

COMMSEC
INTERNATIONAL
EQUITIES
FUNDS
TRANSFERS
MANUAL

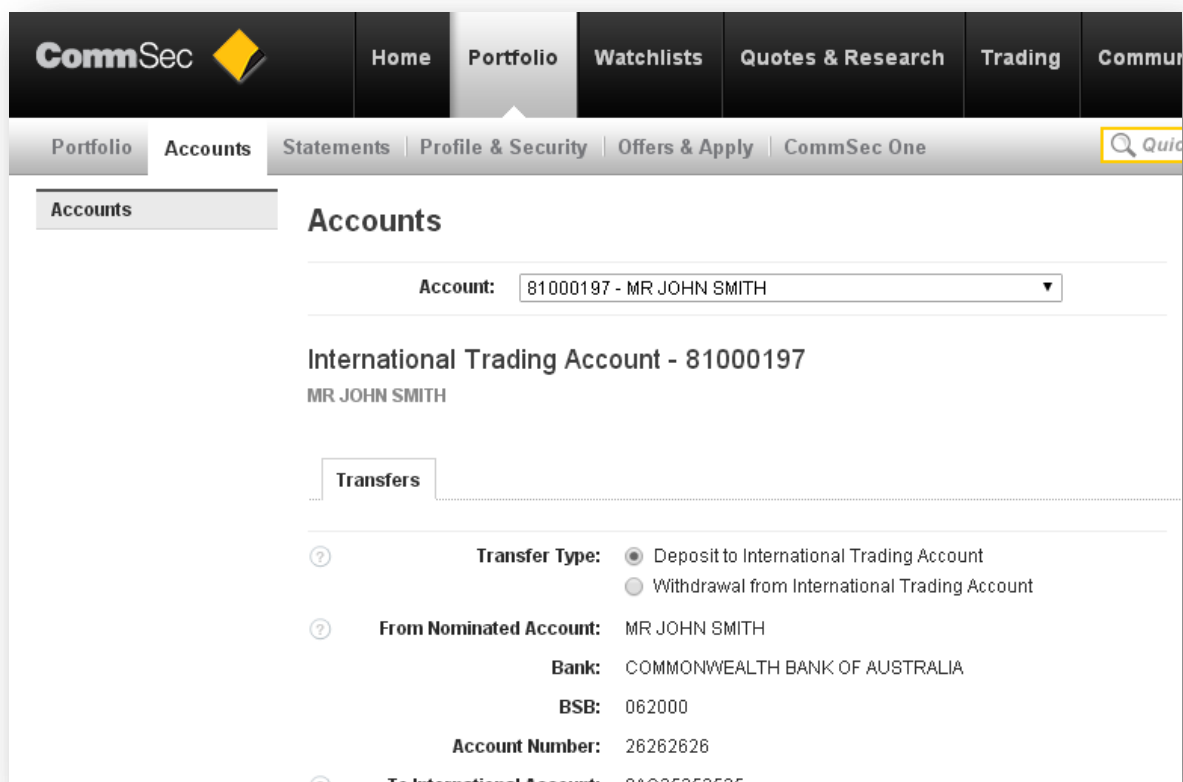


FUNDS TRANSFERS MANUAL

We've put together some helpful information and tips on how to submit funds deposit and withdrawal requests online.

GETTING STARTED

1. Login to the CommSec website and navigate to **Portfolio > Accounts**. Then select your International Trading Account from the drop down list.

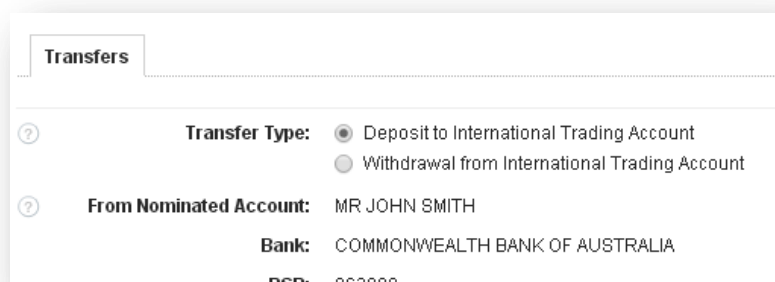


The screenshot shows the CommSec website interface. The top navigation bar includes 'Home', 'Portfolio', 'Watchlists', 'Quotes & Research', 'Trading', and 'Commur'. Below this, a secondary navigation bar has 'Portfolio', 'Accounts', 'Statements', 'Profile & Security', 'Offers & Apply', and 'CommSec One'. A search icon and 'Quick' are also visible. The main content area is titled 'Accounts' and shows a dropdown menu for 'Account' with '81000197 - MR JOHN SMITH' selected. Below this, the account details are displayed: 'International Trading Account - 81000197' and 'MR JOHN SMITH'. A 'Transfers' tab is active, showing the following information:

