

Remote: Email, Fax or US Mail (US Dollar transfers only)

Email to: bankingforms@owb.com **Fax to:** 866-827-7789 **US Mail:** OneWest Bank, Customer Relationship Services, PO Box 7056, Pasadena, CA 91109

If we receive this form by 10:30 a.m. Pacific Time (PT), and successfully confirm your instructions in accordance with our security call back by noon Monday thru Friday (excluding federal holidays), your transfer will be sent the same business day.

This form may be used for domestic wire transfers, international wire transfers and Consumer International Wire Transfers. A Consumer International Wire Transfer is an international transfer using funds from a consumer account held in the name of one or more natural persons.

1. REQUIRED - Sender/Originator Account Information

Wire Type <input type="checkbox"/> Domestic <input type="checkbox"/> International	Wire transfer amount in U.S. Dollars \$ _____	Date wire to be sent _____
Account Number _____	Account Owner Name _____	

2. REQUIRED - Receiving Party/Bank Information or Intermediary Financial Institution (If applicable)

Bank ABA or Routing Number _____	Bank Name _____
Bank City, State / Province, Country _____	

3. OPTIONAL - Beneficiary Bank (Only used when Receiving party is an Intermediary Financial Institution)

Bank ABA/Routing Number or BIC (SWIFT) _____	Bank Code (if applicable for International Payments) _____	Bank Name _____
Bank City, State / Province, Country _____		

4. REQUIRED - Beneficiary Party

Account Number / IBAN / CLABE _____	Check One (International Payments only) <input type="checkbox"/> Account <input type="checkbox"/> CLABE <input type="checkbox"/> IBAN	Account Owner Name _____
Account Owner Address (Complete address is required for International Wires, P.O. Boxes not accepted) _____		

5. OPTIONAL - Special Instructions, Final Credit (Only to be completed when using Intermediary Financial Institution)

Originator-to-Beneficiary Information (OBI) – Optional free-form text used to relay additional payment information to the Beneficiary

Bank-to-Bank Information (BBI) – Optional free-form text used to relay additional payment information to a financial institution

Customer Instruction

Before you begin, please contact the bank to which you are transferring funds to determine their requirements and bank information. Then follow the instructions below to complete your OneWest Bank Outgoing Wire Transfer Request. If you have any questions, please contact your friendly OneWest Bank branch or the Customer Contact Center at 877-741-9378.

Request Submission

You may submit your request in person at an OneWest Bank, A Division of CIT Bank, N.A. ("OneWest Bank") branch or remotely, by email, fax or US Mail. Please note the timing requirement on the form for same-day processing. In addition, remote requests, received by email, fax or US Mail, for a third-party wire (going to an account not owned by you) or international wire will require you to have an executed Remote Outgoing Transfer Agreement on file prior to processing.

How to Fill Out Wire Information

If sending funds to a Beneficiary Bank in the U.S.:

Complete boxes 1, 2 and 4. Box 5 is optional.

If sending funds to a Beneficiary Bank in the U.S. utilizing a U.S. Intermediary Financial Institution: Complete boxes 1, 2, 3 and 4. Please note that the intermediary Financial Institution information is to be provided in box 2 and Beneficiary Bank information is to be provided in box 3. Box 5 is optional.

If sending funds to a Beneficiary Bank outside the U.S.: Complete boxes 1, 2, 3 and 4. All International wires require a U.S. Intermediary Bank which must be included in box 2 (Please contact your branch if you need assistance obtaining this information). BIC/SWIFT information should be included in box 3. Box 5 is optional.

6. Agreement and Authorization

For all transfers except Consumer International Wire Transfers: By signing below (1) I request and authorize OneWest Bank to debit my account and transfer funds in accordance with the instructions above and to debit my account for the wire transfer fee; and (2) I agree to the terms outlined in the attached Remote Outgoing Wire Transfer Request Addendum.

