

# REFUND REQUEST INTERNATIONAL MONEY TRANSFER

For payments made offshore by IMT to International Banks



## A. PAYEE CONTACT DETAILS (student, or alternative payee if alternative payee form completed)

Student name
Street address
Telephone number
Current email address
Student number <input type="text"/>

## B. BANKING DETAILS (All fields must be completed)

Please also supply IBAN below if required

Account holders name	
Name of bank	Branch
Street address	
City	Country
Account number	
BANK/SORT/SWIFT code	

IBAN (IBAN – Mandatory for all **EUROPEAN** cross border transactions). Print CLEARLY.

<input type="text"/>
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Indian Financial System Code (IFSC) is mandatory for all refunds paid by IMT to **INDIA**. Print CLEARLY

<input type="text"/>
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**INTERMEDIARY BANK DETAILS** (if applicable – see reverse)

Name of bank	Branch
Street address	
City	Country
Account number	
BANK/SORT/SWIFT code	

## C. SIGNATURE

I authorise CQUniversity to pay into this bank account as per my instructions.

Signature
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Date	/	/
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# INTERNATIONAL BANKING INFORMATION

Before completing your bank account details please contact your banking institution and confirm what information is required for you to receive a payment into your overseas bank account from Australia. There are strict guidelines for some countries and if incorrect information is supplied it may result in:

- The payment being rejected
- The payment being delayed
- A fee incurred as the result of the payment rejection by the beneficiary bank
- The beneficiary will not receive payment
- Potential foreign exchange loss

**BANK CODES** – a series of numbers which is used to identify banks around the world. It can be between 3 and 23 digits depending on the country of the bank and the type of code it is. Please contact your banking institution for the relevant information.

A Bank Code may be known as:

- BSB
- BIC (Bank Identification Code)
- CHIPS (Clearing House Inter-Bank Payment System) – US and Canada only
- NCC (National Clearing Code)
- BSC (Bank Sort Code)
- IBAN for all payments to European Countries
- IFSC (Indian Financial System Code) for all payments to India
- SWIFT
- SORT

**IBAN** – IBAN **MUST** be included for all payments to European countries. Please contact your banking institution for the correct IBAN. An IBAN consists of a maximum 34 alphanumeric characters, which are made up of the following:

ISO country code	2 alpha characters
Check digits	2 numeric characters
Basic Bank Account Number	Max 30 alphanumeric characters total

**BIC/SWIFT** – SWIFT code/ address and a BIC are the same thing and are interchangeable terms. SWIFT is the process the Commonwealth Bank uses to send money overseas and a BIC is the code that the SWIFT system uses to identify banks worldwide.

A BIC will either have 8 or 11 digits, depending on the bank you are sending the IMT to. An example of a BIC is as seen below:

Bank code	4 alphanumeric characters
Country code	2 alpha characters
Location code	2 alphanumeric characters
Branch code (optional)	3 alphanumeric characters

**IFSC** – IFSC is an acronym for Indian Financial System Code and is **mandatory** for all IMT payments to **India**.

**Intermediary Bank** – (if applicable, please **confirm** this with your banking institution)

The beneficiary may provide full payment instructions to ensure funds are not converted or so that funds are received by them quicker. An intermediary bank can be used when the beneficiary bank is not domiciled in the currency of that country.

Your payment will be sent via an intermediary banking institution (nominated by your bank) and then forwarded to your banking institution for settlement into your account.

If you do not have an Intermediary Bank, the Commonwealth Bank will use their preferred Correspondent Bank to effect the payment.