- Transfer Type:** Deposit to International Trading Account, Withdrawal from International Trading Account
- From Nominated Account:** MR JOHN SMITH
- Bank:** COMMONWEALTH BANK OF AUSTRALIA
- BSB:** 062000
- Account Number:** 26262626
- To International Account:** 0AC25252525

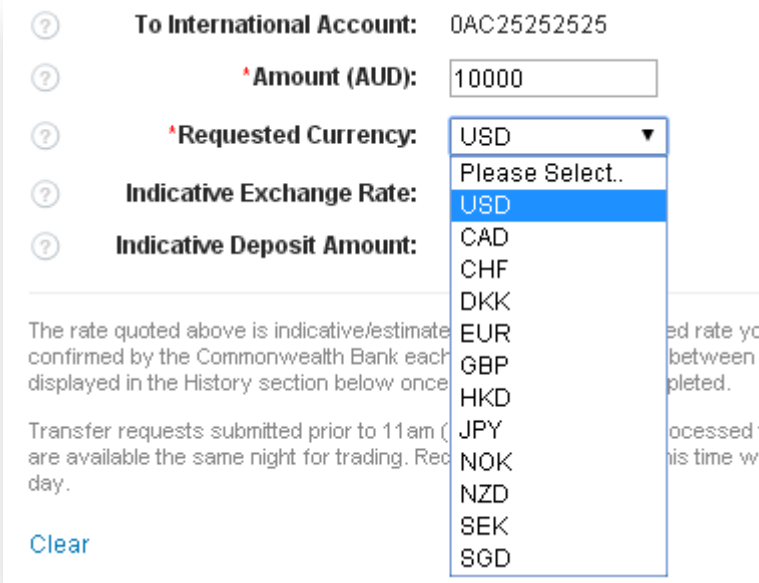
DEPOSIT REQUESTS

1. To submit a request to deposit funds into your International Trading Account select 'Deposit to International Trading Account'.



This close-up screenshot focuses on the 'Transfers' section. It shows the 'Transfer Type' radio buttons, with 'Deposit to International Trading Account' selected. The 'From Nominated Account' is listed as 'MR JOHN SMITH', and the 'Bank' is 'COMMONWEALTH BANK OF AUSTRALIA' with 'BSB: 062000'.

- Enter the details of the transfer you wish to make. You will need to enter the full amount in Australian Dollars that you wish to deposit into your International Trading Account as well as select the currency that you wish to convert into from the drop down list.



***Amount (AUD):**

***Requested Currency:**

Indicative Exchange Rate: Please Select..

- USD
- CAD
- CHF
- DKK
- EUR
- GBP
- HKD
- JPY
- NOK
- NZD
- SEK
- SGD


Indicative Deposit Amount:

The rate quoted above is indicative/estimate confirmed by the Commonwealth Bank each displayed in the History section below once

Transfer requests submitted prior to 11am (are available the same night for trading. Rec day.

[Clear](#)

- Once you have entered your transfer details, an indicative exchange rate and an indicative deposit amount will be displayed. It is important to note that the exchange rate is determined at the time of processing your request which may differ to the rate that is displayed here when entering the request online.



***Amount (AUD):**

***Requested Currency:**

Indicative Exchange Rate: 0.7728

Indicative Deposit Amount: 7,728

- Confirm that you have entered the amount and currency correctly then select 'Review'.

Transfers

? **Transfer Type:**
 Deposit to International Trading Account
 Withdrawal from International Trading Account

? **From Nominated Account:** MR JOHN SMITH
Bank: COMMONWEALTH BANK OF AUSTRALIA
BSB: 062000
Account Number: 26262626

? **To International Account:** 0AC25252525

? ***Amount (AUD):**

? ***Requested Currency:** ▼

? **Indicative Exchange Rate:** 0.7728

? **Indicative Deposit Amount:** 7,728

The rate quoted above is indicative/estimated only, not the confirmed rate you will actually receive. Rates are confirmed by the Commonwealth Bank each business day usually between 11am and 12pm (Sydney time) and will be displayed in the History section below once the transaction is completed.

