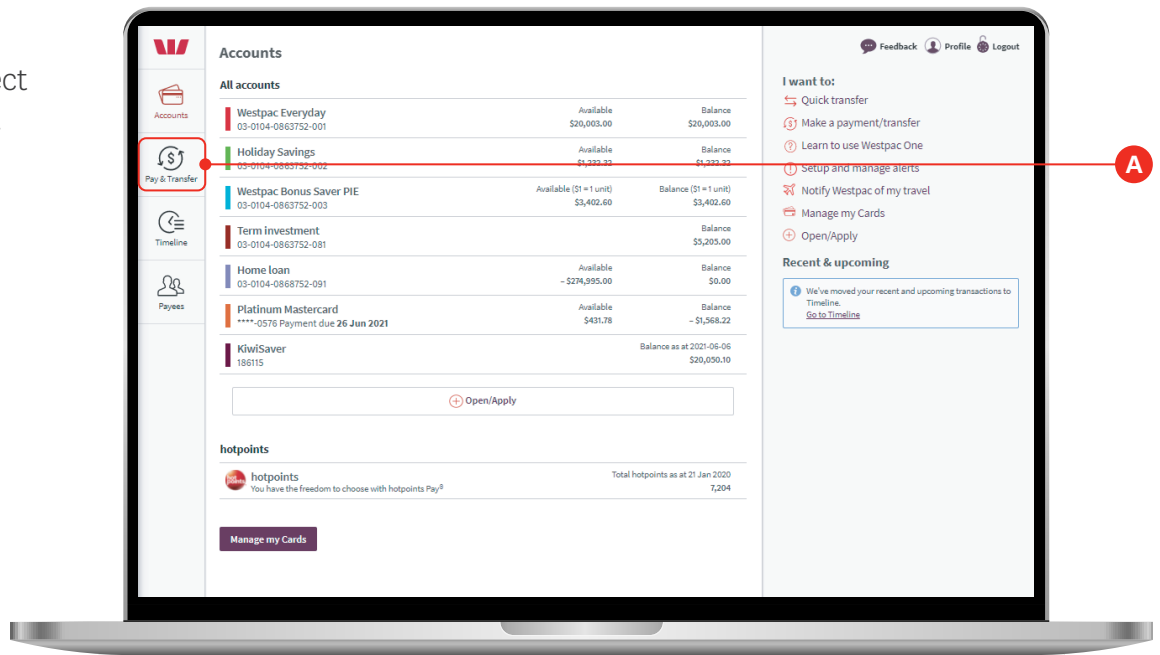


How do I make an overseas payment using Westpac One® online banking?



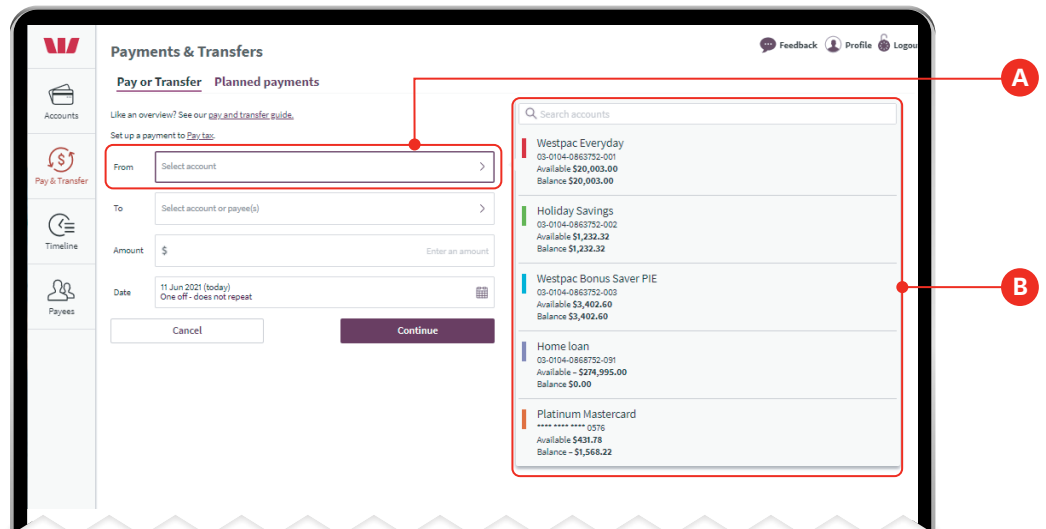
Step 1.

