## Currency Transfer Fees Section (Metal)

International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, like when you send USD to the USA, you will be charged a fixed percentage fee of the total transfer amount (subject to minimum and maximum fee caps). For further information please refer to the fee tables below.

Fees and Caps - Metal

| Recipient currency | Fee | Minimum fee, AUD equivalent | Maximum fee, AUD equivalent |
| :---: | :---: | :---: | :---: |
| AED | 0.15\% | A\$0.36 | A\$35.80 |
| BDT | 0.12\% | A\$0.36 | A\$179.00 |
| BGN | 0.07\% | A\$0.10 | A\$9.00 |
| BOB | 0.30\% | A\$0.72 | A\$179.00 |
| BRL | 0.20\% | A\$0.36 | A\$179.00 |
| BWP | 0.20\% | A\$0.60 | A\$200.00 |
| CAD | 0.06\% | A\$0.10 | A\$9.00 |
| CHF | 0.07\% | A\$0.10 | A\$9.00 |
| CLP | 0.40\% | A\$0.72 | A\$179.00 |
| COP | 0.30\% | A\$0.36 | A\$179.00 |
| CRC | 0.24\% | A\$0.72 | A\$179.00 |
| CZK | 0.06\% | A\$0.10 | A\$9.00 |
| DKK | 0.06\% | A\$0.10 | A\$9.00 |
| EGP | 0.12\% | A\$0.36 | A\$179.00 |
| EUR | 0.06\% | A\$0.10 | A\$9.00 |
| GBP | 0.06\% | A\$0.10 | A\$9.00 |
| GHS | 0.10\% | A\$0.54 | A\$179.00 |
| GTQ | 0.30\% | A\$0.72 | A\$179.00 |
| HKD | 0.07\% | A\$0.18 | A\$9.00 |
| HUF | 0.06\% | A\$0.10 | A\$9.00 |
| IDR | 0.07\% | A\$0.10 | A\$179.00 |
| ILS | 0.20\% | A\$0.36 | A\$35.80 |


| Recipient currency | Fee | Minimum fee, AUD equivalent | Maximum fee, AUD equivalent |
| :---: | :---: | :---: | :---: |
| INR* | 0.07\% | A\$0.10 | A\$179.00 |
| JPY | 0.08\% | A\$0.36 | A\$35.80 |
| KES | 0.15\% | A\$0.54 | A\$179.00 |
| KRW | 0.15\% | A\$0.54 | A\$179.00 |
| LKR | 0.09\% | A\$0.18 | A\$179.00 |
| MAD | 0.20\% | A\$0.54 | A\$179.00 |
| MGA | 0.30\% | A\$0.60 | A\$200.00 |
| MWK | 0.30\% | A\$0.60 | A\$200.00 |
| MXN | 0.15\% | A\$0.10 | A\$35.80 |
| MYR | 0.07\% | A\$0.10 | A\$179.00 |
| NOK | 0.06\% | A\$0.10 | A\$9.00 |
| NPR | 0.14\% | A\$0.36 | A\$179.00 |
| NZD | 0.06\% | A\$0.10 | A\$9.00 |
| PEN | 0.20\% | A\$0.54 | A\$179.00 |
| PHP | 0.07\% | A\$0.18 | A\$179.00 |
| PKR | 0.08\% | A\$0.54 | A\$179.00 |
| PLN | 0.06\% | A\$0.10 | A\$9.00 |
| RON | 0.07\% | A\$0.10 | A\$9.00 |
| RSD | 0.20\% | A\$0.72 | A\$179.00 |
| SAR | 0.15\% | A\$0.72 | A\$35.80 |
| SEK | 0.06\% | A\$0.10 | A\$9.00 |
| SGD | 0.06\% | A\$0.10 | A\$9.00 |
| SLE | 0.40\% | A\$0.60 | A\$200.00 |
| THB | 0.08\% | A\$0.18 | A\$35.80 |
| TRY | 0.08\% | A\$0.36 | A\$35.80 |
| USD | 0.06\% | A\$0.10 | A\$9.00 |
| VND | 0.12\% | A\$0.36 | A\$179.00 |
| XAF | 0.10\% | A\$0.54 | A\$179.00 |
| XOF | 0.10\% | A\$0.54 | A\$179.00 |
| ZAR | 0.10\% | A\$0.72 | A\$35.80 |
| ZMW | 0.30\% | A\$0.60 | A\$200.00 |

Illustrative Examples
The example table below shows how this works in practice across different size transactions.
Remember that these fees only relate to the transfer of funds. Other fees may also apply (for example foreign exchange fees).

