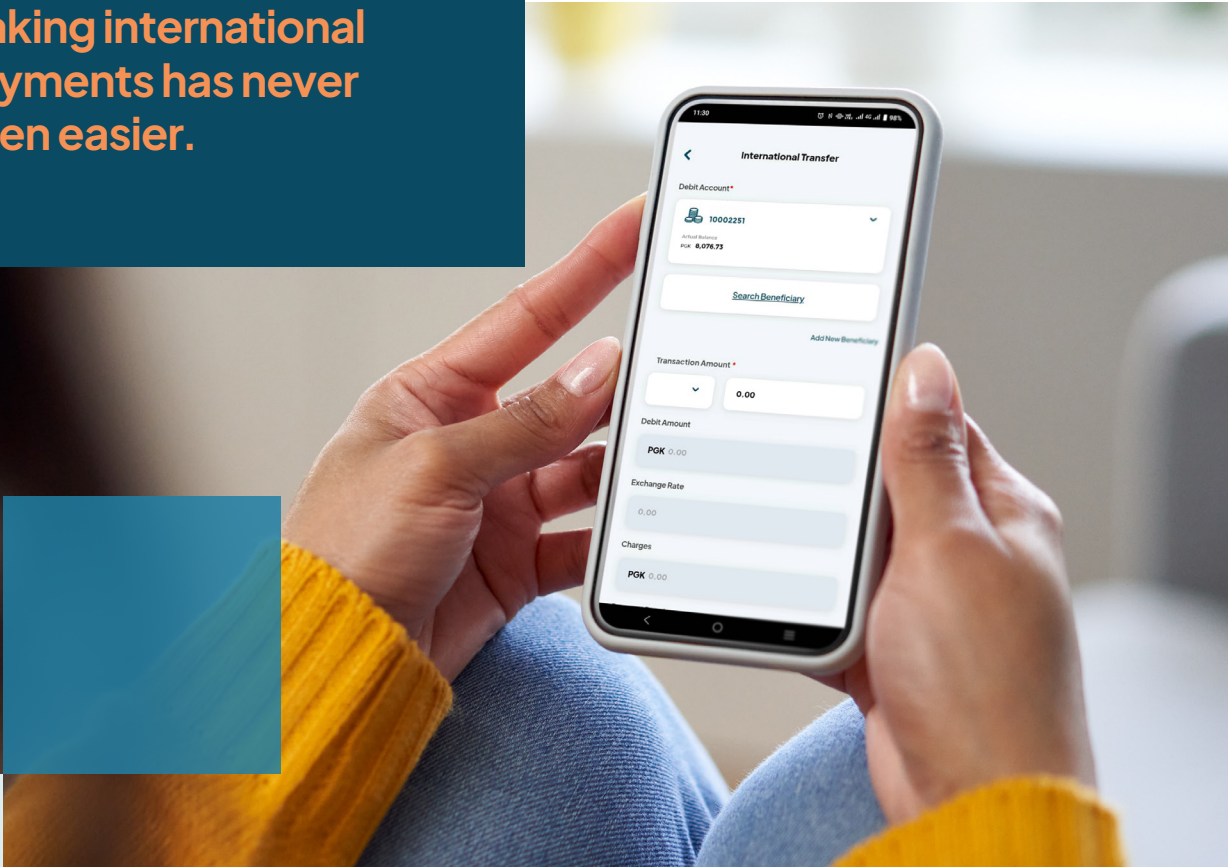


Forex

Making international payments has never been easier.



Now, when you need to send money overseas, CreditBank PNG is here to make it happen with the least amount of effort.

Pay school fees. Send funds to family and friends. Put deposits down on travel.

All you need is the beneficiary information and access to our app or online banking, and within minutes the transfer can be made.

With 8 currencies available, you can send money to over 30 countries all from the convenience of your couch. We like to say, send foreign currency while watching a foreign film. It's really that easy.

