

## ACCOUNT FEES AND TRANSACTION LIMITS

## PERSONAL AND SAVINGS ACCOUNTS

	Personal Access	isaver	Everyday Saver	Club Account	Business Access
<b>Electronic Transactions</b>					
• Visa Debit <sup>2</sup>	free	na	na	na	free
• payWave	free	na	na	na	free
• Capricornian ATM Withdrawals, Balances & Declined	free	na	na	na	free
• EFTPOS incl declined transactions	\$0.70	na	na	na	\$0.70
• Visa Debit Cash Advance <sup>3</sup>	\$0.70	na	na	na	\$0.70
<b>Internet &amp; Phone Banking</b>					
• Internal Funds Transfers	free	free	free	free	free
• External Funds Transfers	free	\$1.00	free	free	free
• BPAY <sup>®</sup>	free	\$1.00	free	free	free
• Direct Credits	free	free	free	free	free
• Direct Debits	free	\$1.00	free	\$0.30	free
<b>Branch and Contact Centre</b>					
• Cash Deposits	free	free	free	free	free
• Cheque Deposits	free	free	free	free	\$0.30
• Cash Withdrawals	free	na	free	free	free
• Internal Funds Transfer	free	na	free	free	free
• External Funds Transfer	free	na	\$3.00	\$3.00	\$3.00
• BPAY <sup>®</sup>	free	na	\$3.00	\$3.00	\$3.00
<b>Account Service Fee</b>	First account free for eligible members <sup>1</sup> \$6.00 per month subsequent accounts	free	free	free	First account free for eligible members <sup>4</sup> \$10.00 per month subsequent accounts

**Footnote:**<sup>1</sup> 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.

<sup>2</sup> Where credit option is selected for purchases only<sup>3</sup> Where credit option is selected for cash/cash and purchase transaction<sup>4</sup> Account Service Fee Exemptions on Business Access Accounts:

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