

ACCOUNT FEES AND TRANSACTION LIMITS

PERSONAL AND SAVINGS ACCOUNTS

Current as at: 1 June 2026

	Personal Access	iSaver	Bonus Saver	Everyday Saver	Club Account	Business Access
Electronic Transactions						
• Visa Debit ²	free	na	na	na	free	free
• payWave	free	na	na	na	free	free
• Capricornian ATM Withdrawals, Balances & Declined		na	na	na	free	free
• EFTPOS incl declined transactions	\$0.70	na	na	na	\$0.70	\$0.70
• Visa Debit Cash Advance ³	\$0.70	na	na	na	\$0.70	\$0.70
Internet & Mobile Banking app						
• Internal Funds Transfers	free	free	free	free	free	free
• External Funds Transfers	free	\$1.00	free	free	free	free
• BPAY [®]	free	\$1.00	free	free	free	free
• Direct Credits	free	free	free	free	free	free
• Direct Debits	free	\$1.00	na	free	\$0.30	free
Branch and Contact Centre						
• Cash Deposits	free	free	free	free	free	free
• Cash Withdrawals ⁵	free	na	\$3.00	free	free	free
• Internal Funds Transfer ⁵	free	na	\$3.00	free	free	free
• External Funds Transfer ⁵	free	na	\$3.00	\$3.00	\$3.00	\$3.00
• BPAY ^{®5}	free	na	\$3.00	\$3.00	\$3.00	\$3.00
Account Service Fee	First account free for eligible members ¹ \$6.00 per month subsequent accounts	free	free	free	free	First account free for eligible members ⁴ \$10.00 per month subsequent accounts

Footnote:

¹ Account Service Fee Exemptions on Personal Access Accounts:

- Members aged 25 years old & younger
- Members aged 65 years and older
- Minimum Deposit/Lending balance of \$20,000 held within the membership

Personal Access Account transaction fees apply to Credit Line, Mortgage Line of Credit and Mortgage Plus Home Loan

² Where credit option is selected for purchases only

³ Where credit option is selected for cash/cash and purchase transaction

⁴ Account Service Fee Exemptions on Business Access Accounts:

Minimum Deposit/Lending balance of \$20,000 held within the membership

⁵ Staff Assisted Withdrawal Fee Exemptions on Bonus Saver Account:

- Members aged 25 years old & younger
- Members aged 65 years and older