

Fees & Charges Schedule

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, orBPAY	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)	\$25.00
Emergency card replacement	At cost ¹
ATM withdrawals Australia wide	\$0.00 ²
ATM withdrawals overseas	\$0.00 ²

Dishonour fees

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

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

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

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