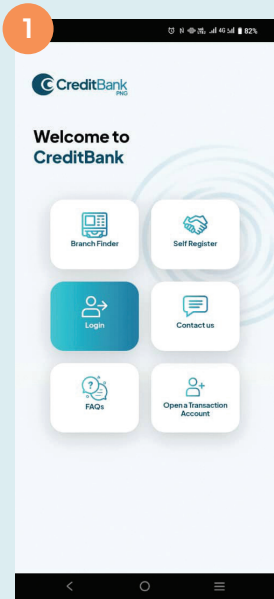
All you need is beneficiary information:

- Name
- Address, State, and Postcode
- Country (e.g. Australia)
Note: Clearing/Routing Codes are auto-populated based on Country
- SWIFT/BIC
Note: Bank name and address is auto-populated based on SWIFT/BIC
- Mobile Number and Email

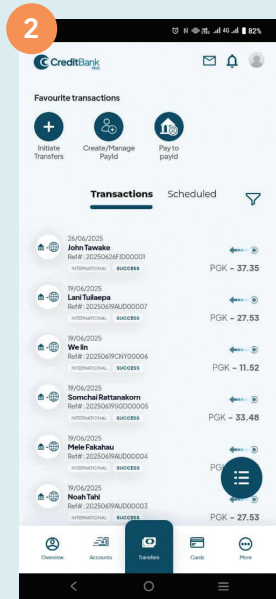


A relationship you can bank on.

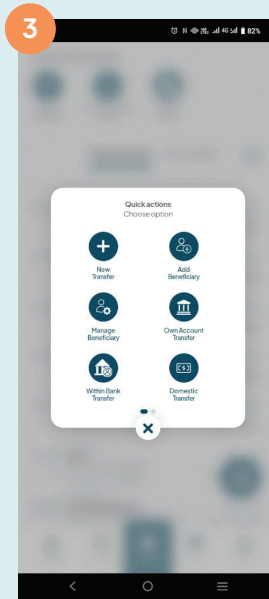
HOW TO Add a beneficiary:



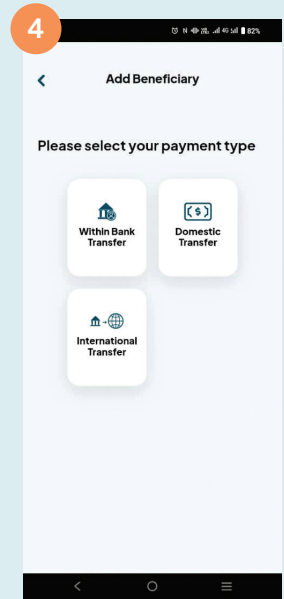
1 Login to your CreditBank PNG app or online banking.



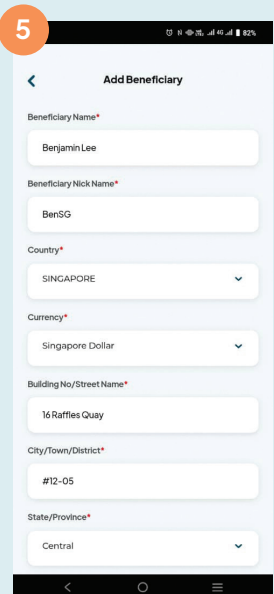
2 Go to the **Transfers** menu and click on the highlighted bubble.



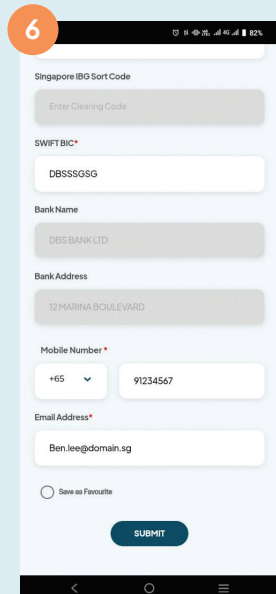
3 Select **Add Beneficiary**.



