

SCHEDULE OF FEES AND CHARGES - Current as at 18th September 2024**Service Charges****Account and Statement Fees**

Account Balance Enquiry	\$1.00 per call
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

Cheque Enquiry/Copy from Archives	\$50.00
Cheque Destination Trace	\$50.00
Cheque Enquiry/Copy	\$22.00
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
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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
Stopped Payment Direct Entries	\$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

VISA Card Dispute:	-pre arbitration	\$20.00
	- arbitration	\$20.00
	- pre-compliance	\$20.00
	- compliance	\$20.00
	- good faith request	\$20.00

Emergency VISA	USD200.00
VISA Card Recovery	USD175.00
VISA Card Voucher Enquiry	\$20.00
VISA Chargeback	\$25.00

Foreign Currency Conversion Fees

(Foreign Currency will be converted to Australian currency at the wholesale market rate by VISA)	3% of transaction value
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Other Fees

Coin Handling (over \$100)	5% of the total coin
BPAY Enquiry	\$6.00
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	Nil
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	\$20.00

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
Telegraphic Transfer Stop Payment	\$15.00
Telegraphic Transfer Traces	\$25.00
Foreign exchange margin of 5.95% applies for purchases with any merchant located outside of Australia	
TT amendments and cancellations are subject to currency conversion changes	

Cash Passport

Initial Load	greater of 1.1% or \$15.00
Additional Card Fee	\$5.00
BPAY reloads	1%
In-store reloads	greater of 1.1% or \$15.00
Debit Card Load Fee	\$5.00
EFTPOS	Free
International ATM withdrawal fee	subject to Country and Currency
Domestic ATM withdrawal fee	2.95% of amount withdrawn
Cash Out Fee	\$10.00
Monthly inactivity fee (card inactive for 12 months)	Free
Negative balance fee	Free
Replacement Card Fee	Free