Once logged in, select **Pay & Transfer** **A**.



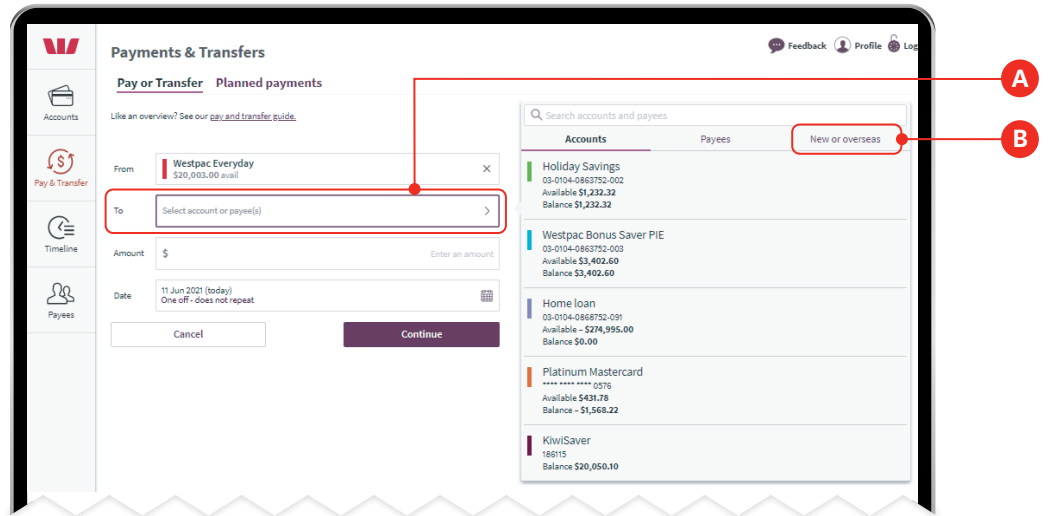
Step 2.

Select the account you want to pay **From** **A**, then choose account **B**.



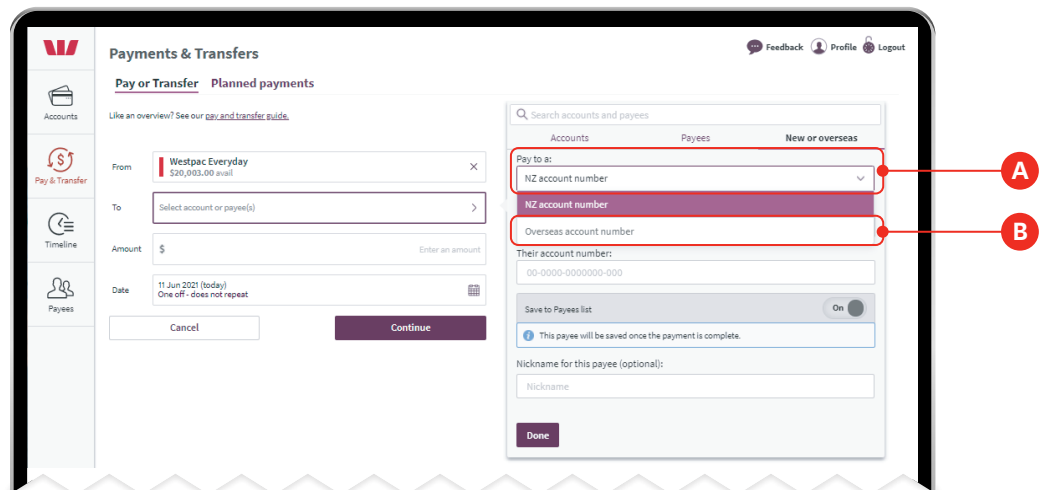
Step 3.

Select the **To** **A** field.
Then select **New or overseas** **B**.