Transfer requests submitted prior to 11am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day.

Clear
Review

- Confirm that the transfer request details are correct then press 'Submit'. If you would like to make any changes to the request press 'Back' to go back to the details entry screen. If you have changed your mind and no longer wish to deposit funds press 'Cancel'.

Transfers

Transfer Type:	Deposit
From Nominated Account:	MR JOHN SMITH
Bank:	COMMONWEALTH BANK OF AUSTRALIA
BSB:	062000
Account Number:	26262626
To International Account:	0AC25252525
Amount (AUD):	10,000.00
Requested Currency:	USD

Transfer requests submitted prior to 11 am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day.

Cancel Back
Submit

- Upon submission of your request you will receive a reference number. To submit another request press 'New Transfer' or to exit the pages simply navigate away using any of the menu items.

Transfers

Reference ID: 499

Your funds transfer request has been successfully submitted. Transfer requests submitted prior to 11 am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day. Please refer the funds transfer history to review the status of your transfer.

New Transfer

WITHDRAWAL REQUESTS

- To submit a request to withdraw funds from your International Trading Account select 'Withdrawal from International Trading Account'.

IMPORTANT: For withdrawal requests, please ensure you have checked your Pershing account balance and confirmed the funds you have available for withdrawal in all currencies on your account. Withdrawals may be delayed if there are insufficient funds in one or more currencies in the Pershing account.

Transfers

? **Transfer Type:**
 Deposit to International Trading Account
 Withdrawal from International Trading Account

? **From International Account:** 0AC25252525

? **To Nominated Account:** MR JOHN SMITH

Bank: COMMONWEALTH BANK OF AUSTRALIA

BSB: 062000

Account Number: 26262626

- Enter the details of the transfer you wish to make. You will need to select the currency that you wish to withdraw from then enter the full amount in the select currency that you wish to withdraw from your International Trading Account.

Account Number: 20202020

? ***Requested Currency:** Please Select. ▼

? ***Amount:** Please Select.

? **Indicative Exchange Rate:**

? **Indicative Withdrawal Amount:**

USD
 CAD
 CHF
 DKK
 EUR
 GBP
 HKD
 JPY
 NOK
 NZD
 SEK
 SGD

The rate quoted above is indicative/estimate confirmed by the Commonwealth Bank each displayed in the History section below once

Transfer requests submitted prior to 11 am (are available the same night for trading. Rec day.

For withdrawal requests, please ensure you have checked your Persh

- Once you have entered your transfer details, an indicative exchange rate and an indicative withdrawal amount will be displayed. It is important to note that the exchange rate is determined at the time of processing your request which may differ to the rate that is displayed here when entering the request online.

?	*Requested Currency:	USD	
?	*Amount:	5000	USD
?	Indicative Exchange Rate:	0.7728	
?	Indicative Withdrawal Amount:	6,470	

- Confirm that you have entered the amount and currency correctly then select 'Review'.

Transfers

?

Transfer Type: Deposit to International Trading Account
 Withdrawal from International Trading Account

?

From International Account: 0AC25252525

?

To Nominated Account: MR JOHN SMITH

Bank: COMMONWEALTH BANK OF AUSTRALIA

BSB: 062000

Account Number: 26262626

?

***Requested Currency:** USD

?

***Amount:** 5000 USD

?

Indicative Exchange Rate: 0.7728

?

Indicative Withdrawal Amount: 6,470

The rate quoted above is indicative/estimated only, not the confirmed rate you will actually receive. Rates are confirmed by the Commonwealth Bank each business day usually between 11am and 12pm (Sydney time) and will be displayed in the History section below once the transaction is completed.

Transfer requests submitted prior to 11am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day.

For withdrawal requests, please ensure you have checked your Pershing account balance and confirmed the funds you have available for withdrawal in all currencies on your account. Withdrawals may be delayed if there are insufficient funds in one or more currencies in the Pershing account.

[Clear](#) Review

- Confirm that the transfer request details are correct then press 'Submit'. If you would like to make any changes to the request press 'Back' to go back to the details entry screen. If you have changed your mind and no longer wish to withdraw funds press 'Cancel'.

Transfers

Transfer Type:	Withdrawal
From International Account:	0AC25252525
To Nominated Account:	MR JOHN SMITH
Bank:	COMMONWEALTH BANK OF AUSTRALIA
BSB:	062000
Account Number:	26262626
Amount:	5,000.00 USD

Transfer requests submitted prior to 11 am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day.

