

**Send money to
200 countries
in more than
130 currencies**



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Working with Western Union® Business Solutions, a specialist in international payments and foreign exchange, we can facilitate sending and receiving money around the world in quick, reliable and affordable ways.

So whether you're sending money to family, friends or business suppliers and merchants overseas, or receiving an international payment – we can help.



How do I send money overseas?

Sending money via Telegraphic Transfer (TT)

Available in more than 130 currencies, a Telegraphic Transfer (also known as a “Wire”) is an electronic transfer of funds directly credited to a beneficiary’s overseas bank account.

Why should I use a TT?

- » In most cases a TT is the quickest way to send funds abroad (a TT will normally take two to three business days to reach the beneficiary)
- » Sending a TT in the beneficiary’s currency is usually more cost effective and helps ensure the funds are credited more quickly, as the payment can go “straight through”¹

What details do I need to send a TT?

You will need to provide full details of the receiver’s bank account, including their IBAN (International Bank Account Number) if they are in Europe.

To comply with Australian Government regulations you must also provide the beneficiary’s full street address.

¹ Please note that TT’s are sent via a network of correspondent banks, which sometimes levy a small handling charge on your payment. Any such fees, and payment delays, are out of our control.



Let them know you care,
no matter where they are.

Sending money via Draft

A Draft is like a bank cheque made out in a foreign currency. It's another way for you to make payments and settle a transaction overseas, especially if you don't have the receiver's electronic bank account details.

Drafts can be sent overseas via mail and are available in 24 different currencies.

Why should I use a Draft?

- » When the sender doesn't know the recipient's account details
- » When you're sending a small amount of money
- » When you want to send a payment by mail with a letter, card or invoice
- » When a certain level of security around payment is required – Drafts are a non-negotiable instrument and can only be credited to the payee's bank account, unless the payee has endorsed the draft



**Need to wish her a
Happy Mother's Day?**

Did you know that...

Sending AUD overseas can create additional costs for your recipient

By sending a TT in the beneficiary's currency you generally receive greater certainty on your payment – you can effectively “lock-in” the exchange rate, and know exactly how much is being transferred.

When you make a transaction in AUD you may not know what a foreign bank will charge and what foreign exchange rate they will apply, and hence it may be difficult to find out how much will be credited to the beneficiary's account.

We generally only suggest sending funds in Australian Dollars if the beneficiary holds an AUD account with the overseas bank; in all other cases, we suggest funds should be sent in the beneficiary's (i.e. payee's) currency.

Paying by credit card can actually increase the cost of your international bills

When paying by credit card it may be difficult to find out how much it will cost you when the Foreign Exchange and other fees are applied to your transaction by the correspondent banks. You will find out when you see the final cost in your credit card statement.



**Pay your international bills
with confidence and ease.**

List of TT and Draft outgoing currencies

By region alphabetically including currency code

Currency	TT	D	Currency	TT	D
Africa			Asia		
Algerian Dinar – DZD	●		Azerbaijan Manat – AZN	●	
Angola Kwanza – AOA	●		Bangladesh Taka – BDT	●	
Botswana Pula – BWP	●		Bhutan Ngultrum – BTN	●	
Burundi Franc – BIF	●		Brunei Dollar – BND	●	
Cape Verde Escudo – CVE	●		Cambodian Riel – KHR	●	
Central African States – XOF	●		Chinese Yuan – CNY	●	
Central African States – XAF	●		Georgian Lari – GEL	●	
Comoros Franc – KMF	●		Hong Kong Dollar – HKD	●	●
Djibouti Franc – DJF	●		Indian Rupee – INR	●	●
Egyptian Pound – EGP	●		Indonesian Rupiah – IDR	●	
Eritrea Nakfa – ERN	●		Japanese Yen – JPY	●	●
Ethiopia Birr – ETB	●		Kyrgyzstani Som – KGS	●	
Gambian Dalasi – GMD	●		Korean Won – KRW	●	
Ghanian Cedi – GHS	●		Laos Kip – LAK	●	
Guinea Republic Franc – GNF	●		Macau Pataca – MOP	●	
Kenyan Shilling – KES	●	●	Malaysian Ringgit – MYR	●	
Lesotho Malati – LSL	●		Maldives Rufiyaa – MVR	●	
Madagascar Ariary – MGA	●		Nepal Rupee – NPR	●	
Malawi Kwacha – MWK	●		Pakistan Rupee – PKR	●	
Mauritanian Ouguiya – MRO	●		Philippine Peso – PHP	●	●
Mauritius Rupee – MUR	●		Singapore Dollar – SGD	●	●
Moroccan Dirham – MAD	●		Sri Lanka Rupee – LKR	●	
Mozambique Metical – MZN	●		Taiwanese Dollar – TWD	●	
Namibian Dollar – NAD	●		Thai Baht – THB	●	●
Nigerian Naira – NGN	●		Uzbekistan Sum – UZS	●	
Rwandan Franc – RWF	●		Vietnamese Dong – VND	●	
Seychelles Rupee – SCR	●				
Sierra Leone Leone – SLL	●		Oceania		
South African Rand – ZAR	●	●	Australian Dollar – AUD	●	●
Swaziland Lilangeni – SZL	●		Fiji Dollar – FJD	●	●
Tanzanian Shilling – TND	●		New Zealand Dollar – NZD	●	●
Tunisian Dinar – TND	●		Papua New Guinea Kina – PGK	●	
Ugandan Shilling – UGX	●		Solomon Islands Dollar – SBD	●	
Zambia Kwacha – ZMK	●		Tahitian Franc – XPF	●	●
			Tongan Pa'anga – TOP	●	
			Vanuatu Vatu – VUV	●	
			Samoan Tala – WST	●	



