

Currency Transfer Fees Section (Standard)

The Currency Transfer Fees Section (Standard) was updated on 11 December 2024 and will take effect on 14 January 2025 in relation to the fees set out for *"International transfers in the local currency of the recipient country"*. The previous version of the terms ([click here](#)) will apply with regard to those fees until 14 January 2025.

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 - Standard

Recipient currency	Fee	Minimum fee, AUD equivalent	Maximum fee, AUD equivalent
AED	0.15%	A\$4.30	A\$500.00
BDT	0.15%	A\$4.90	A\$500.00
BGN	0.15%	A\$1.90	A\$500.00
BOB	0.15%	A\$2.40	A\$500.00
BRL	0.15%	A\$0.90	A\$500.00
BWP	0.15%	A\$4.90	A\$500.00
CAD	0.15%	A\$1.50	A\$500.00
CHF	0.15%	A\$2.10	A\$500.00
CLP	0.15%	A\$3.50	A\$500.00
COP	0.15%	A\$3.30	A\$500.00
CRC	0.15%	A\$4.90	A\$500.00
CZK	0.15%	A\$1.60	A\$500.00
DKK	0.15%	A\$1.60	A\$500.00

Recipient currency	Fee	Minimum fee, AUD equivalent	Maximum fee, AUD equivalent
EGP	0.15%	A\$4.90	A\$500.00
EUR	0.15%	A\$0.90	A\$500.00
GBP	0.15%	A\$1.00	A\$500.00
GHS	0.15%	A\$2.70	A\$500.00
GTQ	0.15%	A\$2.40	A\$500.00
HKD	0.15%	A\$1.30	A\$500.00
HUF	0.15%	A\$0.80	A\$500.00
IDR	0.15%	A\$1.20	A\$500.00
ILS	0.15%	A\$3.90	A\$500.00
INR*	0.15%	A\$1.20	A\$500.00
JPY	0.15%	A\$2.70	A\$500.00
KES	0.15%	A\$2.30	A\$500.00
KRW	0.15%	A\$1.90	A\$500.00
LKR	0.15%	A\$3.40	A\$500.00
MAD	0.15%	A\$4.90	A\$500.00
MGA	0.15%	A\$2.40	A\$500.00
MWK	0.15%	A\$2.40	A\$500.00
MXN	0.15%	A\$1.10	A\$500.00
MYR	0.15%	A\$0.90	A\$500.00
NOK	0.15%	A\$1.90	A\$500.00
NPR	0.15%	A\$2.30	A\$500.00
NZD	0.15%	A\$1.50	A\$500.00
PEN	0.15%	A\$4.30	A\$500.00
PHP	0.15%	A\$1.50	A\$500.00
PKR	0.15%	A\$1.70	A\$500.00
PLN	0.15%	A\$1.40	A\$500.00
RON	0.15%	A\$1.60	A\$500.00

Recipient currency	Fee	Minimum fee, AUD equivalent	Maximum fee, AUD equivalent
RSD	0.15%	A\$2.40	A\$500.00
SAR	0.15%	A\$2.40	A\$500.00
SEK	0.15%	A\$1.90	A\$500.00
SGD	0.15%	A\$1.80	A\$500.00
SLE	0.15%	A\$2.40	A\$500.00
THB	0.15%	A\$2.00	A\$500.00
TRY	0.15%	A\$2.50	A\$500.00
USD	0.15%	A\$1.80	A\$500.00
VND	0.15%	A\$2.20	A\$500.00
XAF	0.15%	A\$2.40	A\$500.00
XOF	0.15%	A\$4.90	A\$500.00
ZAR	0.15%	A\$4.90	A\$500.00
ZMW	0.15%	A\$2.50	A\$500.00

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 Currency Transfers	Transfer Amount: A\$100	Transfer Amount : A\$500	Transfer Amount : A\$2,000	Transfer Amount: A\$10,000	Transfer Amount: A\$100,000	Transfer Amount: A\$500,000
AED to the UAE	A\$4.30	A\$4.30	A\$4.30	A\$15.00	A\$150.00	A\$500.00
BDT to Bangladesh	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00

Local Currency Transfers	Transfer Amount: A\$100	Transfe r Amount : A\$500	Transfe r Amount : A\$2,000	Transfer Amount: A\$10,000	Transfer Amount: A\$100,000	Transfer Amount: A\$500,000
BGN to Bulgaria	A\$1.90	A\$1.90	A\$3.00	A\$15.00	A\$150.00	A\$500.00
BOB to Bolivia	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.00
BRL to Brazil	A\$0.90	A\$0.90	A\$3.00	A\$15.00	A\$150.00	A\$500.00
BWP to Botswana	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00
CAD to Canada	A\$1.50	A\$1.50	A\$3.00	A\$15.00	A\$150.00	A\$500.00
CHF to Switzerland	A\$2.10	A\$2.10	A\$3.00	A\$15.00	A\$150.00	A\$500.00
CLP to Chile	A\$3.50	A\$3.50	A\$3.50	A\$15.00	A\$150.00	A\$500.00
COP to Colombia	A\$3.30	A\$3.30	A\$3.30	A\$15.00	A\$150.00	A\$500.00
CRC to Costa Rica	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00
CZK to the Czech Republic	A\$1.60	A\$1.60	A\$3.00	A\$15.00	A\$150.00	A\$500.00
DKK to Denmark	A\$1.60	A\$1.60	A\$3.00	A\$15.00	A\$150.00	A\$500.00
EGP to Egypt	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00

