

# Domestic Telegraphic Transfer Request

## IMPORTANT INFORMATION

### Before you transfer money

At Great Southern Bank, we like to equip our customers with information that will help you avoid scams.

In this guide, we'll look at what you can consider and do to protect yourself before transferring funds.

### Sending payments using account details that have been provided to you electronically

Have I contacted the beneficiary to verbally confirm the account details?

Ensuring that you have verbally confirmed account details with the beneficiary, significantly reduces your risk of being a victim of a cyber-attack, where emails can be intercepted, and account details changed by scammers.

### Sending funds to friends and loved ones

Have I met this person face to face?

Have I received a text message requesting funds from an unknown number?

If I'm lending funds, do I have a formal arrangement in place for the repayment of my funds?

### Investments

Have I performed any due diligence checks or research on the business or individual?

Have I sought independent financial and/or legal advice about this investment?

### Private purchases for vehicles

Have I viewed the vehicle in person?

Is the person selling the vehicle the registered owner?

Is the person receiving the funds the registered owner?

Have I completed a search of the appropriate vehicle security register?

Ensuring that you have done your own research significantly reduces your risk of becoming the victim of a scam and potentially losing funds.

For more information to help protect yourself from fraud and scams, please visit Great Southern Bank's website and the Australian Government's website, Scam Watch

<https://www.greatsouthernbank.com.au/security-and-fraud>

<https://www.scamwatch.gov.au/>

## 1 YOUR DETAILS

Customer number/s Customer name/s

Full residential address (no PO box):

City/Suburb:

State:

Postcode:

## 2 ACCOUNT TO BE DEBITED

Account number:

Full name of account holder:

Your relationship to account: Account Owner Signatory POA

## 3 TRANSFER DETAILS

Amount to send:

Amount in words:

Purpose of transfer:

Relationship to beneficiary:

Supporting documents provided: Yes No

Type of supporting document provided:

### Additional notes for your transfer

Use this space to capture any due diligence that you have undertaken for your transfer, referring to the **Before you transfer your money** guide, will assist you in considering what you can do to protect yourself.

### Note:

- Domestic Telegraphic Transfers cannot be processed from a loan account or term deposit account.
- A **specific purpose** must be supplied for all transfers.
- If paying for goods or services, please provide evidence of the planned purchase.  
For example, a copy of an invoice or order confirmation.
- If payment is for an investment, please specify nature of the investment and provide supporting documents.
- If payment is for a property settlement, please provide documentation preferably including payment details.  
For example, a signed copy of Contract of Sale or Settlement Statement from Legal provider.

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires us to collect the information requested. Without this information we can't process the transfer for you. All information provided on this form will be shared with financial institutions involved in this transfer. More information on how we deal with personal information, including how to access your information, how to complain about a breach of your privacy and how we deal with complaints can be found in our privacy policy at [www.greatsouthernbank.com.au](http://www.greatsouthernbank.com.au).

## 4 BENEFICIARY DETAILS

Branch number (BSB): Receiving bank name:

**Note:** Not all BSB's can accept Domestic Telegraphic Transfer payments.

Beneficiary account number Beneficiary account name

Reference to beneficiary:

**Note:** Please make sure the beneficiaries BSB and Account Number are correct. If you have provided the incorrect account details, the transfer will go to the wrong person, and we may not be able to recover it for you.

Have the beneficiary account details been received electronically: Yes No

If yes, have the account details been verbally confirmed with the beneficiary: Yes No

**Note:** Verbal confirmation of account details with the beneficiary, significantly reduces the risk of being a victim of a cyber-attack, where emails can be intercepted, and account details changed by scammers.

Please send the transfer via EFT, if the beneficiary bank's BSB is unable to receive funds through Domestic Telegraphic Transfer.

**Note:** The beneficiary should expect to receive the EFT Payment within 1 to 3 business days, the Domestic Telegraphic Transfer (RTGS) fee will still apply to your transfer.