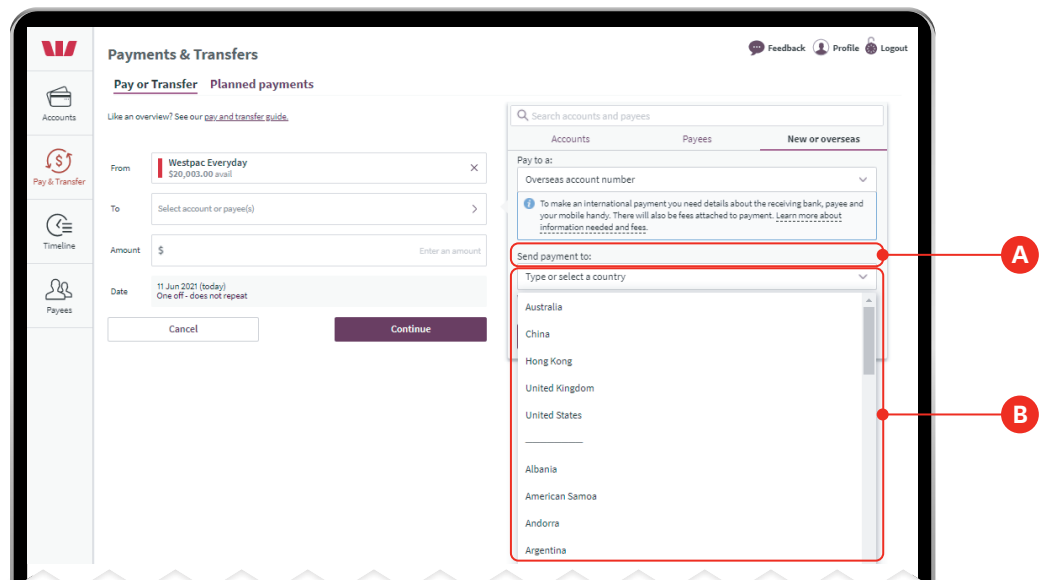
Step 4.

Click the **Pay to a** **A**
drop down and select
Overseas account number **B**.



Step 5.

Click the **Send payment to** **A**
drop down and select the
country you want to
send the money to,
or the country of the
receiving account **B**.



Step 6.

Click **Send currency** **A** and select the currency that you and the recipient (or other party) have agreed on for the payment **B**.

The screenshot shows the 'Payments & Transfers' screen in the Westpac app. The 'Pay or Transfer' tab is active. The 'From' field is set to 'Westpac Everyday \$20,003.00 avail'. The 'To' field is 'Select account or payee(s)'. The 'Details' field is 'Enter reference details (optional)'. The 'Amount' is '\$' and the 'Date' is '11 Jun 2021 (today)'. The 'Send currency' dropdown is open, showing options: Australian Dollar, Pound Sterling, Japanese Yen, Euro, and United States Dollar. A red box labeled 'A' highlights the 'Send currency' dropdown, and another red box labeled 'B' highlights the list of currency options.

Step 7.

Enter the **International payee details** **A** by following the on screen instructions. Each country may have different requirements. Then, select **Done** **B**.

The screenshot shows the 'Payments & Transfers' screen in the Westpac app, now showing the 'International payee details' step. The 'From' field is 'Westpac Everyday \$20,003.00 avail'. The 'To' field is 'Select account or payee(s)'. The 'Details' field is 'Enter reference details (optional)'. The 'Amount' is 'AUD' and the 'Date' is '11 Jun 2021 (today)'. The 'Fees' section shows 'Westpac foreign transfer fee NZD 20.00'. The 'Receiving bank fee' section has two options: 'Overseas banks may deduct fees from your transfer. How do you want to handle these?' with radio buttons for 'I'll pay a fee so the payee will receive the full amount. NZD 20.00' and 'Allow the receiving bank fee to be deducted from the amount the payee will receive.'. The 'Total' is 'NZD 0.00'. The 'International payee details' section is open, showing fields for 'Account number:', 'BSB number:', 'Name of person or company:', 'Address of person or company:', and 'Type or select a country:'. A red box labeled 'A' highlights the 'International payee details' section, and another red box labeled 'B' highlights the 'Done' button.

