

Sending a Wire



A wire transfer is a safe way to send or receive money from around the world. To send a wire and comply with anti-money laundering requirements, please complete this form in full. Any section not completed in full or inaccurate may result in the rejection of the wire and could incur additional fees.

Transaction Information

Amount & Currency	
Reason for Transfer	

Beneficiary Information

The name and address must be an exact match for the information on their bank account.

Full Legal Name		
Account Number		
Physical Address (PO Boxes not allowed)	Street:	
	Town/City:	Province:
	Country:	Postal Code:
Phone Number		
Email Address		
Country of Residence		
If the beneficiary is a person:		
Date of Birth		
Occupation & Employer		
If the beneficiary is a business:		
Type of Business/Industry		
Name of Signing Officers on the account (list up to 3)		
Registration/incorporation number and jurisdiction (country) of issue		
If the wire is being sent to Mexico:		
Beneficiary Type & Tax ID		



Bank Information

Bank Name		
Physical Address (PO Boxes not allowed)	Street:	
	Town/City:	Province:
	Country:	Postal Code:
If the wire is being sent to a Canadian bank:		
Route & Transit Numbers		
If the wire is being sent to an international bank:		
SWIFT/BIC/ABA Code		

Intermediary Bank Information

The recipient bank will provide this to the beneficiary when the currency being sent is foreign to the receiving country.

Bank Name		
Physical Address (PO Boxes not allowed)	Street:	
	Town/City:	Province:
	Country:	Postal Code:
SWIFT/BIC/ABA Code		

Sender (Your) Information

Full Legal Name		
Account Number		
Physical Address (PO Boxes not allowed)	Street:	
	Town/City:	Province:
	Country:	Postal Code:
Phone Number		
Email Address		
Country of Residence		
If the sender is a person:		
Date of Birth		
Occupation & Employer		
If the sender is a business:		
Type of Business/Industry		



Why does BVCU need so much information?

Depending on where the wire is going, it must pass through many systems, each with its own set of rules. Wires must also comply with anti-money laundering and anti-terrorist financing laws and regulations. To protect you and our credit union, we need all wires to have complete and accurate information about the person you are sending (receiving) funds to (from). You can help by giving us (or the sender) all the information that is needed to process the wire. If the information is accurate and complete, the wire is more likely to pass through the system quickly. Missing or incorrect information can delay the transfer or even stop it from arriving.

What is a physical address?

BVCU is required by law to know your physical address. It's all part of Canada's efforts to detect and prevent money laundering. A physical address is the actual location of a home or business. In Canada, it must include a house or building number, street name or number, town or city, province, and postal code. If your mail is delivered to a post office box or other locations, then your mailing address is not your physical address. If you live on a range road, you must also include your township or block number. If your physical address is outside of Canada, it must include the local equivalent of a Canadian address. For example, instead of a province and postal code, a U.S. address must include the state and zip code. Addresses outside of Canada must also include the country.

Need help?

If you have questions about wire transfers, you can call us at 1.800.207.0068 or visit your nearest branch.

Authorization

By signing below, I/we hereby acknowledge as follows:

(a) Bow Valley Credit Union (BVCU) shall be responsible only for performing the funds transfer services described herein and shall be liable only for its gross negligence or willful misconduct in performing these services. BVCU is not required to seek clarification from anyone regarding ambiguous instructions or incomplete or inaccurate information.

(b) BVCU shall not be liable for acts or omissions based upon your instructions (or its reliance upon any information or data provided by you), or for acts or omissions by you or any other person (including, without limitation, any funds transfer system, any beneficiary's bank, or any beneficiary, none of which shall be deemed BVCU's agent). Without limitation, BVCU shall be excused from delaying or failing to act if caused by legal constraint, interruption of transmission or communications facilities, equipment failure, war, government actions, riot, telecommunications interruption or power supply failure, unavailability of or interruption or delay in third party systems, third party networks or services, failure of third party software or a failure or malfunction of third party equipment which could not be reasonably foreseen, emergency conditions, strikes, holiday observances in any country or other circumstances beyond BVCU's control. In addition, BVCU shall be excused from delaying or failing to execute a transfer if it would result in BVCU violating any applicable law or any rule or regulation of Credit Union Central Alberta Limited (or its affiliates) or any governmental regulatory authorities. In no event shall BVCU be liable for any consequential, special, punitive, or indirect losses or damages incurred relating to the foregoing services including, without limitation, subsequent wrongful dishonour resulting from the BVCU's acts or omissions.

(c) That I/we shall be liable to BVCU for and shall indemnify and hold BVCU harmless from any and all claims, causes of action, damages, expenses (including reasonable attorney's fees and other legal expenses), foreign institution fees, wire transfer costs, liabilities and other losses which do not arise from the gross negligence or willful misconduct of BVCU including, without limitation, those resulting from: (i) the return of a wire transfer by any financial institution; (ii) the reliance by BVCU upon any instructions, information or data provided by you; (iii) BVCU's debiting or crediting of the account of any person as requested by you; and (iv) the failure to act or the delay by any financial institution other than BVCU.

Date (MM/DD/YYYY)

Signature 1

Signature 2 (if required)