Currency	TT	D
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Europe

Albanian Lek – ALL	●	
Armenian Dram – AMD	●	
Bosnian & Herzegovina Convertible Mark – BAM	●	
British Pound – GBP	●	●
British Pound on Switzerland – GBP	●	
Bulgarian Lev – BGN	●	
Czech Republic Koruna – CZK	●	
Croatian Kuna – HRK	●	
Danish Krone – DKK	●	●
Euro – EUR	●	●
Hungarian Forint – HUF	●	
Latvian Lats – LVL	●	
Lithuanian Litas – LTL	●	
Macedonian Denar – MKD	●	
Norwegian Krone – NOK	●	●
Netherlands Antillean Guilder – ANG	●	
Polish Zloty – PLN	●	
Romanian Leu – RON	●	
Serbian Dinar – RSD	●	
Russian Ruble – RUB	●	
Swedish Krona – SEK	●	●
Swiss Franc – CHF	●	●
Ukrainian Hryvnia – UAH	●	

Middle East

Bahrain Dinar – BHD	●	●
Israeli Shekel – ILS	●	
Jordanian Dinar – JOD	●	
Kuwaiti Dinar – KWD	●	
Lebanese Pound – LBP	●	
Omani Rial – OMR	●	
Qatari Rial – QAR	●	
Saudi Arabian Riyal – SAR	●	●
Turkish Lira – TRY	●	
UAE Dirham – AED	●	●
Yemeni Rial – YER	●	

Currency	TT	D
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North America

Canadian Dollar – CAD	●	●
Mexican Peso – MXN	●	●
United States Dollar – USD	●	●

South & Central America, the Caribbean

Argentine Peso – ARS	●	
Bahamian Dollar – BSD	●	
Barbados Dollar – BBD	●	
Belize Dollar – BZD	●	
Bermudian Dollar – BMD	●	
Bolivian Boliviano – BOB	●	
Cayman Island Dollar – KYD	●	
Chilean Peso – CLP	●	
Colombian Peso – COP	●	
Costa Rican Colon – CRC	●	
Dominican Peso – DOP	●	
Eastern Caribbean Dollar – XCD	●	
Guatemalan Quetzal – GTQ	●	
Guyana Dollar – GYD	●	
Haitian Gourde – HTG	●	
Honduran Lempira – HNL	●	
Jamaican Dollar – JMD	●	
Netherlands Antillean Guilder – ANG	●	
Nicaraguan Cordoba – NIO	●	
Panamanian Balboa – PAB	●	
Paraguay Guarani – PYG	●	
Peruvian Nuevo Sol – PEN	●	
Suriname Dollar – SRD	●	
Trinidad & Tobago Dollar – TTD	●	
Uruguayan New Peso – UYU	●	

Note: This currency list is current at August 2012 and subject to change.

How do I receive money from overseas?

We can offer two options to receive funds from abroad:

- » Inward Telegraphic Transfer (TT)
- » Conversion of Foreign Currency Draft/Cheque

Inward Telegraphic Transfer

An Inward Telegraphic Transfer (also known as an “Inward Wire”) is an electronic transfer of funds directly credited to your account.

Each currency that can be received has its own payment instructions form (known as a “Standard Settlement Instruction”).

To arrange an Inward TT all you have to do is forward a copy of the appropriate Standard Settlement Instructions to the overseas sender; they in turn provide these instructions to their bank when sending the payment.

Conversion of Foreign Currency Draft/Cheque

If you have received a Cheque/Draft in a foreign currency, we will usually be able to convert it into Australian dollars for credit to your account.

Typically, personal, bank, company or government foreign currency cheques can be converted (although money orders are not accepted). However, please note that some restrictions do apply.



**You can receive their best wishes
from the other side of the world.**

List of incoming currencies

Currency	TT	Currency	TT
Africa		Middle East	
Kenyan Shilling – KES	●	Bahrain Dinar – BHD	●
Moroccan Dirham – MAD	●	Israeli Shekel – ILS	●
Namibian Dollar – NAD	●	Jordanian Dinar – JOD	●
Asia		Kuwaiti Dinar – KWD	●
Hong Kong Dollar – HKD	●	Omani Rial – OMR	●
Japanese Yen – JPY	●	Qatari Rial – QAR	●
Singapore Dollar – SGD	●	Saudi Arabian Riyal – SAR	●
Thai Baht – THB	●	Turkish Lira – TRY	●
Oceania		UAE Dirham – AED	●
Australian Dollar – AUD	●	North America	
New Zealand Dollar – NZD	●	Canadian Dollar – CAD	●
Tahitian Franc – XPF	●	Mexican Peso – MXN	●
Vanuatu Vatu – VUV	●	United States Dollar – USD	●
Europe			
British Pound – GBP	●		
Czech Republic Koruna – CZK	●		
Danish Krone – DKK	●		
Euro – EUR	●		
Hungarian Forint – HUF	●		
Latvian Lats – LVL	●		
Lithuanian Litas – LTL	●		
Norwegian Krone – NOK	●		
Polish Zloty – PLN	●		
Swedish Krona – SEK	●		
Swiss Franc – CHF	●		

Note: This currency list is current at August 2012 and subject to change.
Speak to your local branch about accepted incoming foreign cheques currencies.



**You can be there for them
if they need a helping hand.**



business solutions

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