



ATLANTIC PEARL LTD

COMMONWEALTH BANK OF AUSTRALIA (AUD) – Wire Transfer (TT) Coordinates.

BENEFICIARY	
ACCOUNT NAME (PAY TO):	ATLANTIC PEARL LIMITED
COMPANY ADDRESS:	8 Copthall, Roseau Valley, Roseau, Commonwealth of Dominica, 00152
BANK ACCOUNT # (AUD):	15965987 <i>* NOTE:</i> This is the beneficiary's (Atlantic Pearl Ltd.'s) AUD bank account number at Commonwealth Bank of Australia.

BENEFICIARY'S BANK INFORMATION	
BANK NAME:	COMMONWEALTH BANK OF AUSTRALIA
BANK ADDRESS:	201, Sussex Street 2000 Floor 27, Sydney, Australia 201, Sussex Street 2000
BANK BSB #:	062000
BANK SWIFT CODE:	CTBAAU2S

MEMO 1:	(Your Name or Company Name, as on record with us)
MEMO 2:	(Your Account Number or your Temporary Client ID)

NOTE: Please have your sending bank include **ONLY your Name and your Account Number (or Temporary Client ID), exactly as it is listed on your application with us - in the outgoing memo/reference section of the outgoing wire transfer.** Example: "John Smith QNZSBKB". Where John Smith is the client's name and QNZSBKB is the Temporary Client ID. This ensures that we will be able to accurately locate your funds once they arrive and identify them as yours. We receive a large volume of TT transfers and have filters on our account to direct incoming wires based on this information. Wires without this, or with more information may incur delays in processing. Thank you!

NOTE TO NETBANK USERS WHO ARE CBA CLIENTS: If you are a CBA client, and making an internal transfer from Netbank within CBA, you may require our account name (Atlantic Pearl Limited), our AUD account number (15965987) and BSB (062000). In the description field, as per above, include **your Name and your Account Number (or Temporary Client ID), exactly as it is listed on your application with us.** Example: “John Smith QNZSBKB”.. Lastly, please ensure you transfer from an account in the same name as your application with us, and keep a copy of your receipt if we need to identify you as the beneficiary / sender in case it is not clearly transmitted through with your Netbank transaction. If you want to set up an email notification from your account to ours please do so to compliance@mtcookfinancial.com.

FREQUENTLY ASKED QUESTIONS

Here are some frequently asked questions which have come from previous clients sending wires. We have listed them out here to help ensure you are able to make your payment as smoothly as possible.

1.) CAN I SEND A 3rd PARTY PAYMENT?

ANSWER: NO! Absolutely not. This is very important: Please note that as per our AML/KYC protocol, we are unable to accept any form of third-party payments. All funds must come from a sender in the same name as your MT.COOK Financial trading account. Joint bank account payments are accepted if your name is one of the parties listed as a joint account holder. Any 3rd party payments may be rejected and returned and may incur significant delays and fees which are to be paid at the expense of the client. This applies to both personal and corporate accounts. Thus, please make sure that the sender making the deposit is the same as listed as the account holder at Mt.Cook.

- *Hypothetical Example (personal account):* An approved trading account at Mt.Cook in the name of Peter Smith, can only be funded from a bank account (or card or payment processor), also held in the name of Peter Smith. It cannot be funded by any other person or company.
- *Hypothetical Example (corporate account):* An approved corporate trading account at Mt.Cook in the name of company ABC Inc., can only be funded from a bank account (or card or payment processor), also held in the name of ABC Inc.. It cannot be funded by any other person or company.

2.) My bank is asking me for an “IBAN Number”. What should I do?

ANSWER: IBAN numbers are not used by Australian Banks, and are generally only used by banks in the European Union. If you are being forced to use one by your banker or your online banking platform, just include the full bank account number instead, with no spaces (which is a combination of the BSB number + Account Number). In this case you would enter: **06200015965987**.

3.) I (or my banker) are confused on the structure? Why is the actual bank in Australia, but Atlantic Pearl Ltd's address is in The Commonwealth of Dominica?

ANSWER: Atlantic Pearl Ltd., has opened bank accounts at various banks globally to help service a larger geographic client base. Our banking partners are selected based on their stability and financial strength. Thus, in the case of Commonwealth Bank, Atlantic Pearl Ltd. is an “overseas client” with the bank. So while our registered address listed is our Dominica address, we can still hold a bank account for our overseas company at Commonwealth Bank of Australia via their International Business Banking Unit (even though we are not an Australian company).

4.) What are the fees associated with sending a bank wire?

ANSWER: Atlantic Pearl Ltd. does not charge any incoming fees to receive wire transfers. However your bank may charge you fees to send a wire, and often an intermediary bank (if used) may levy a fee as well. Furthermore, there may be currency exchange fees incurred if sending from one currency account to another. Please inquire with your bank for further details on any fees that they may charge. Average wire transfer fees by most banks range from \$15 USD on the low end, to \$50 USD on the high end. *Atlantic Pearl Ltd simply credits your account with the dollar amount that we receive in our bank, net of any fees charged by your bank and/or any intermediary banks.*

5.) What are the timelines associated with sending a bank wire?

ANSWER: Timelines vary from 1-5 business days on average. If your deposit has not posted within 5 business days from the date that you sent it, please contact us and we can help inquire with the banks to locate it with a “wire trace” if it has not been properly issued.

Ensuring that you input the wire transfer information as accurately as possible will help ensure that there are no problems in receiving the wire transfer. If your bank uses intermediary or correspondent (pass through) banking institutions it may sometimes delay the transit time before reaching our account. The time of day the requests are received and processed by the bank (whether they make the bank's daily cut off or not) can all also have an impact on processing times.

If you have any further questions, please contact us at your convenience.