ACCOUNT FEES AND TRANSACTION LIMITS

PERSONAL AND SAVINGS ACCOUNTS

Current as at: 9 November 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	free	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 (Standard Transfer & BPAY)	free	$1.00	free	free	free	free
• External Funds Transfers (Osko)	free	free	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 products.

[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