

# TRANSFER MONEY OVERSEAS

## How-to guide



- 1 Log in using your 10-digit customer number and 6-character password.

Contact us Locate us Register for online banking

Westpac

Home Personal Business

### Sign into Westpac Online Fiji

Customer Number

Password

**Sign in**

**Customer Notice**

Westpac Fiji Loan Account and Credit Card statements will only be available digitally. For further assistance, please visit your local branch or contact our customer care team.

**Things you should know**

[Download Online Banking Terms and Conditions](#)

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**New to online internet banking?**

- Benefits of Online banking.
- User guide for explanation of the services available.

**Westpac Online**

- How to Register for Online Banking.
- Tips on how to Protect yourself from fraud attempts.
- Help is always available.

**Security and Software**

- Security tips for using public computers.
- Important information about hoax emails.
- Security overview for Online Banking.
- Online Banking security guarantee.

- 2 Select the 'Overseas' option from the Main Menu.

Westpac

**Main Menu**

- Account Services
  - Accounts
  - Transfer Funds
  - Cash Advance
  - Cheque Status
- Payments
  - BillPay
  - Pay Others
- Overseas**
- Periodic
- Credit Card
- Authorise
  - Transfer Funds
  - BillPay and Pay Others
  - Overseas
  - Periodic
  - Cash Advance
  - Credit Card
- Customer Services
  - File Upload
  - Stop a Cheque
  - Deposit Books
  - View Statements
  - Copy of Statement
  - Bank Mail
  - Your Details

**Sign Out**

**No Pending Overseas Payment Requests Exist** Date 09 Jan 2025

**New Authorise Templates**

**Print Help**

There are no payments awaiting authorisation.

- 2 Select "New" to add a beneficiary/recipient if you are sending money to this person for the first time or select "Template" to access details of recipient/beneficiary stored from previous transfer.



Overseas

Date 15 Jan 2025

New

Authorise

Templates

Print Help

You can transfer money overseas through Internet Banking.  
For detailed guidance, refer to the "Help" section regarding Overseas Payments.

**Compulsory Fields:** Certain fields listed below are mandatory for processing your transaction.  
Please ensure you complete all required fields accurately to avoid any delays or errors:

1. Recipients name and physical street address (not a P.O. Box)
2. Account number or IBAN
3. Bank details (including SWIFT/BIC code)
4. Amount and currency

**Exchange Control Approvals:** Whilst you can initiate an Overseas Payment using Internet Banking, you still need to provide the Bank with requisite foreign exchange control approvals (if applicable). Each remittance is subject to adherence to the conditions stipulated in Exchange Control regulations and the presentation of underlying documents, which must be forwarded to 'IBProcessing@westpac.com.au' for validation by the Bank. Failure to provide appropriate documentation may result in delays or cancellation of your payment request.

3 Pay from

- Select the account from which you wish to transfer funds.
- Enter your account name.
- Provide a description. This will appear on your statement for reference.

Step 1 - Pay from...

Pay from

Jane Doe 039001 1234567890 FJD +7,585.07 ▾

Payer name

Description

This will appear on your account statement

#### 4 Pay to

- Enter the beneficiary's/recipient's full name as per their bank records.
- Enter a description. This will appear on the beneficiary's statement for reference.
- Select the party responsible for paying the charges (i.e., You or beneficiary).
- Choose the currency and amount to be transferred.
- Enter the beneficiary's physical address details in the "Instructions" field.

##### Step 2 - Pay to...

When will this be actioned? [Click here to find out.](#)

Recipient's  
full name

Description

This description will be sent to the Recipient's bank.

Charge

Currency

Amount

Some Overseas banks may also deduct fees from the amount sent. If this occurs, the final amount to the recipient will be reduced.

Instructions

Maximum 256 chars.

#### 5 Enter the following Recipients Bank Information:

- Bank account number
- Bank name
- Branch name
- Bank address
- Routing number
- Routing type - You have the option to select either **Sort** for payments to the UK or Ireland, or **ABA** to all other countries. **Sort** requires a 6-digit routing number, while **ABA** requires a 9-digit routing number as shown above. If the country you are sending to is not listed, please contact our customer service team at 132 032 or (679) 3217 800 or email [westpacfiji@westpac.com.au](mailto:westpacfiji@westpac.com.au) for assistance.

##### Step 3 - Provide Recipient's Bank Information...

Bank  
account  
number

Bank  
name

Bank  
branch

This assists the Recipient's bank to direct your payment to the correct branch.

Bank  
address

Bank  
routing  
number

Complete the routing information if known.

Routing  
type

## 6 Save as template

- Save the beneficiary's information as template by providing a name and description. This makes future transfers quicker and more convenient, as you won't need to re-enter the beneficiary's details.

### Step 4 - Save as template? (optional)...

Template name

Template description

## 7 Submit

- Please ensure that all information is entered correctly before submitting. Select "OK" to submit your transfer.

### Step 5 - Submit...

**Processing Times:** The daily cut-off time for processing payments is 2:00 PM. Transactions submitted after this time will be processed on the next business day.

Payments may take **two or more business days** to be processed by the overseas bank.

**Transfer Fees:** All applicable fees are non-refundable.

**Payment Routing:** Payments may be routed through another bank if Westpac does not have a direct relationship with the recipients bank. This may result in additional fees being deducted from the overseas bank and time in processing the funds to clear into the recipients bank account.

By proceeding with your overseas payment, you acknowledge that you have read and understood these instructions and accept the associated terms and conditions. For any assistance, please contact customer service on 132 032 or email [westpacfiji@westpac.com.au](mailto:westpacfiji@westpac.com.au).

**Clicking OK will submit the payment and save as a template if Step 4 is completed.**

OK

Reset

For assistance please click [Help](#) or contact our Customer Service Representatives on 132 032 or (679) 3217 800 from overseas .

### Things you should know:

To ensure your overseas transfer is processed smoothly and without delays, please double-check that all required information is correctly entered when submitting your transfer request.

Incomplete or incorrect details can result in delays, as the bank will need to contact you to rectify the issue before proceeding with the transfer.

For a hassle-free experience, please ensure the following mandatory information is provided:

- **Recipient's name and physical street address (not a P.O. Box)**
- **Account number or IBAN**
- **Bank details (including SWIFT/BIC code)**
- **Amount and currency**

If you're unsure about the information needed, our team is here to assist. Contact us on 132 032 or (679) 3217 800 or email [westpacfiji@westpac.com.au](mailto:westpacfiji@westpac.com.au) before submitting your request to avoid unnecessary delays.

**Processing Times:** Transactions for overseas transfers are processed from Monday to Friday, excluding public holidays. The cut-off time for same-day processing is 2:00 PM. Transactions submitted after this time will be processed on the next business day. Please note that it may take two or more business days for payments to be processed by the overseas bank.

**Transfer Fees:** All fees are non-refundable.

**Payment Routing:** If Westpac does not have a direct relationship with the recipient's bank, your payment may be routed through another bank, which could result in additional fees and longer processing times.

### Exchange Control Approvals:

Whilst you can initiate an Overseas Payment using Internet Banking, you still need to provide the Bank with requisite foreign exchange control approvals (if applicable). Each remittance is subject to adherence to the conditions stipulated in Exchange Control regulations and the presentation of underlying documents, which must be forwarded to [IBProcessing@westpac.com.au](mailto:IBProcessing@westpac.com.au) for validation by the Bank. Failure to provide appropriate documentation may result in delays or cancellation of your payment request. To find out more click [here](#)