

## Fees & Charges Schedule

Effective 1 May 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

- Fee charged by Visa from USD \$175 - USD \$200.
- Some ATM operators may charge an ATM withdrawal fee at the time of transaction.

## 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
New or reorder deposit book (book of 25)	\$5.00

## Lending

### Discharge of mortgage<sup>3</sup>

Item	Fee
Discharge documentation fee	At cost <sup>4</sup>
Discharge registration fee	At cost (varies by state)

3. Home lending products no longer for sale.

4. 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.