## 5 REQUEST FOR DOMESTIC TELEGRAPHIC TRANSFERS TERMS & CONDITIONS

### Terms and conditions:

1. By signing this request, you confirm that the payment instructions are complete and correct and that you have read, understood and accepted the above conditions.
2. Other institutions may deduct a fee for the receipt and processing of funds in addition to the fees charged by Great Southern Bank.
3. Domestic Telegraphic Transfer requests are processed upon receipt of the request by staff at Great Southern Bank. **Reasonable endeavours are made** to ensure requests are processed the same day if the request and all associated supporting documentation is received prior to 1pm Queensland time. Requests received after this time will be processed the next business day.
4. Domestic Telegraphic Transfers may take one business day of receipt to reach a destination account.
5. Great Southern Bank and our service providers will make every effort to ensure the prompt delivery of your request but do not accept responsibility for delays caused by circumstances beyond our control.
6. Great Southern Bank and our service providers do not accept liability for any loss incurred due to incorrect or incomplete information being supplied in this instruction.
7. Domestic Telegraphic Transfers will be processed via RTGS (Real Time Gross Settlement).
8. Please refer to the schedule of fees for current Domestic Telegraphic Transfers (RTGS) fees, located on Great Southern Bank's website or from your local branch.
9. You authorise Great Southern Bank to deduct the applicable fees from the account specified.
10. Where there are insufficient funds in your account to cover the fee, we may debit your other account(s) if those accounts have available funds.
11. Where you are transferring the full balance of your account, we may deduct the fee from the total value requested, reducing the amount sent.
12. We may delay or refuse to process a Domestic Telegraphic Transfer in our absolute discretion where necessary to manage regulatory risk or to protect you, or us, from fraud or other losses.

## 6 CUSTOMER DECLARATION

I/We hereby confirm that the information and supporting documents supplied are complete and correct to the best of my/our knowledge. I/We understand that all personal details disclosed remain confidential. Information may be disclosed to other financial institutions involved in the transfer of funds as part of business practice and in accordance with legislative requirements. I/We have read and accept the below conditions of this request.

*Great Southern Bank may contact you via SMS or secure Online Banking regarding your transfer request. Any communications will be made using contact information Great Southern Bank has on file not using contact information provided on this form. Please ensure your contact information on file with Great Southern Bank is up to date before submitting your request.*

Please do not send me communications in relation to this transfer by SMS

Please do not send me communications in relation to this transfer to email/secure Online Banking

Signature

Signature

Date:

Date:

**Please note:** This request must be signed in accordance with the signing requirements of the account to be debited.

## Once you have completed this form:



Drop it into a branch



Access your secured Online Banking to forward your instructions

- Scan pages in black & white into a single non-editable document – under 2MB in size
- Snipping multiple pages and /or documents and pasting them to a Word document can help to reduce file size and send multiple documents through 1 attachment.
- Word documents can then be saved as 'Print to PDF'.
- Submit the file via secure message in your Online Banking.
- Select 'Telegraphic Transfer' from the submit field drop down list.
- Include a photo of your drivers license

## We're here to help

If you need assistance completing this form, call us on **133 282** or drop into your local branch.

## BRANCH USE ONLY

Customer verified:    Yes        No

### IDENTIFICATION DETAILS

#### Customer 1

Name:

Type of photo ID:

State of issue:

ID number:

Expiry date:

#### Customer 2 (if required)

Name:

Type of photo ID:

State of issue:

ID number:

Expiry date:

Branch Staff Name:

Branch Name:

**NOTE:** If customer is unable to be identified through current photo identification, refer to AML/CTF Program, Part B & Know Your Customer Standard Document - Appendix 2.

Capture ID details in below 'additional supporting details of transfer'.  
Group Policy Framework > Chief Risk Office > AML / CTF Program Part B

#### Additional supporting due diligence details obtained for the transfer

### CHECKLIST

Customer provided <b>Before you transfer your money</b> guide:	Yes	No
Due diligence obtained & reviewed by customer:	Yes	No
Beneficiary details reviewed by customer & confirmed as correct:	Yes	No
Customer's account has sufficient funds for transfer & fee:	Yes	No
Documents uploaded to Global Viewpoint:	Yes	No
Sufficient supporting documents supplied:	Yes	No
Due diligence completed:	Yes	No