

# **International transfer FAQ**

# How do I make an international transfer?

Make a transfer in three simple steps:

- 1. Complete your one-time registration through online banking to get started
- 2. Add your recipient so we know where to send money to
- 3. Book your international transfer

#### Done!

### What is the maximum and minimum transfer amount?

You can transfer as much as your credit union allows, or as little as \$10.

### How do I keep track of my transfer?

Your transfer will appear in your transaction history in online banking in real-time, plus, you'll receive an email notification when the transfer has left your account and when it arrives at the recipient's account.

### When can I make international transfers?

Anytime, anywhere.

### How long does the transfer take?

Quick next-day delivery in North America and up to two business days everywhere else.

### How safe is my transfer?

Your transfer is protected with AES 256-bit encryption, automated identity verification, anti-money laundering procedures, automated online checks, advanced anti-fraud safeguards and insurance coverage - all through a FINTRAC-regulated entity.

### What are the exchange rates?

With live pricing, you get the real exchange rate—every time.

# What are the fees?

If the transfer is less than CAD \$500, a \$2.50 fee applies.

Your credit union may apply additional bill payment fees.

### How do I know how much the recipient will receive?

With our guaranteed transfer amount, what is sent is what is received—there are no deductions ever.

# What currencies are supported by International Transfers?

Visit central1.com/internationaltransfers to find out which currencies you can transfer to, from Canadian dollars (CAD).

# Why do I need to verify my I.D. when I register?

Government regulations require that we verify your I.D. for your security, just like when you open a bank account in a branch.

# Why did I receive a call from International Transfers about my account opening?

We may need to check and confirm the details you entered.

### What is a recipient?

A recipient is an account or person you want to send money to. It could be your own account in a different currency or a friend or family member outside Canada. You have to have at least one recipient to be able to make an international transfer.

### How often can I send?

You can send as often as you like to as many people as you like.

# Can I reverse my transfer?

Contact International Transfers as soon as possible and they will try to trace/return funds wherever possible.

# How often can I make international transfers?

As often as you like!

# Who do I contact for support?

International Transfers are available to support via chat, email and phone from 6 A.M. to 6 P.M. PT. Email support@internationaltransfers.ca or call 604.256.6200.