Local Currency Transfers	Transfer Amount: A\$100	Transfe r Amount : A\$500	Transfe r Amount : A\$2,00 0	Transfer Amount: A\$10,00 0	Transfer Amount: A\$100,00 0	Transfer Amount: A\$500,0 00
EUR to Europe	A\$0.90	A\$0.90	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
GBP to Great Britain	A\$1.00	A\$1.00	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
GHS to Ghana	A\$2.70	A\$2.70	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
GTQ to Guatemala la	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
HKD to Hong Kong	A\$1.30	A\$1.30	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
HUF to Hungary	A\$0.80	A\$0.80	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
IDR to Indonesia	A\$1.20	A\$1.20	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
ILS to Israel	A\$3.90	A\$3.90	A\$3.90	A\$15.00	A\$150.00	A\$500.0 0
INR to India	A\$1.20	A\$1.20	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
JPY to Japan	A\$2.70	A\$2.70	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
KES to Kenya	A\$2.30	A\$2.30	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
KRW to South Korea	A\$1.90	A\$1.90	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0

Local Currency Transfers	Transfer Amount: A\$100	Transfe r Amount : A\$500	Transfe r Amount : A\$2,00 0	Transfer Amount: A\$10,00 0	Transfer Amount: A\$100,00 0	Transfer Amount: A\$500,0 00
LKR to Sri Lanka	A\$3.40	A\$3.40	A\$3.40	A\$15.00	A\$150.00	A\$500.0 0
MAD to Morocco	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.0 0
MGA to Madagas car	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
MWK to Malawi	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
MXN to Mexico	A\$1.10	A\$1.15	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
MYR to Malaysia	A\$0.90	A\$0.90	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
NOK to Norway	A\$1.90	A\$1.90	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
NPR to Nepal	A\$2.30	A\$2.30	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
NZD to New Zealand	A\$1.50	A\$1.50	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
PEN to Peru	A\$4.30	A\$4.30	A\$4.30	A\$15.00	A\$150.00	A\$500.0 0
PHP to the Philippin es	A\$1.50	A\$1.50	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
PKR to Pakistan	A\$1.70	A\$1.70	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0

Local Currency Transfers	Transfer Amount: A\$100	Transfe r Amount : A\$500	Transfe r Amount : A\$2,00 0	Transfer Amount: A\$10,00 0	Transfer Amount: A\$100,00 0	Transfer Amount: A\$500,0 00
PLN to Poland	A\$1.40	A\$1.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
RON to Romania	A\$1.60	A\$1.60	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
RSD to Serbia	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
SAR to Saudi Arabia	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
SEK to Sweden	A\$1.90	A\$1.90	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
SGD to Singapor e	A\$1.80	A\$1.80	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
SLE to Sierra Leone	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
THB to Thailand	A\$2.00	A\$2.00	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
TRY to Turkey	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.0 0
USD to the United States	A\$1.80	A\$1.80	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
VND to Vietnam	A\$2.20	A\$2.20	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0
XAF to Central	A\$2.40	A\$2.40	A\$3.00	A\$15.00	A\$150.00	A\$500.0 0

Local Currency Transfers	Transfer Amount: A\$100	Transfer Amount: A\$500	Transfer Amount: A\$2,000	Transfer Amount: A\$10,000	Transfer Amount: A\$100,000	Transfer Amount: A\$500,000
Africa						
XOF to West Africa	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00
ZAR to South Africa	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00
ZMW to Zambia	A\$4.90	A\$4.90	A\$4.90	A\$15.00	A\$150.00	A\$500.00

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 - Standard

Foreign Currency Transfers	Transfer Amount: A\$10	Transfer Amount: A\$100	Transfer Amount: A\$500	Transfer Amount: A\$2,000	Transfer Amount: A\$10,000
USD outside of USA	A\$4.00	A\$4.00	A\$4.00	A\$4.00	A\$4.00
GBP outside of UK	A\$4.00	A\$4.00	A\$4.00	A\$4.00	A\$4.00

Foreign Currency Transfers	Transfer Amount: A\$10	Transfer Amount: A\$100	Transfer Amount: A\$500	Transfer Amount: A\$2,000	Transfer Amount: A\$10,000
EUR outside of Eurozone	A\$4.00	A\$4.00	A\$4.00	A\$4.00	A\$4.00
CHF outside of Switzerland	A\$4.00	A\$4.00	A\$4.00	A\$4.00	A\$4.00
Any other currency that is not the local currency of the recipient country	A\$8.00	A\$8.00	A\$8.00	A\$8.00	A\$8.00
Any domestic transfer of a foreign currency to a bank account in Australia	A\$8.00	A\$8.00	A\$8.00	A\$8.00	A\$8.00

Pay All Fees feature

As set out in the [Fees and Charges Sections \(Standard\)](#), 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)
AED	A\$45
BGN	A\$45
CAD	A\$45
CHF	A\$45
CZK	A\$45
DKK	A\$45
EGP	A\$45
EUR	A\$45
GBP	A\$45
HKD	A\$45
HUF	A\$45
ILS	A\$45
JPY	A\$45
MXN	A\$45
NOK	A\$45
NZD	A\$45
PLN	A\$45
RSD	A\$45
RON	A\$45
SAR	A\$45
SEK	A\$45
SGD	A\$45
THB	A\$45
TRY	A\$45
ZAR	A\$45