



Defence
Bank

defencebank.com.au
1800 033 139

Defence Bank International money transfers

Terms and conditions

Effective 13 April 2026

1. General

- 1.1 You signify Your agreement to these terms and conditions (*IMT terms*) when You first request We provide You with an international money transfer (*IM Transfer*)
- 1.2 Italicised words have a special meaning as explained at the end of these *IMT terms* or in the *General account terms*.

2. Applicable terms and conditions

- 2.1 These *IMT terms* as amended from time to time apply each time We make an *IM Transfer* at Your request.
- 2.2 Subject to sub clause (3) the *General account terms* also apply when We make an *IM Transfer* at Your request and debit Your *Nominated account* with the Australian dollar equivalent of the amount of the *IM Transfer*.
- 2.3 The provisions in the *General account terms* dealing with *Mistaken internet payments* do not apply to *IM Transfers*.
- 2.4 To the extent of any inconsistency between the *General account terms* and these *IMT terms*, these *IMT terms* prevail.

3. We are the provider of IM Transfers

- 3.1 We provide the *IM Transfers* to You and Your dealings are with us.
- 3.2 We have entered into an arrangement with Convera Australia Pty Limited (ACN 150 129 749; AFSL 404092) (“*Convera*”) for them to assist us in facilitating the making of *IM Transfers*.
- 3.3 When We act on Your request to make an *IM Transfer* *Convera* will make that transfer on our behalf.
- 3.4 You do not have a relationship with *Convera*. Your relationship is solely with us.

4. Requesting an IM Transfer

- 4.1 You may request We make an *IM Transfer* via *Online banking*, *Mobile banking* or in person at one of our branches.
- 4.2 When You request an *IM Transfer* You must provide us with all the information and documentation We require.
- 4.3 Before You are able to request an *IM Transfer* via *Online banking* or *Mobile banking* You must first apply for and register for the *IM Transfer* service.
- 4.4 We may cancel or block Your access to make an *IM Transfer* via *Online banking* or by *Mobile banking* at any time, for any reason, in our absolute discretion.
- 4.5 We may accept or reject any request by You for an *IM Transfer* in our sole and absolute discretion.
- 4.6 If We decline a request to make an *IM Transfer* We do not have to give any reason why Your request was declined.
- 4.7 You must read and understand the clauses of these terms respectively headed “IMPORTANT WARNING AND DISCLAIMER” and “Our Liability in Respect to *IM Transfers*” before You request an *IM Transfer*.

5. Quote for and making an IM Transfer

- 5.1 When You request an *IM Transfer*, We will provide You with a quote for the making of the *IM Transfer* which You may accept.
- 5.2 When You accept a quote for the provision of the *IM Transfer* that constitutes:
 - (a) Your acceptance of the *IMT terms* applicable at the time of acceptance of the quote;
 - (b) Your authority for us to make the *IM Transfer* for You, and
 - (c) Your authority for us to debit the amount of the *IM Transfer* requested (in Australian dollar equivalent) to Your *Nominated account* including the cost of any applicable fees and charges payable to us as advised to You.
- 5.3 We do not have to make an *IM Transfer* if there are insufficient funds in Your *Nominated account*.

6. Fees and Charges

- 6.1 Fees and charges relating to making *IM Transfers* and other *IM Transfer services* We provide may apply and are detailed either on the quote We provide to You in respect to an *IM Transfer* or in our *Fees and charges brochure* as amended from time to time.
- 6.2 There may be fees and charges on *Your Nominated account* that also apply.

7. Accuracy of information provided

- 7.1 You are responsible for the completeness and accuracy of the information You provide to in relation to a request for an *IM Transfer*.
- 7.2 If You believe You have made a mistake when providing information in relation to an *IM Transfer* request, You should contact us immediately.

