

## International Transfers - Limits & Fee Structure Details

This document outlines available currencies for Local Currency Delivery and Non-Local Currency Delivery for the International Transfers feature, available through Northern Birch Credit Union online banking.

### Local Currency Delivery:

Available currencies for which a sender can send the recipient funds denominated in the official currency of the recipient's country.

Currency	Minimum Amount	Fee	Timeline
USD United States	\$10	\$2.50 < 500	1 business day
GBP UK	\$10	\$2.50 < 500	2 business days
EUR Europe *	\$10	\$2.50 < 500	2 business days
AUD Australia	\$10	\$2.50 < 500	2 business days
CHF Swiss	\$10	\$2.50 < 500	2 business days
JPY Japan	\$10	\$2.50 < 500	2 business days
MXN Mexico	\$10	\$2.50 < 500	2 business days
NOK Norway	\$10	\$2.50 < 500	2 business days
NZD New Zealand	\$10	\$2.50 < 500	2 business days
SGD Singapore	\$10	\$2.50 < 500	2 business days
SEK Sweden	\$10	\$2.50 < 500	2 business days
ZAR South Africa	\$10	\$2.50 < 500	2 business days
PLN Poland	\$10	\$2.50 < 500	2 business days
HKD Hong Kong	\$10	\$2.50 < 500	2 business days
INR India	\$10	\$5 < \$1000	3 Business Days
PHP Philippines	\$10	\$6 < \$2000	3 Business Days
HUF Hungary	\$10	\$3 < \$1000	3 Business Days
CZK Czech	\$10	\$3 < \$1000	3 Business Days
DKK Denmark	\$10	\$3 < \$1000	2 Business Days
THB Thailand	\$10	\$3 < \$1000	3 Business Days
KRW Korea	\$10	\$7.50	3 Business Days
AED United Arab Emirates	\$10	\$5	3 Business Days
BHD Bahrain	\$10	\$5	3 Business Days
IDR Indonesia	\$10	\$5	3 Business Days
MYR Malaysia	\$10	\$5	3 Business Days
ARS Argentina	\$20	\$10	3 Business Days
RON Romanian	\$10	\$5	3 Business Days

\* Payments to the Estonian Tax and Customs Board (Maksu- ja Tolliamet) are subject to a \$15 or EUR 10 fee.

**Non-Local Currency Delivery:**

Currencies for which a sender can send the recipient funds denominated in a currency other than the official currency of the recipient's country (ie. Sending USD to an account in Canada)

Currency	Minimum Amount	Fee	Timeline
USD United States (outside North America)	\$25	\$15 flat	2 business days
EUR (Outside Euro Zone)	\$25	\$15 flat	2 business days
CAD (outside Canada)	\$25	\$15 flat	2 business days