





Competitive rates & service with a smile

At Delphi Bank, we can help you with your foreign currency requirements, whether it's buying currency for travel, transferring funds overseas or managing a savings or investment account in euros, UK pounds or US dollars.

We offer competitive rates and, best of all, excellent customer service. Our customer service staff are experienced in all aspects of foreign currency exchange and can give you all the information and assistance you need to maximise your currency options.

Foreign currency services

BUY & SELL CURRENCY

If you are travelling overseas on a holiday or for work, you'll find it useful to have local currency on hand when you get to your destination. Think of the time and effort you'll save when you don't have to find a currency exchange as soon as you arrive.

It's quick and easy to order currency from us – simply drop in to any Delphi Bank branch. Your order will be processed quickly and you can usually collect your euros, UK pounds or US dollars on the same day. Other foreign currencies will be available five days after you place your order. Best of all, when you return from overseas, we'll buy back any unused euros, UK pounds or US dollars at competitive rates.

Visit our website at **delphibank.com.au** for a list of current exchange rates.

Key features

- Competitive exchange rates
- Collect currency on the day you place your order (euros, UK pounds or US dollars)
- Saves time and effort when you arrive at your destination
- Discount of 50% on fees for Delphi Bank customers

Current photo identification is required from all non Delphi Bank customers and, depending on the amount of currency you purchase, we may also ask you to produce additional identification.

Government requirements

There is no limit on the amount of currency you can bring out of Australia. However, you must declare amounts of \$10,000 or more in Australian currency or foreign equivalent. For more information for travellers, visit the Australian Government and Border Protection Service website at www.customs.gov.au.



Foreign currency services

TELEGRAPHIC TRANSFERS & OVERSEAS DRAFTS

Delphi Bank's foreign currency services also include provision of telegraphic transfers and overseas drafts, which are both economical ways to transfer funds overseas.

Telegraphic transfers are a fast and efficient way to send payments to a nominated bank account. You can send a telegraphic transfer to most countries worldwide.

Overseas drafts are bank cheques that can be banked at a financial institution overseas. They can be drawn in euros, UK pounds or US dollars and you can purchase them from any Delphi Bank branch.



Foreign currency accounts

FOREIGN CURRENCY SAVINGS ACCOUNT

An at call savings account that allows you to save in foreign currency.

Key features

- Available in euros, US dollars, NZ dollars and UK pounds
- Funds available at-call
- Competitive interest rates
- Interest calculated daily and paid monthly

Deposits and withdrawals

- Over the counter at any Delphi Bank branch
- Convert currency and transfer to and from other Delphi Bank accounts
- Inward or outward telegraphic transfer

FOREIGN CURRENCY FIXED TERM DEPOSIT ACCOUNT

Enjoy the benefits of a fixed term deposit in your choice of our foreign currency options.

Key features

- Available in euros, US dollars, NZ dollars and UK pounds
- Competitive interest rates
- Investment period options from 30 days to 12 months
- Add or withdraw funds at maturity
- Interest can be converted and paid into other accounts (providing income)

Deposits and withdrawals

- Over the counter at any Delphi Bank branch
- Convert currency and transfer to and from other Delphi Bank accounts
- Inward or outward telegraphic transfer

To find out more visit **delphibank.com.au**, call 1300 660 550 or drop into any Delphi Bank branch.



Say *hi* to Delphi

WHY DELPHI BANK?

Personal service

Our customers are our number one priority and we pride ourselves on delivering the best service every time.

At Delphi you'll find no call centres and no long delays, just a friendly person dedicated to making your banking experience a rewarding one.

Competitive interest rates and fees

Interest rates on Delphi Bank savings, investments and loans are competitive and we always aim to minimise your banking costs.

Strength and security

Like other banks, Delphi operates under the strict regulations and processes of the Australian Prudential Regulatory Authority and the Australian Securities and Investments Commission.

And as part of the Bendigo and Adelaide Bank family, you can be confident you're dealing with a large, successful Australian banking group.

Our door is always open

At Delphi, you can choose the products that suit your needs and with Internet banking you can access your funds 24 hours a day – from wherever you are in the world.

Community focus

What makes Delphi Bank different? We really do care. The Delphi Bank Foundation was established to support people experiencing disadvantage.

And we also support community and sporting groups, educational institutions and much more.



To find out more

Call **1300 660 550**

Visit **delphibank.com.au**

Or ask in branch

This information is current as at 1 December 2012. Before taking up any of Delphi Bank's products or services you should consider if they are appropriate for you. Delphi Bank recommends that you read the respective Terms & Conditions and other Disclosure documents before deciding to acquire or use any of the Bank's products or services. These documents can be obtained at any of our branches or by visiting our website **delphibank.com.au**

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