For all Consumer International Wire Transfers: By signing below (1) I am providing OneWest Bank information regarding a proposed wire transfer and request OneWest Bank contact me via telephone to initiate the processing of the transfer and to obtain my authorization of payment; and (2) I acknowledge receipt of the attached Remote Outgoing Wire Transfer Request Addendum. Additional disclosures regarding the transfer will be provided to me verbally prior to my verbal authorization of payment for the transfer and a Receipt will be sent via mail after the date of transfer.

All transfers: If the withdrawal is processed from a certificate of deposit (CD), by signing this request I acknowledge that if the CD is not within the 7-day grace period the transaction will be subject to an early withdrawal penalty.

Customer 1 Signature _____	Date _____	Customer 2 Signature _____	Date _____
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Remote Outgoing Wire Transfer Request

Bank Copy

Bank Use Only

Method of receipt <input type="checkbox"/> Email <input type="checkbox"/> Fax <input type="checkbox"/> US Mail		Reason for wire transfer	
Received by (print name)		Signature	Remote request callback by (print name)
			Signature
Security questions asked and answered correctly (remote request only)	All signatures verified	<i>FOR DODD FRANK WIRES ONLY:</i> received verbal authorization from customer to debit account after verbal disclosures were given. <input type="checkbox"/> Yes <input type="checkbox"/> No Receipt mailed to Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Title	Date
Reviewed by (print name)		Signature	Date
Authorized by (print name)		Signature	Date

Remote Outgoing Wire Transfer Request Addendum

Customer Copy

Consumer International Wire Transfers (international transfers from consumer accounts held in the name of one or more natural persons) are subject to the terms of our Consumer International Wire disclosures (communicated verbally at the time we process your request and in writing – as part of a Consumer International Wire Combined Disclosure and Receipt -- following the completion of your transfer). In the event of any conflict with the provisions of this Addendum, the terms of the Consumer International Wire disclosures will control.

Execution of Orders – OneWest Bank, A Division of CIT Bank, N.A. (“OneWest Bank”) will make commercially reasonable efforts to execute the payment order described in the Remote Outgoing Wire Transfer Request form (the “Order”). OneWest Bank may select any intermediary bank, third party or means of transmittal to execute the Order, and the means selected may differ from that indicated on the Order. Confirmation of receipt from the recipient may be requested, however, OneWest cannot guarantee that such confirmation will be provided by the beneficiary bank or other intermediaries.

Reliance on Beneficiary Identifying Information – OneWest Bank shall rely solely upon the beneficiary information provided by its customer. The beneficiary's bank and/or other intermediary parties to the wire transfer may make payment to the beneficiary based solely on the account or other identifying number provided by customer, even if the name on the account differs from that on the Order. OneWest Bank, or an intermediary, may send a payment order to a subsequent intermediary or beneficiary bank based solely on the beneficiary bank identifying number, even if the Order indicates a different bank name. Except for Consumer International Wire Transfers, OneWest Bank shall have no liability to customer in the event a wire transfer is credited to the wrong account, is rejected, is delayed, or fails to be received by the intended beneficiary as a result of customer providing incorrect beneficiary and/or beneficiary bank information.

Cancellation or Amendment of Orders – Except for Consumer International Wire Transfers (which include certain cancellation rights that will be disclosed to you by telephone and on the Consumer International Wire Combined Disclosure and Receipt form), once an Order has been executed, OneWest Bank may not be able to cancel or amend the Order, however, to the extent possible will accommodate customer requests to attempt cancellation or amendment but will not be liable if such action is not successful. If a transaction is cancelled or rejected, customer's account will not be credited until OneWest has confirmed receipt of good funds.

How to Cancel a Consumer International Wire Transfer – Consumer International Wire Transfers carry specific cancellation rights, as will be disclosed to you by telephone and on the Consumer International Wire Combined Disclosure and Receipt form. To cancel a Consumer International Wire Transfer, you may call us at 877-741-9378 or visit one of our branch offices.

