

## Fees & Charges Schedule

Effective 2 November 2024

### Deposits

#### Monthly access fees

Account	Fee
Access account	\$0.00
MySavings account	\$0.00

#### Other fees relating to deposit accounts

Term Deposit	Fee
Early redemption administration fee	\$30.00

#### Transaction fees deposit accounts

Transfers, Pay anyone, or BPAY	Fee
via Mobile App or Internet Banking	\$0.00
Phone assisted	\$10.00

Periodical payments	Fee
via Mobile App or Internet Banking	\$0.00
Phone assisted	\$5.00

Direct debit	Fee
Direct debit	\$0.00

Visa Debit and ATM transactions	Fee
Visa Debit card - purchase and cash-out transactions made in Australia	\$0.00
Visa Debit card - purchase and cash-out transactions made overseas	1.5% of Australian dollar transaction amount
Visa Debit card - replacement (regular post)	\$0.00
Visa Debit card - replacement (express post)	\$22.50
Emergency card replacement	At cost <sup>1</sup>
ATM withdrawals Australia wide	\$0.00 <sup>2</sup>
ATM withdrawals overseas	\$0.00 <sup>2</sup>

#### Cheques

Item	Fee
Cheque presented	\$0.00
Stop cheque request	\$15.00
Special answer	\$15.00

#### Dishonour fees

Item	Fee
Pay anyone (direct credit) dishonour	\$10.00
Direct debit dishonour	\$10.00
Cheque dishonour	\$10.00

#### Other fees

Item	Fee
Overdrawn account (per occurrence)	\$10.00
Voucher/information retrieval (minimum fee)	\$20.00
Voucher/information retrieval (per hour)	\$60.00
Statement reissue	\$5.00
Audit certificate	\$35.00

1. Fee charged by Visa from USD \$175 - USD \$200.

2. Some ATM operators may charge an ATM withdrawal fee at the time of transaction.

## Lending

### Reverse mortgages<sup>3</sup>

#### Establishment fees

Item	Fee
Application fee	\$900.00
Application fee – further advance <sup>4</sup>	\$250.00

#### Other fees relating to reverse mortgage lending

Item	Fee
Re-issue loan documents	\$100.00
Settlement arrangement fee	\$185.00
Equity protection	\$295.00

#### Other fees relating to lending

Variation or title consent variation	\$250.00
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#### Cash reserve<sup>4</sup>

via Heartland Bank Reverse Mortgages app (per drawdown)	\$0.00
via phone, mail and email	\$30.00

#### Re-draw<sup>4</sup>

via Heartland Bank Reverse Mortgages app (per drawdown)	\$0.00
via phone, mail and email	\$30.00

#### Discharge of mortgage

Discharge documentation fee	\$395.00
Legal costs on paid in full loan	\$110.00

### Home and Investment lending<sup>5</sup>

Item	Fee
Discharge documentation fee	At cost <sup>6</sup>

### Government charges

Government charges such as stamp duty, transfer and mortgage registration or discharge fees may apply. These charges are determined by the relevant State Government and will vary from State to State.

3. Reverse Mortgage credit may be provided by Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Credit Licence 245606) or ASF Custodians Pty Ltd ABN 49 106 822 780 (Australian Credit Licence 386781).

4. Available on eligible Reverse Mortgage loans only.

5. Home lending products no longer for sale.

6. External costs relating to preparation of legal documents, settlement disbursements and attendance.

**Any advice is general and doesn't take into account your personal situation. Please consider whether it's right for you.**