| Local <br> Currency <br> Transfers | Transfer <br> Amount: <br> A\$100 | Transfer <br> Amount: <br> A\$500 | Transfer <br> Amount: <br> A\$2,000 | Transfer <br> Amount: <br> A\$10,000 | Transfer <br> Amount: A\$20,000 | Transfer <br> Amount: A\$50,000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AED to the UAE | A\$0.36 | A\$0.75 | A\$3.00 | A\$15.00 | A\$30.00 | A\$35.80 |
| BDT to <br> Banglades <br> h | A\$0.36 | A\$0.60 | A\$2.40 | A\$12.00 | A\$24.00 | A\$60.00 |
| $B G N$ to Bulgaria | A\$0.10 | A\$0.35 | A\$1.40 | A\$7.00 | A\$9.00 | A\$9.00 |
| BOB to Bolivia | A\$0.72 | A\$1.50 | A\$6.00 | A\$30.00 | A\$60.00 | A\$150.00 |
| BRL to Brazil | A\$0.36 | A\$1.00 | A\$4.00 | A\$20.00 | A\$40.00 | A\$100.00 |
| BWP to <br> Botswana | A\$0.60 | A\$1.00 | A\$4.00 | A\$20.00 | A\$40.00 | A\$100.00 |
| CAD to Canada | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| CHF to <br> Switzerlan <br> d | A\$0.10 | A\$0.35 | A\$1.40 | A\$7.00 | A\$9.00 | A\$9.00 |
| CLP to Chile | A\$0.72 | A\$2.00 | A\$8.00 | A\$40.00 | A\$80.00 | A\$179.00 |
| COP to Colombia | A\$0.36 | A\$1.50 | A\$6.00 | A\$30.00 | A\$60.00 | A\$150.00 |
| CRC to Costa Rica | A\$0.72 | A\$1.20 | A\$4.80 | A\$24.00 | A\$48.00 | A\$123.00 |
| CZK to the Czech Republic | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| DKK to Denmark | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| EGP to Egypt | A\$0.36 | A\$0.60 | A\$2.40 | A\$12.00 | A\$24.00 | A\$60.00 |
| EUR to <br> Europe | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |


| Local Currency Transfers | Transfer <br> Amount: <br> A\$100 | Transfer <br> Amount: <br> A\$500 | Transfer <br> Amount: <br> A\$2,000 | Transfer <br> Amount: <br> A\$10,000 | Transfer <br> Amount: <br> A\$20,000 | Transfer <br> Amount: <br> A\$50,000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| GBP to <br> Great <br> Britain | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| GHS to Ghana | A\$0.54 | A\$0.54 | A\$2.00 | A\$10.00 | A\$20.00 | A\$50.00 |
| GTQ to Guatemala | A\$0.72 | A\$1.50 | A\$6.00 | A\$30.00 | A\$60.00 | A\$150.00 |
| HKD to Hong Kong | A\$0.18 | A\$0.35 | A\$1.40 | A\$7.00 | A\$9.00 | A\$9.00 |
| HUF to Hungary | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| IDR to Indonesia | A\$0.10 | A\$0.35 | A\$1.40 | A\$7.00 | A\$14.00 | A\$35.00 |
| ILS to Israel | A\$0.36 | A\$0.50 | A\$2.00 | A\$10.00 | A\$20.00 | A\$35.80 |
| INR to India | A\$0.10 | A\$0.35 | A\$1.40 | A\$7.00 | A\$14.00 | A\$35.00 |
| JPY to Japan | A\$0.36 | A\$0.40 | A\$1.60 | A\$8.00 | A\$16.00 | A\$35.80 |
| KES to Kenya | A\$0.54 | A\$0.75 | A\$3.00 | A\$15.00 | A\$30.00 | A\$75.00 |
| KRW to <br> South <br> Korea | A\$0.54 | A\$0.75 | A\$3.00 | A\$15.00 | A\$30.00 | A\$75.00 |
| LKR to Sri Lanka | A\$0.18 | A\$0.45 | A\$1.80 | A\$9.00 | A\$18.00 | A\$45.00 |
| MAD to Morocco | A\$0.54 | A\$1.00 | A\$4.00 | A\$20.00 | A\$40.00 | A\$100.00 |
| MGA to Madagasc ar | A\$0.60 | A\$1.50 | A\$6.00 | A\$30.00 | A\$60.00 | A\$150.00 |
| MWK to Malawi | A\$0.60 | A\$1.50 | A\$6.00 | A\$30.00 | A\$60.00 | A\$150.00 |
| MXN to Mexico | A\$0.15 | A\$0.75 | A\$3.00 | A\$15.00 | A\$30.00 | A\$35.80 |
| MYR to Malaysia | A\$0.10 | A\$0.35 | A\$1.40 | A\$7.00 | A\$14.00 | A\$35.00 |