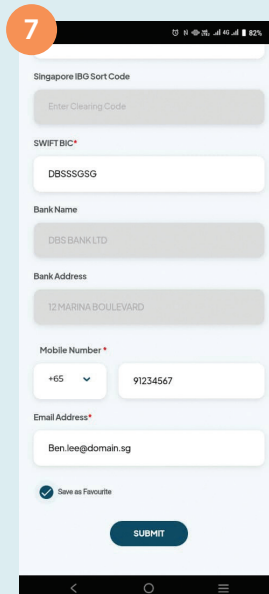
4 Select **International Transfer**.



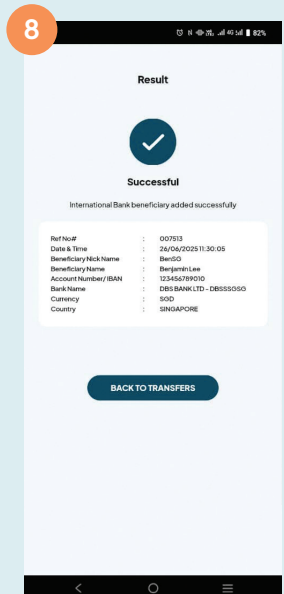
5 Fill in the beneficiary's details.



6 Beneficiary country auto-populates Codes; SWIFT/BIC auto-populates Bank name and address.



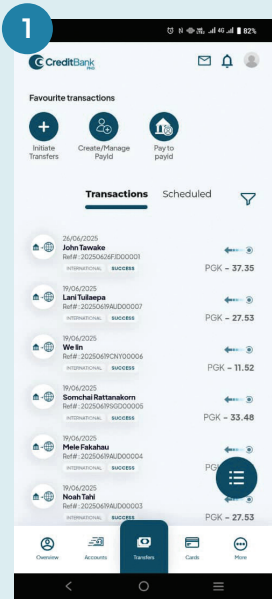
7 Optional: Tick **Save as Favourite**. Click **Submit**.



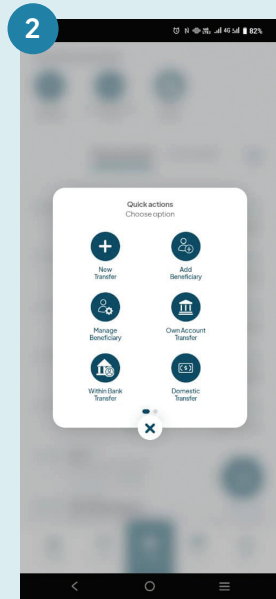
8 Receive confirmation once the beneficiary has been successfully added.

HOW TO

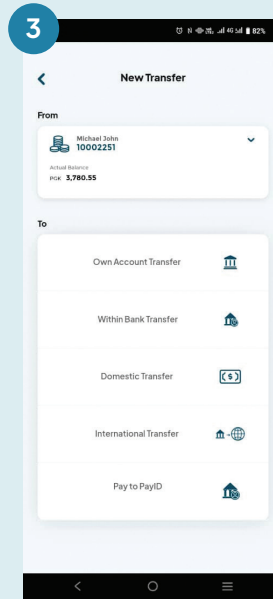
Make an international transfer:



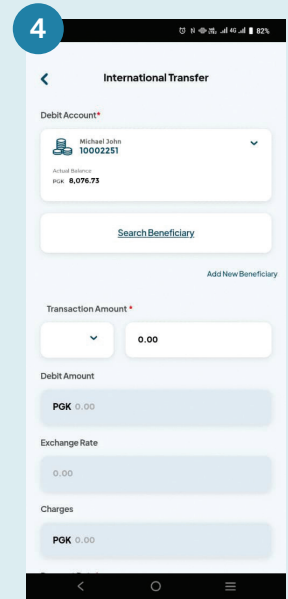
Login to your CreditBank PNG app or online banking, and go to the **Transfers** menu. Click on the highlighted bubble.