8. Cancelling recalling and reversing an IM Transfer

- 8.1 When You accept our quote for the making of an *IM Transfer*, the *IM Transfer* will generally be made by us immediately thereafter and You will not be able to cancel the request once the quote has been accepted by You.
- 8.2 You have no right to request that We recall or reverse an *IM Transfer* once made.
- 8.3 Generally an *IM Transfer* once made cannot be recalled or reversed. However, You may still request that We make contact with *Convera* to request that they attempt to recall or cancel the *IM Transfer*. We will notify You of the response of *Convera* to any such request made
- 8.4 Your right to cancel or seek a recall or reversal of an *IM Transfer*, or obtain a refund, is governed by these *IMT terms*, not the *General account terms*.

9. Daily Limits

- 9.1 We may impose limits on the individual and aggregate value of *IM Transfers* permitted.
- 9.2 These limits may be different from limits that apply to other payment types.
- 9.3 These limits will be notified to You from time to time.
- 9.4 We are not required to notify You of limit changes in advance.
- 9.5 We will inform You of any applicable limits on request.

10. Important warning and disclaimer

- 10.1 By requesting an *IM Transfer* You acknowledge and agree that the *IM Transfer* is undertaken solely at Your own risk.
- 10.2 Neither We, nor *Convera* or any of their or our subsidiary companies or agents are liable for any delay, rejection, blocking, mistake or omission which may occur directly or indirectly relating to the *IM Transfer's* payment, transmission, misinterpretation when received, any failure to identify the payee or a failure to make a payment to the intended recipient (however caused) or the application of any applicable laws or regulatory constraints.
- 10.3 In sending *IMTs*, *Convera* may use correspondent and/or intermediary banks around the world to forward and process payments. Some of these banks may levy other processing charges which may vary between banks and countries. Where applicable, these charges are deducted from the transmitted funds and will result in the beneficiary receiving a lesser amount than that transmitted.
- 10.4 It is important to note that *IMT* transactions are subject to applicable laws and regulatory constraints. You acknowledge and accept that:
 - (a) funds may be delayed or services may be unavailable based on certain transaction conditions, including amount sent, destination country, currency availability, regulatory and foreign exchange issues, required receiver action(s), identification requirements, agent location hours, differences in time zones, or selection of delayed options. Additional restrictions may apply.

(b) applicable laws prohibit banks and money transmitters from doing business with certain individuals and countries. *Convera* screens all transactions against lists of names provided by the governments of the countries in which *Convera* does business, including the *Us* Treasury Department's Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, *Convera* investigates the transaction to determine whether the name matched is the individual on the relevant list. On occasions, *You* or recipients of the *IM Transfer* are required to provide additional identification or information, delaying transactions. *You* agree to comply with any request *We* make to provide additional identification or information. This is a legal requirement for all transactions processed by *Convera* (inclusive of transfers that originate and terminate outside of the *Us*).

11. Our Liability in Respect of IM Transactions

11.1 *You* agree that subject to *Your* rights, which are implied by law and which cannot be excluded by these *IMT terms*, neither *We* nor *Convera* will (other than in the case of fraud, negligence or wilful default) be liable for any loss or damage *You* may suffer or liability which *You* may incur as a direct or indirect consequence of any of the following:

- (a) the provision or non-provision of any *IM Transfer*;
- (b) the processing or failure to process a request for an *IM Transfer* or any other services related to an *IM Transfer*
- (c) a breakdown or interruption in any computer system, *Online banking* or *Mobile banking* or the availability of the *IM Transfer services* due to circumstances which are not under our direct control;
- (d) corruption of data or any breakdown or interruption to *Your* computer or any other equipment utilised to access *Online banking*, *Mobile banking* or the *IM Transfer services*;
- (e) any error or delay in the execution of any *IM Transfer* instructions *You* provide to *us* if the error or delay is due to circumstances not under our or *WUB's* direct control, or
- (f) a refusal to receive or action any *IM Transfer* request made by *You* or to provide *IM Transfer services* to *You*.