| Local Currency Transfers | Transfer <br> Amount: <br> A\$100 | Transfer <br> Amount: <br> A\$500 | Transfer <br> Amount: <br> A\$2,000 | Transfer <br> Amount: <br> A\$10,000 | Transfer <br> Amount: <br> A\$20,000 | Transfer <br> Amount: <br> A\$50,000 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| NOK to <br> Norway | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| NPR to Nepal | A\$0.36 | A\$0.70 | A\$2.80 | A\$14.00 | A\$28.00 | A\$70.00 |
| NZD to <br> New <br> Zealand | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| PEN to Peru | A\$0.54 | A\$1.00 | A\$4.00 | A\$20.00 | A\$40.00 | A\$100.00 |
| PHP to the Philippines | A\$0.18 | A\$0.35 | A\$1.40 | A\$7.00 | A\$14.00 | A\$35.00 |
| PKR to Pakistan | A\$0.54 | A\$0.54 | A\$1.60 | A\$8.00 | A\$16.00 | A\$40.00 |
| PLN to <br> Poland | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| RON to Romania | A\$0.10 | A\$0.35 | A\$1.40 | A\$7.00 | A\$9.00 | A\$9.00 |
| RSD to Serbia | A\$0.72 | A\$1.00 | A\$4.00 | A\$20.00 | A\$40.00 | A\$100.00 |
| SAR to Saudi Arabia | A\$0.72 | A\$0.75 | A\$3.00 | A\$15.00 | A\$30.00 | A\$35.80 |
| SEK to <br> Sweden | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| SGD to <br> Singapore | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |
| SLE to Sierra Leone | A\$0.60 | A\$2.00 | A\$8.00 | A\$40.00 | A\$80.00 | A\$200.00 |
| THB to <br> Thailand | A\$0.18 | A\$0.40 | A\$1.60 | A\$8.00 | A\$16.00 | A\$35.80 |
| TRY to <br> Turkey | A\$0.36 | A\$0.40 | A\$1.60 | A\$8.00 | A\$16.00 | A\$35.80 |
| USD to the United States | A\$0.10 | A\$0.30 | A\$1.20 | A\$6.00 | A\$9.00 | A\$9.00 |


| Local <br> Currency <br> Transfers | Transfer <br> Amount: <br> A\$100 | Transfer <br> Amount: <br> A\$500 | Transfer <br> Amount: <br> A\$2,000 | Transfer <br> Amount: <br> A\$10,000 | Transfer <br> Amount: <br> A\$20,000 | Transfer <br> Amount: <br> A\$50,000 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| VND to <br> Vietnam | A\$0.36 | A\$0.60 | A\$2.40 | A\$12.00 | A\$24.00 | A\$60.00 |
| XAF to <br> Central <br> Africa | A\$0.54 | A\$0.54 | A\$2.00 | A\$10.00 | A\$20.00 | A\$50.00 |
| XOF to <br> West <br> Africa | A\$0.54 | A\$0.54 | A\$2.00 | A\$10.00 | A\$20.00 | A\$50.00 |
| ZAR to <br> South <br> Africa | A\$0.72 | A\$0.72 | A\$2.00 | A\$10.00 | A\$20.00 | A\$35.80 |
| ZMW to <br> Zambia | A\$0.60 | A\$1.50 | A\$6.00 | A\$30.00 | A\$60.00 | A\$150.00 |

Transfers in currencies other than the local currency of the recipient country

For international transfers in currencies other than the local currency of the recipient country, like when you send USD to the United Kingdom, you will be charged a flat fee as set out in the table below.

Please note that these fees only relate to the transfer of funds. Other fees may also apply (for example foreign exchange fees).

Fixed Fees - Metal

| Foreign <br> Currency <br> Transfers | Transfer <br> Amount: <br> A\$10 | Transfer <br> Amount: <br> A\$100 | Transfer <br> Amount: <br> A\$500 | Transfer <br> Amount: <br> A\$2,000 | Transfer <br> Amount: <br> A\$10,000 |
| :--- | :--- | :--- | :--- | :--- | :--- |
| USD outside <br> of USA | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 |
| GBP outside <br> of UK | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 |
| EUR outside <br> of Eurozone | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 |
| CHF outside <br> of <br> Switzerland | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 | A\$0.80 |


| Foreign <br> Currency <br> Transfers | Transfer <br> Amount: <br> A\$10 | Transfer <br> Amount: <br> A\$100 | Transfer <br> Amount: <br> A\$500 | Transfer <br> Amount: <br> A\$2,000 | Transfer <br> Amount: <br> A\$10,000 |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Any other <br> currency <br> that is not <br> the local <br> currency of <br> the <br> recipient <br> country | A\$1.60 | A\$3.20 | A\$1.60 | A\$1.60 | A\$1.60 |
| Any <br> domestic <br> transfer of a <br> foreign <br> currency to <br> a bank <br> account in <br> Australia | A\$1.60 | A\$1.60 | A\$1.60 | A\$1.60 | A\$1.60 |

## Pay All Fees feature

As set out in the Fees and Charges Sections (Metal), when sending an eligible international transfer you can choose the Pay All Fee feature to ensure the recipient receives the full amount you sent. The table below shows the currencies and transfer routes that are eligible for this feature.

This fee will be charged instead of the applicable standard currency transfer fee listed above.

| Recipient Country Currency | Flat fee in your base currency (AUD) |
| :--- | :--- |
| USD | A\$9 |
| GBP | A\$9 |
| EUR | A\$9 |
| CHF | A\$9 |

