

Service Charges

Account and Statement Fees

Transaction Listing/Statement Copy	\$2.00 per page
Document Search	\$40.00 per hour
Monthly Paper Statement (65 years or older - Nil)	\$2.50
Quarterly Paper Statement	Nil
Monthly E-Statement	Nil

Transfer Fees

RTGS/IPEX Outwards - same day transfer	\$20.00
RTGS/IPEX Inwards	\$10.00
Auto Transfer Dishonour	Nil

Cheque Fees

Foreign Cheque Deposit	\$15.00
Foreign Cheque Deposit sent as Bill for Collection (plus third party costs from drawer institution)	\$75.00

Deposit Book Issue Fee

Business Deposit Book - duplicate	\$5.00
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Direct Entry Fees

Direct Debit Dishonour	\$15.00
Debit Exception	Nil
Direct Entry Trace Fee	\$25.00
EFT Recall	\$50.00
EFT Exception	\$5.00
Stopped Payment Direct Entries	\$5.00
Mistake Payment Fee	\$25.00

Debit Card Fees

VISA Card Issue	Nil
ATM Enquiry/Dispute	Nil
VISA Card Replacement	\$25.00
VISA Card Priority Express (Domestic)	\$60.00
VISA Card Quarterly Fee	\$6.00
Emergency VISA	USD200.00
VISA Card Recovery	USD175.00
VISA Card Voucher Enquiry	\$20.00

Foreign Currency Conversion Fees

(Foreign Currency will be converted to Australian currency at the wholesale market rate by VISA)	3% of transaction value
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Other Fees

Coin Handling (over \$100)	5% of the total coin
BPAY Enquiry	\$6.00
BPAY Error Correction Fee	\$25.00
Dormant Fee - account inactive for 12 months	\$5.00 /month
Sweeping Dormant Funds to Unclaimed Money	\$20.00
Recording Address as Unknown	\$2.50
Audit/Certificate of Balance	\$40.00
Sweep Fee	Nil

Honour Fee

An honour fee will apply if a Direct Debit payment overdraws your account or is paid against uncleared funds:

Honour Fee	\$20.00
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Credit Control Fees

All Third Party costs associated with the collection of loan arrears and overdrawn accounts will be passed on

1st Reminder Letter Fee	\$15.00
2nd and subsequent Reminder Letter Fee	\$20.00
Default Notice Fee	\$40.00
Summons Fee	\$100.00
Debt Agreement Fee	\$100.00
Reminder Call Fee	\$5.00
Account Combination Transfer/Journal	\$5.00
Personal Default Visit	\$100.00
Garnishee Processing Fee	At Cost

Fixed Term Deposits

The penalty applied to an early redemption of a Fixed Term Deposit is:

30 Days interest on the redeeming portion of the deposit

International Services

Convera

Telegraphic Transfer (TT) via Internet Banking	\$20.00
Telegraphic Transfer (TT) Over the Counter	\$30.00
Telegraphic Transfer in Australian Dollars	\$50.00
Telegraphic Transfer Stop Payment	\$15.00
Telegraphic Transfer Traces	\$25.00

Foreign exchange margin of 5.95% applies for purchases with any merchant located outside of Australia

TT amendments and cancellations are subject to currency conversion changes

Cash Passport

Initial Load	greater of 1.1% or \$15.00
Additional Card Fee	\$5.00
BPAY reloads	1%
In-store reloads	greater of 1.1% or \$15.00
Debit Card Load Fee	\$5.00
EFTPOS	Free
International ATM withdrawal fee	subject to Country and Currency
Domestic ATM withdrawal fee	2.95% of amount withdrawn
Cash Out Fee	\$10.00
Monthly inactivity fee (card inactive for 12 months)	Free
Negative balance fee	Free
Replacement Card Fee	Free