Currency – OneWest Bank will execute this remotely requested Order in U.S. Dollars.

Fees Imposed by Intermediary and/or Beneficiary Bank – An intermediary and/or beneficiary bank may charge a fee for processing a funds transfer and OneWest Bank is not responsible for this fee. This fee may be deducted by the intermediary and/or beneficiary bank from the amount to be credited to the beneficiary of the funds transfer.

Limitation of Liability – Except for Consumer International Wire Transfers, OneWest Bank is not responsible for any failure or delay by any bank or other third party intermediary in executing or failing to execute an Order. OneWest Bank shall not be liable for damages arising from the execution of the Order so long as OneWest Bank acts in good faith and in accordance with the terms of account. In no event, regardless of the form or nature of the claim or action, will OneWest Bank be liable for punitive, incidental, special or consequential damages arising from execution of the Order.

Account Agreement – This Addendum sets forth additional terms applicable to outgoing wire transfers and constitutes part of the account agreement with OneWest Bank as set forth in the Account Disclosures for Personal and Business Accounts booklet, Signature Card, and Agreement for Cash Management Services or any other agreements between customer and OneWest Bank governing deposit related products and services (together the “Account Agreement”). If any terms of this Addendum conflict with any provision of the Account Agreement, the terms of this Addendum shall prevail, to the extent necessary to avoid inconsistency.

The international outgoing wire fee for consumers is \$45. The domestic outgoing wire fee for consumers is \$30. These fees supersede the fee amounts indicated in the fee schedule for consumers in the Account Disclosures for Personal and Business Accounts.

GENERAL FOREIGN WIRE TRANSFER INFORMATION

Wires going to foreign countries require different numbers depending on the receiving foreign country. All wire transfer payments destined for foreign countries must include the SWIFT Bank Identifier Code (SWIFT BIC), International Routing Code (IRC) as applicable, and for participating countries the beneficiary's International Bank Account Number (IBAN). Mexican banks require a CLABE in addition to the SWIFT BIC.

Remote Outgoing Wire Transfer Request Addendum

Customer Copy

GENERAL FOREIGN WIRE TRANSFER INFORMATION *continued*

SWIFT Bank Identifier Code (SWIFT BIC): The series of 8 or 11 unique alpha numerical characters help to identify a specific financial institution. The SWIFT BIC should be obtained from the beneficiary. To ensure timely delivery of international payments, please be sure to include the SWIFT BIC.

International Routing Code (IRC): Some countries throughout the international banking community have created international routing codes, which are used in combination with the SWIFT BIC to aid in routing the payment through a main office to a branch. Each country has a specific name for their routing code (i.e. Sort Code in the United Kingdom, Canadian Payments Association routing Numbers in Canada). Your beneficiary must provide the international routing code to facilitate receipt of an international payment. Sending a wire without the IRC number can delay the wire, or the receiving bank may return the wire when this number is not included in the payment instructions, and additional fees may be assessed.

International Bank Account Number (IBAN): The IBAN varies by country/institution. Warning! Only the bank servicing an account can provide the correct IBAN of that account and this must be obtained from the beneficiary of the wire. Sending a wire to a participating country without the IBAN can delay the wire or the receiving bank may return the wire when the IBAN is not included in the payment instructions, and additional fees may be assessed.

Mexico Standardized Bank Code (CLABE): Mexican banks now require that an 18 digit CLABE account number be added to the Beneficiary instructions to ensure payment. The CLABE number is required on all payments sent to Mexico. The CLABE account number must be obtained from the beneficiary. If the beneficiary does not have the CLABE account number, please have the beneficiary contact their bank. OneWest Bank does not provide or calculate the CLABE. Sending a wire without CLABE account number can delay the wire, or the receiving bank may return the wire if the CLABE is not included in the payment instructions, and additional fees may be assessed.