Step 8.

It is optional to include details that will appear on their and/or your account. If you want to enter reference details, select **Details** **A**. Enter the particulars, code or payment information **B** (you can enter some or all of these) then select **Done** **C**.

The screenshot shows the 'Payments & Transfers' screen with the 'Pay or Transfer' section. The 'Details' field is highlighted with a red box and labeled 'A'. A dropdown menu is open, showing 'Details to appear on: Westpac Everyday (optional)' and a 'Done' button, both highlighted with red boxes and labeled 'B' and 'C' respectively. The 'From' field is 'Westpac Everyday' and the 'To' field is 'Sally (Australia)'. The 'Amount' field is empty. The 'Date' is '11 Jun 2021 (today)'. The 'Total' is 'NZD 0.00'. The 'Continue' button is at the bottom.

Step 9.

Enter the amount you want to pay in the **Amount** **A** field.

The screenshot shows the 'Payments & Transfers' screen with the 'Pay or Transfer' section. The 'Amount' field is highlighted with a red box and labeled 'A'. The 'From' field is 'Westpac Everyday' and the 'To' field is 'Sally (Australia)'. The 'Details' field is empty. The 'Amount' is '100.00'. The 'Date' is '11 Jun 2021 (today)'. The 'Total' is 'NZD 0'. The 'Continue' button is at the bottom.

Step 10.

There is a Westpac foreign transfer fee. Under the **Fees** **A** section, select if you want to pay the fee, or if you want it to be deducted from the amount the payee will receive.

The screenshot shows the 'Payments & Transfers' screen. The 'Fees' section is highlighted with a red box. A red line extends from a red circle labeled 'A' on the right to the 'Fees' section. The 'Fees' section includes:

- Westpac foreign transfer fee: NZD 20.00
- Receiving bank fee: NZD 20.00
- Overseas banks may deduct fees from your transfer. How do you want to handle these:
 - I'll pay a fee so the payee will receive the full amount. NZD 20.00
 - Allow the receiving bank fee to be deducted from the amount the payee will receive.

The total amount is NZD 147.52. The date is 11 Jun 2021 (today). The 'Continue' button is highlighted with a red box and a red circle labeled 'A' on the right.

Step 11.

Select **Continue** **A**.

The screenshot shows the 'Payments & Transfers' screen. A blue information box at the top states: 'You can make international payments and transfers up to 02:25am NZT. If you wish to make a payment or transfer please complete it before this cutoff time, otherwise you will need to wait until 8:00am NZT of the next business day.' The 'Continue' button is highlighted with a red box and a red circle labeled 'A' on the right.

Step 12.

Review your payment, confirming the details are correct.

You can also choose if you want to receive email confirmation of the payment **A**.

If the details are correct, select **Confirm payment** **B**.

You will be sent an Online Guardian verification code by text.

Input the code on your desktop when prompted to verify the transaction.

Payments & Transfers

Pay or Transfer Planned payments

Confirm your international payment

You can make international payments and transfers up to 02:25am NZT. If you wish to make a payment or transfer please complete it before this cutoff time, otherwise you will need to wait until 8:00am NZT of the next business day.

From: Westpac Everyday
12-0194-0883762-001

Now: \$20,000.00 avail
After: \$19,855.48 avail

To: Sally
12-1234-123456-12

Address: 1 Smith Street, Sydney, Australia
BSB number: 123456
SWIFT: CP8333XXX
Bank: Iron Bank of Bravos, Australia

Details to appear on: Westpac Everyday
Name: None

Details that may go to: Sally
Name: None

Amount: 100.00 AUD 107.52 NZD

1 NZD = 0.9501 AUD (Rate to be confirmed in the next step)

Fees: 20.00 NZD Westpac foreign transfer fee
20.00 NZD Receiving bank fee

Total: 147.52 NZD

Date: 11 Jun 2021 (today)

By proceeding with this international payment you agree to the [Terms and Conditions for International Payments](#) and you agree that Westpac's foreign exchange dealers may contact you by telephone regarding this transaction.

