

ACCOUNT FEES AND TRANSACTION LIMITS

PERSONAL AND SAVINGS ACCOUNTS

	Personal Access	isaver	Everyday Saver	Club Account	Business Access
Electronic Transactions					
• Visa Debit ²	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 ³	\$0.70	na	na	na	\$0.70
Internet & Phone Banking					
• Internal Funds Transfers	free	free	free	free	free
• External Funds Transfers	free	\$1.00	\$1.00	free	free
• BPAY®	free	\$1.00	\$1.00	free	free
• Direct Credits	free	free	free	free	free
• Direct Debits	free	\$1.00	\$1.00	\$0.30	free
Branch and Contact Centre					
• Cash Deposits	free	free	free	free	free
• Cheque Deposits	free	free	free	free	\$0.30
• Cash Withdrawals	free	na	\$3.00	free	free
• Cheque Withdrawals/Encashment	free	na	na	free	free
• Internal Funds Transfer	free	na	\$3.00	free	free
• External Funds Transfer	free	na	\$3.00	\$3.00	\$3.00
• BPAY®	free	na	\$3.00	\$3.00	\$3.00
Account Service Fee	First account free for eligible members ¹ \$6.00 per month subsequent accounts	First account free \$6.00 per month subsequent accounts	First account free \$6.00 per month subsequent accounts	First account free \$6.00 per month subsequent accounts	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 only³ Where credit option is selected for cash/cash and purchase transaction⁴ Account Service Fee Exemptions on Business Access Accounts:

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