you are a business (or has held yourself out as acquiring goods or services for the purposes of a business) that any rights or remedies under the Consumer Guarantees Act 1993 shall not apply in respect of goods and services supplied pursuant to any agreement between you and the Bank.