SCHEDULE OF FEES AND CHARGES - Current as at: 9 November 2026

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*

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*
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*

Other Fees

Coin Handling *(over $100)*	*5% of the total coin*
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*

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*

TT amendments and cancellations are subject to currency conversion changes

Cash Passport

Initial Load In-store	*Up to the greater of 1.1% of the load amount or $15.00*
In-store reloads	*Greater of 1.1% or $15.00*
Debit Card Load Fee	*0.5% of the amount loaded, per Debit Card Load transactions*
Online Initial Load & Reload	*Free*
EFTPOS	*Free*
International ATM withdrawal fee	*subject to Country and Currency*
Domestic ATM withdrawal fee	*2.95% of amount withdrawn*
Online Cash Out Fee	*Free*
Monthly inactivity fee (card inactive for 12 months)	*Free*
Negative balance fee	*Free*
Replacement Card Fee	*Free*

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