

Terms and conditions of using our Remittances Services

1. Remittances and Money Exchange may, in certain circumstances, use another Correspondent to make the payment.
2. A Correspondent may charge commissions, fees or other charges in making the payment to the beneficiary's account. Those commissions, fees or charges will either be deducted by the Correspondent from the funds paid to beneficiary's account, or passed on to us.
3. Where the deduction is made, the beneficiary will receive less than the payment amount specified in your instructions.
4. Funds transferred overseas by us should be available for Payment to the beneficiary's account within four to five working days of us accepting your instructions.
5. Whilst all reasonable measures will be taken to ensure that your monies have been remitted with care, that one or more intermediaries are involved in this process of transferring monies, we will not be liable for any costs, losses or damages if a delayed payment occurred and or not deliverable at all whilst our employees have acted in good faith on your instructions. We limit our liability to maximum of refund of your proceed paid in as soon as we receive an intimation from our correspondents.
6. We may contact you and or the beneficiary to confirm your instructions or your identity, collect information on the source of funds, legitimacy of the destination of final credit and may ask you to undertake further actions in relation to this transaction.
7. In some limited circumstances, we may be able to stop or cancel a transfer of funds.
8. You agree to provide all information to us; that are required for us to reasonably comply with any law in force in Australia or any other country, and we will incur no liability to you if a transaction is held by a government agency in its course of enforcing any legislation that governs this remittance in Australia and or overseas.
9. You agree to pay or authorise us to deduct government levies we may incur in course of fulfilling our legislative obligations and or across the border if not paid in advance, from the amount remitted.
10. You agree that we may disclose any information that you provide where required by any law enforcing agency in Australia and or any other country unless you have disclosed to us that you are acting in a trustee capacity or on behalf of another party, you warrant.
11. You declare and undertake to us that the payment of monies to the beneficiary in accordance with your instructions will not breach any law in Australia or any other country.
12. Where we collect any personal information in connection with your application, we do so in order to carry out your instructions and to comply with applicable laws. We may disclose that information to the beneficiary's bank, a correspondent, SWIFT, or any relevant Government authorities. We act in strict accordance with the Principles of National Privacy Commission and we do not use any of your private information to promote our business and or other associates unless you have specifically asked us to contact in future with promotional information.
13. You assume full responsibility for correctness of Full Name, Account Number, Sort Code, IBAN, IFSC Codes, Branch Name and SWIFT Code of beneficiary banks. You agree to compensate us where this data incorrectness involves loss of our money, relieve us from liability if your money is lost in case of a transaction is lost or credited into a wrong account and that was due to wrong information you have provided.
14. By signing this Application for International Money Transfer you acknowledge and agree that:
 - (a) You have read and understood these terms and conditions and agree to be bound by them.
 - (b) You warrant and confirm that all particulars you have provided to us in connection with this application are true and correct.
 - (c) In order to complete a telegraphic transfer request, it will be necessary for us to transfer certain Personal information including your name and address to a recipient outside of Australia. You consent to such transfer.

Signature of the Customer