Email confirmation to: demo.user@gmail.co.nz

The next step is to complete an Online Guardian challenge and to confirm your final rate.

Cancel Confirm payment

Step 13.

A summary of the payment will appear. If you want to accept the final rate, select **Confirm** **A**.

Payments & Transfers

Pay or Transfer Planned payments

Confirm your international payment

From: Westpac Everyday
12-0194-0883762-001

Now: \$20,000.00 avail
After: \$19,855.48 avail

To: Sally
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Address: 1 Smith Street, Sydney, Australia
BSB number: 123456
SWIFT: CP8333XXX
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Name: None

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20.00 NZD Receiving bank fee

Total: 147.52 NZD

Date: 11 Jun 2021 (today)

By proceeding with this international payment you agree to the [Terms and Conditions for International Payments](#) and you agree that Westpac's foreign exchange dealers may contact you by telephone regarding this transaction.

Email confirmation to: demo.user@gmail.co.nz

Accept final rate to complete

1.1
Rate is valid for 54 seconds

| | | |
|--------|--------|-----|
| Amount | 100.00 | AUD |
| | 90.91 | NZD |
| Fees | 20.00 | NZD |
| Total | 130.91 | NZD |

Cancel Confirm

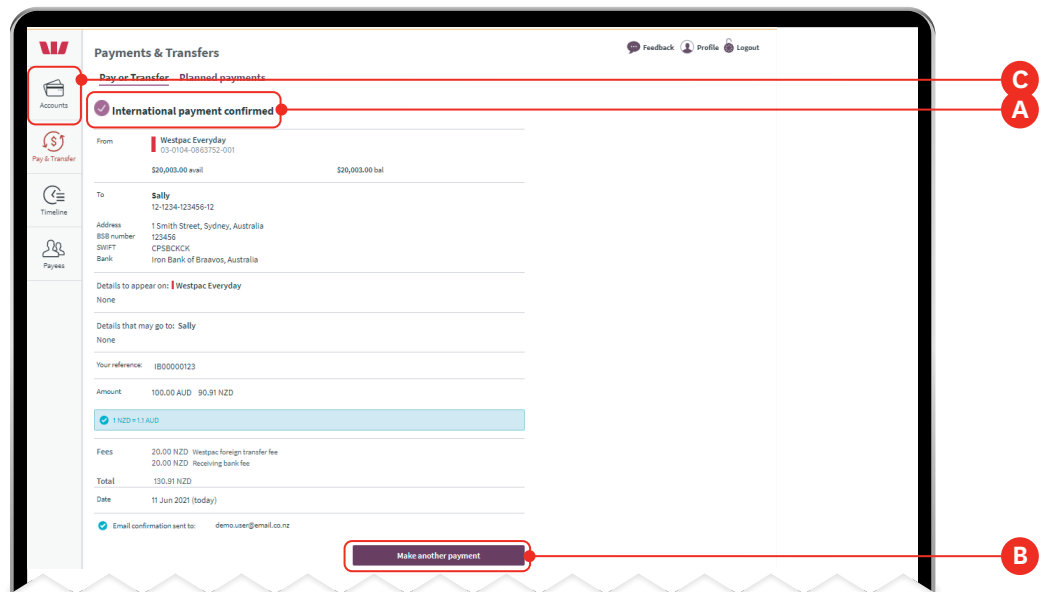
Westpac has no control over the charges levied by other banks, which are subject to change. Such other bank charges will be deducted from the payment amount and therefore affect the final payment amount received by the payee. Once authorized by you this International Payment cannot be reversed. International Payments are also governed by the [Westpac Electronic Debit/Debit Service terms and conditions](#), which form part of the [Westpac General Terms and Conditions](#).

Step 14.

Check the international payment is confirmed **A**.

If you would like to make another transfer or payment, click **Make another payment** **B**.

If you would like to return to the accounts screen, click **Accounts** **C**.



For more information about overseas payments visit westpac.co.nz/send-money-to-or-from-overseas

Please note: Rates are only available between 8am Monday morning until 9am Saturday morning. Outside these hours we are unable to provide a conversion rate so we cannot process your international payment.