



# Receiving payments from overseas?

Use our Inward Transfer Service

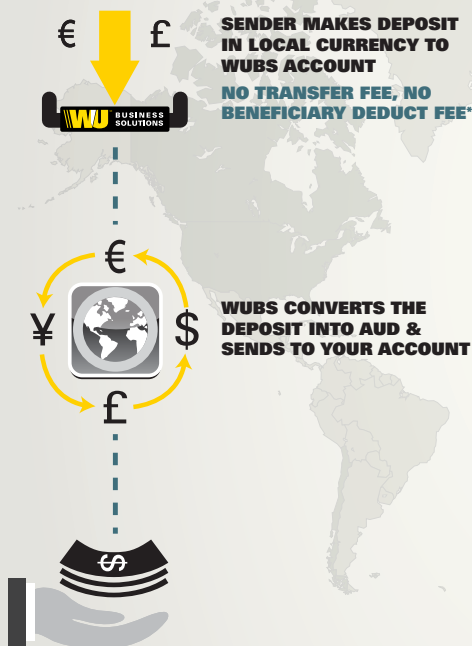
If you're receiving regular or one-off payments from overseas, you'll get a better deal with our Inward Transfer Service.

- **Pensioners:** are you receiving regular pension payments from overseas or money from friends and family?
- **Coming to live in Australia:** are you bringing your savings or proceeds of sale across from another country?
- **Employees/Businesses:** are you receiving salary or invoice payments from overseas?
- **Students:** do you need to receive tuition fee payments from your parents?

When you're bringing money across from another country, transaction charges can take a big chunk out of your payment. Instead of saying goodbye to your cash, you can choose an easy way to receive your funds – without paying any fees\*.

\* Payments in some instances, may be sent via a network of correspondent banks, which levy a small handling charge on your payment. Any such fees, and payment delays, are out of our control.

## USING OUR INWARD PAYMENT SERVICE



By using the inward telegraphic services provided by Western Union Business Solutions, you gain access to domestic accounts around the world for your currency transfers from overseas.

Senders can make a deposit in their local currency into these accounts - so they don't have to pay fees on the transaction, and you don't have charges deducted by intermediaries.\*

Western Union Business Solutions will convert the deposit into Australian Dollars, and will forward to your Australian account without charging a processing fee so you'll receive the full payment amount. You can usually expect funds to reach your account within two business days.

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## USING SWIFT

**SENDER MAKES DEPOSIT  
THROUGH THEIR BANK  
TYPICALLY A FLAT FEE OF  
\$30+ OR PERCENTAGE  
CHARGED FOR SWIFT**

**FOREIGN BANK(S) CONVERTS  
THE DEPOSIT INTO AUD &  
SENDS TO YOUR ACCOUNT  
TYPICALLY AUD \$25-30  
CHARGED FOR SWIFT**



### To receive money

1. Complete the online form to obtain the relevant payment instructions.
2. Forward these instructions to the person overseas who is sending you the money.
3. The sender needs to present the instructions to their bank when making the payment.

### Note that the sender must:

- Deposit the amount into the account stated in the instructions in their local currency - not in Australian Dollars.
- Instruct the overseas bank teller to include the payment note (generated by the online form) in the bank's reference field.



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