11.2 *You* agree that in the event of a breakdown or interruption to the *IM Transfer services* or any failure or an error in any transmission of information in respect of the provision of *IMT services* or *Online banking* or *Mobile banking*, neither *We* nor *Convera* will (other than in the case of fraud, negligence or wilful default) be liable for any resulting loss except that *We* will:

- (a) reverse any erroneous entry to *Your Nominated account* caused by the malfunction
- (b) refund any charges or fees imposed as a result; and
- (c) re-transmit any information and/or repeat any interrupted service or process, as appropriate.

11.3 Under no circumstances will *We* or *Convera* be liable for any consequential, indirect or economic loss or damage which may be suffered by *You*.

11.4 Neither *We* nor *Convera* are responsible for any direct, indirect or consequential loss suffered by *You* or any other person as a result of:

- (a) any error or omission in the instructions and information *You* provide when requesting an *IM Transfer*; or
- (b) any delay, rejection, blocking, mistake or omission which may occur directly or indirectly relating to an *IM Transfer* payment's transmission, misinterpretation when received, any failure to identify the payee or a failure to make a payment to the intended recipient (howsoever caused) or the application of any applicable laws or regulatory constraints.

12. Privacy and confidentiality

12.1 In order to provide *You* with *IM Transfer services*, *We* will need to disclose *Your* personal information to *Convera* and they in turn will need to disclose *Your* personal information to their service providers, correspondent banks and others.

12.2 If *We* do not disclose *Your* personal information to *Convera* and they in turn to their service providers, correspondent banks and others, *We* will not be able to provide *You* with *IM Transfer services*.

12.3 You agree to us disclosing to *Convera*, and they in turn to their service providers, correspondent banks and others involved in *IM Transfer services* such personal information relating to You as is necessary in order for us to facilitate the provision of *IM Transfer services* to You.

13. Amendment of Terms

13.1 We may amend these *IMT terms* at any time and from time to time. You consent to us notifying You of any changes electronically by text message or by email or by posting notice of the change on our Website. The current *IMT terms* will always be available for You to view on our Website.

14. Communication via SMS or Your Mobile Device

Without limiting any other means of communicating with You under the *General account terms*, We may communicate with You by sending an SMS to the phone number of the mobile device You have provided to us, an email to the email address You have provided to us or by writing to You at the address You have provided to us. The SMS or notice may include a link to detailed information on our Website.

15. Severability

If any provision or part of a provision of these *IMT terms* is illegal, invalid or unenforceable, it will be severed from these *IMT terms* and the remaining provisions (or parts of provisions) will continue in full force and effect.

16. Definitions

Expressions italicised in these *IMT terms* have the meanings set out below:

Conditions of Use means the Defence Bank Products and Services *Conditions of Use*;

Fees and charges brochure means the document on our Website (and available at branches) which sets out our general fees and charges including for the making of *IM Transfers*

General account terms means the *Conditions of Use*;

IMT terms means the terms and conditions contained in this document which govern the making of *IM Transfers* and the provision of *IM Transfer services* to You;

IM Transfer means the transfer of money to an overseas recipient which may involve the conversion of currency from one denomination to another;

IM Transfer services means the making of International Money Transfers utilising the services of *Convera* services;

Mistaken internet payments has the same meaning as given to this expression in the general account conditions;

Mobile banking means the facility offered by us which enables You to access *Online banking* via the Defence Bank App for mobile devices.

Nominated account means an account You hold with us which You nominate is to be debited with the payment amount for any *IM Transfer* and associated applicable fees charges;

Online banking means the facility offered by us which enables You to request transactions and other services offered by us via our Website as defined in the general account conditions;

Convera means *Convera Australia Pty Limited* (ACN 150 129 749);

We and **us** means Defence Bank Limited

You and **Your** means the person requesting the *IM Transfer*.

We're here to help

It's easy and convenient to contact us

Here's how:

- 1800 033 139
- visit your local Defence Bank branch
- defencebank.com.au
- info@defencebank.com.au