For withdrawal requests, please ensure you have checked your Pershing account balance and confirmed the funds you have available for withdrawal in all currencies on your account. Withdrawals may be delayed if there are insufficient funds in one or more currencies in the Pershing account.

[Cancel Back](#) Submit

- Upon submission of your request you will receive a reference number. To submit another request press 'New Transfer' or to exit the pages simply navigate away using any of the menu items.

Transfers

Reference ID: 500

Your funds transfer request has been successfully submitted. Transfer requests submitted prior to 11 am (Sydney time) will be processed the same business day and in most cases are available the same night for trading. Requests received after this time will be processed the following business day. Please refer the funds transfer history to review the status of your transfer.

[New Transfer](#)

REVIEWING SUBMITTED TRANSFER REQUESTS

1. Navigate to **Portfolio > Accounts**. Then select your International Trading Account from the drop down list. Below the transfer request section you will see the history of previous transfers that have been submitted online and over the phone.

History							Hide 
3 results found							Display: All
Submitted Date & Time	Reference No.	Transfer Type	Amount	Requested Currency	Exchange Rate	Transfer Method	Status
24/07/2015 5:33 PM	501	Deposit	AUD 7,500.00	CAD		Phone	Submitted
24/07/2015 5:26 PM	500	Withdrawal	USD 5,000.00	AUD		Online	Submitted
24/07/2015 5:02 PM	499	Deposit	AUD 10,000.00	USD		Online	Submitted
3 results found							Display: All

NOTE: The status of your transfer will move through the following stages.

Submitted: You have submitted the request online or over the phone

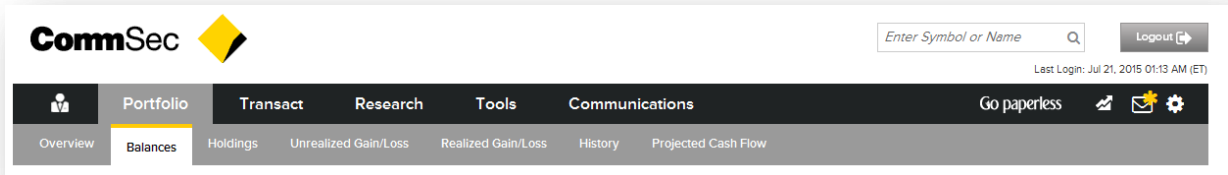
Processing: Our staff have received and started processing your request

Pending: Awaiting confirmation of the FX rate

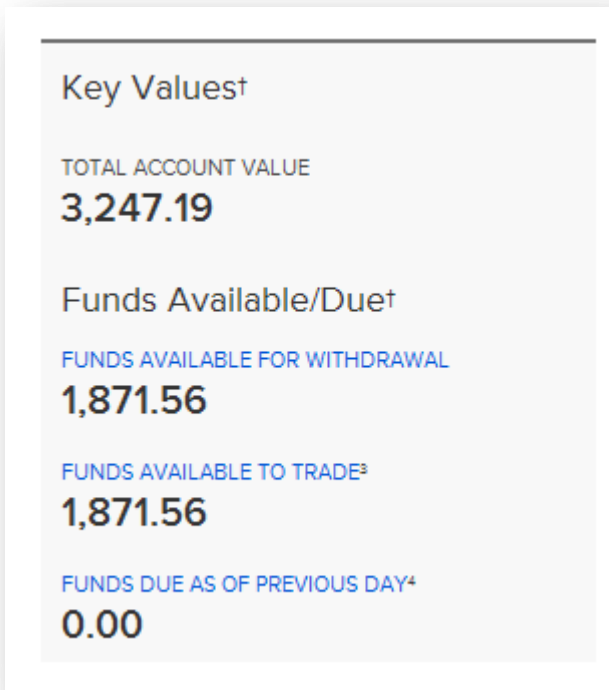
Completed: FX rate locked in, International Money Transfer (IMT) sent to your Pershing account

CHECKING FUNDS AVAILABLE FOR WITHDRAWAL

1. Within the International Trading Platform navigate to **Portfolio > Balances**.



2. You will see you funds available for withdrawal on the left hand side.



IMPORTANT: For withdrawal requests, please ensure you wait until your trade has settled prior to submitting the request. If you withdraw the funds prior to settlement your trade settlement will fail.

We're here to help

To find out more call us on 1300 361 170 (24 hours US trading days) or email us at commsecinternational@cba.com.au.

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