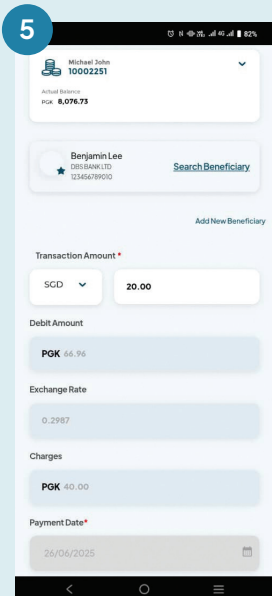
Select **New Transfer**.



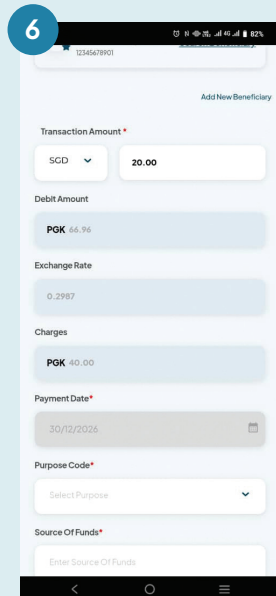
Select **International Transfer**.



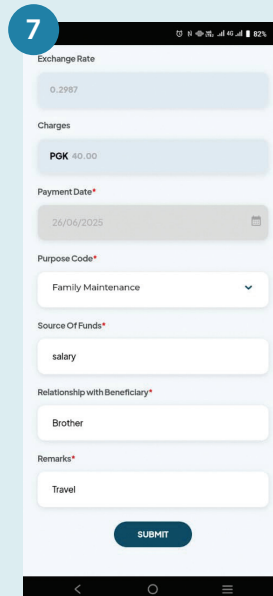
Choose the account you want to take the funds from and the beneficiary you want to send the funds to.



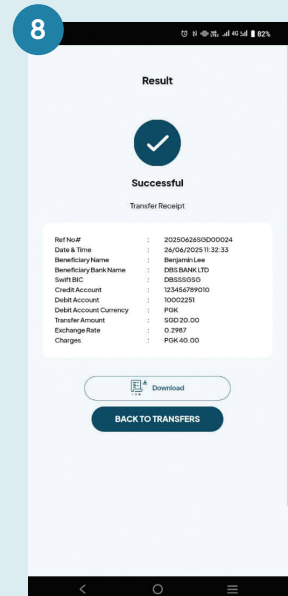
Enter the **Amount** you would like to send.



Debit amount auto-populates, and payment day defaults to today.



Select the **Purpose of Payment**. Enter **Source of Funds**, **Relationship with Beneficiary** and **Remarks**. Then click **Submit** to complete the transfer.



Receive confirmation of the transfer.

FOREX

Frequently asked questions about international currency transfers:

1. What currencies are available?

AUD, CNY, EUR, FJD, GBP, NZD, SGD, USD, PHP

2. Do I need a Transaction account to send foreign currency?

Yes, you must have a Transaction account with sufficient funds for the transfer. Since exchange rates may go up or down, the value of the payment may go up or down until the payment is booked.

3. Are there transfer amount limits?

Yes. You can transfer K10,000 per day, up to K50,000 a month.

4. Are there fees?

We charge K40 per transfer. Other fees may be applied by Correspondent or Recipient bank.

5. Where do I find currency exchange rates?

Rates will be posted on our website creditbank.com.pg/forex and we will provide a calculator for easier money management.

6. Can I receive foreign currency into my account?

Yes. You may receive inward remittances, at which time the foreign currency will be converted at the day's rate into Kina before crediting your account.

International currency services. Just another way that digital-first banking puts your time and needs first.

Have questions? Just email:
contactus@creditbank.com.pg

Visit us:
creditbank.com.pg/forex



A relationship you can bank on.