

International Money Transfers

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	International Money Transfers											
Citi Daily 25 25 N/A 16 ✓	Company		Transfer Fee	Transfer Fee	Transfer	Curriencies	Dollar		Pound	Zealand	Rupee	
OFX Real time Nil N/A Nil 55 √	★★★★ "Outstanding Value"											
	Citi	Daily	25	25	N/A	16	✓	✓	✓	✓	✓	✓
### HIFX Real time Nil N/A Nil 30 \$\frac{1}{2} \ \frac{1}{2} \ \ \ \frac{1}{2} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	OFX	Real time	Nil	N/A	Nil	55	✓	✓	✓	✓	✓	✓
HiFX Real time Nil N/A Nil 30	World First	Real time	Nil	N/A	Nil	100	✓	✓	✓	✓	✓	✓
MSBC Real time 20 25 N/A 19 √	***											
TorFX Real time Nil N/A Nil 33 √	HiFX	Real time	Nil	N/A	Nil	30	✓	✓	✓	✓	✓	✓
★★★ ANZ Daily 18 32 32 56 ✓	HSBC	Real time	20	25	N/A	19	✓	✓	✓	✓	✓	✓
ANZ Daily 18 32 32 56 Image: Commonwealth Bank Image: Co	TorFX	Real time	Nil	N/A	Nil	33	✓	✓	✓	✓	✓	✓
Arab Bank Australia Daily N/A 20 N/A 11 J J J J X X X Bank of Melbourne Daily 20 32 N/A 19 J	***											
Bank of Melbourne Daily 20 32 N/A 19 ✓<	ANZ	Daily	18	32	32	56	✓	✓	✓	✓	✓	✓
Bank of Sydney Daily 20 25 N/A 4 ✓ ✓ ✓ ✓ X X X BankSA Daily 20 32 N/A 19 ✓	Arab Bank Australia	Daily	N/A	20	N/A	11	✓	✓	✓	✓	X	X
BankSA Daily 20 32 N/A 19 ✓	Bank of Melbourne	Daily	20	32	N/A	19	✓	✓	✓	✓	✓	✓
Bankwest Daily 20 35 N/A 38 ✓	Bank of Sydney	Daily	20	25	N/A	4	✓	✓	✓	✓	X	X
Bendigo Bank Daily 30 30 N/A 25 ✓	BankSA	Daily	20	32	N/A	19	✓	✓	✓	✓	✓	✓
Commonwealth Bank Daily 22 30 N/A 49 J </th <td>Bankwest</td> <td>Daily</td> <td>20</td> <td>35</td> <td>N/A</td> <td>38</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td>	Bankwest	Daily	20	35	N/A	38	✓	✓	✓	✓	✓	✓
NAB Real time 22 30 N/A 40 ✓	Bendigo Bank	Daily	30	30	N/A	25	✓	✓	✓	✓	✓	✓
St.George Bank Daily 20 32 N/A 19 ✓ <td>Commonwealth Bank</td> <td>Daily</td> <td>22</td> <td>30</td> <td>N/A</td> <td>49</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td>	Commonwealth Bank	Daily	22	30	N/A	49	✓	✓	✓	✓	✓	✓
	NAB	Real time	22	30	N/A	40	✓	✓	✓	✓	✓	✓
Suncorn Bank Daily 20 30 N/A 24 J J J J	St.George Bank	Daily	20	32	N/A	19	✓	✓	✓	✓	✓	✓
June Duny 20 30 NyA 24 V V V V	Suncorp Bank	Daily	20	30	N/A	24	✓	✓	✓	✓	✓	✓



International Money Transfers

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

International Money Transfers											
Company	Exchange Rate Set	Online Transfer Fee (\$)*	Branch Transfer Fee (\$)*	Phone Transfer Fee	Total Curriencies Available	US Dollar (USD)	Euro (EUR)	British Pound (GBP)	New Zealand Dollar (NZD)	Indian Rupee (INR)	Japanese Yen (JPY)

Westpac	Daily	20	32	N/A	38	✓	✓	✓	✓	✓	✓
**											
Delphi Bank	Daily	N/A	25	N/A	3	✓	✓	✓	X	X	X