

**Transaction, savings and credit card account fees**

Effective 04 April 2024

Account	Easy Everyday account	Easy Savings account	Bonus Saver account (note 1)	Offset account	Low rate credit card
Eligibility	Australian residents aged 18+			Home loan holders	Australian residents aged 18+
<b>Daily transaction limits</b>					
Minimum opening deposit	\$2	\$2	\$2	n/a	n/a
Maximum daily ATM withdrawal	\$1,050	n/a	n/a	n/a	\$1,050
External Transfers (note 2)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Maximum daily deposit	\$5,000,000	\$5,000,000	\$5,000,000	No maximum	\$5,000,000
Maximum account balance	\$5,000,000	\$5,000,000	\$5,000,000	No maximum	\$5,000,000

Available access facilities					
Funds available at-call	Yes	Yes	Yes	Yes	Yes
Visa Debit Card	Yes	n/a	n/a	n/a	n/a
Visa Credit Card	n/a	n/a	n/a	n/a	Yes
payWave wristband	Yes	n/a	n/a	n/a	n/a
PayID	Yes	Yes	Yes	Yes	Yes
Internet Banking	Yes	Yes	Yes	Yes	Yes
Direct credits	Yes	Yes	Yes	Yes	Yes
Direct debits/PayTo	Yes	n/a	n/a	n/a	Yes
Periodical payments (debits)	Yes	n/a	n/a	n/a	Yes
BPAY Bill Paying Service	Yes	n/a	n/a	n/a	Yes
Bank@Post	Yes	n/a	n/a	n/a	Yes

Interest					
Method of calculation	n/a	Daily balance	Daily balance	Daily balance	Daily balance
Tiered interest	n/a	n/a	n/a	n/a	n/a
Payment frequency	n/a	Monthly	Monthly (note 3)	Offset to loan interest	n/a

Transaction fees					
Recurring fee	n/a	n/a	n/a	n/a	\$40 annually
Internet Banking internal & external transfers	Free	Free	Free	Free	Free
BPAY payment	Free	n/a	n/a	Free	Free
Direct credit & payroll credit	Free	Free	Free	Free	Free
Direct debits/PayTo	Free	n/a	n/a	n/a	Free
ATM withdrawal & balance enquirey – any ATM*	Free	n/a	n/a	n/a	Free
EFTPOS purchase (press debit or credit)	Free	n/a	n/a	n/a	Free
EFTPOS purchase with cash out	Free	n/a	n/a	n/a	Free
Declined ATM/EFTPOS due to insufficient funds	Free	n/a	n/a	n/a	Free
Bank@Post cash withdrawal/cash deposit	\$4 (debited daily)	n/a	n/a	n/a	\$4
Bank@Post cheque deposit	\$2 (debited daily)	n/a	n/a	n/a	\$2
Overseas Visa card cash advance	\$5 (debited monthly)	n/a	n/a	n/a	\$5
International Conversion Fee**	3% of transaction value in \$AUD	n/a	n/a	n/a	3% of transaction value in \$AUD

For Tap & Go transactions, the merchant decides whether to route a transaction as EFTPOS or VISA and that, if, the merchant chooses to route it as EFTPOS, the customer will be charged the EFTPOS fee (if applicable). \*You may be charged a direct fee by the ATM operator for withdrawals or balance enquiries at ATMs. You will be notified of this fee upfront and will not be charged a fee should you wish to cancel the transaction. \*\*Payable when you use your Visa Card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity outside Australia.

**Note 1** – Earn bonus interest by depositing a minimum of \$50 and making no withdrawals in the calendar month.

**Note 2** – A higher limit may be considered upon request.

**Note 3** - Bonus interest is paid if bonus conditions are met.

© Registered to BPAY Pty Ltd ABN 69 079 137 518

### Service fees and specially requested service fees (debited on the day of request)

Effective 04 April 2024

Fee description	Fee amount
EFT Investigation Fee – payment made to an incorrect account or BPAY Biller; incorrect amount transferred; alleged unauthorised transactions; and request to recall funds.	\$35
Forced Payment – direct debit paid on insufficient funds	\$20
Stop payment of funds transfer to or from another financial institution	At cost
Retrieve cashing vouchers or any other document	\$20 per item
Dormancy fee – (applicable on all deposit/savings accounts) when no transactions have been made on your membership for 24 months or more. Charged in November each year.	\$20 p.a.
Inactive fee – when no transactions have been made on your account for one year or more.	\$2 per month
Direct Debit dishonour – when payment of a direct debit from your account is rejected. Charged on the day of the dishonour.	\$25
Periodical Payment dishonour – When payment of a periodical payment from your account is rejected. Charged on the day of the dishonour.	\$20
Account combination fee – charged if we have to offset the credit balance of any of your deposit accounts against any debt owing by you.	\$5
eStatements	Free
Print statements	\$1.50 per page

Foreign Currency Services	Fee amount
Inward SWIFT	\$6.85
Outward SWIFT payment	\$20

### Debit card and credit card fees (debited on the day of request)

Fee description	Fee amount
Replacement of Visa Debit/Credit Card (within Australia)	\$12.50
Replacement of Visa Debit Card (overseas)	\$55
Emergency replacement of Visa Debit Card overseas	US\$175 <sup>^</sup>
Cancel replacement of Visa Debit Card or wristband overseas	US\$50 <sup>^</sup>
Card Extraction fee – urgent request to change the delivery method of card and/or PIN mailers	\$45
Visa chargebacks	\$25
International Conversion Fee – payable when you use your Visa Card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity outside Australia	3% of transaction value in \$AUD

<sup>^</sup>The fee is converted to Australian dollars using the exchange rate valid on the day the emergency card is produced.

### Personal loan fees

Fee description	Fee amount
Application fee	\$249
Monthly account fee	\$10
Early repayment fee (ERF)	\$10 per month of remaining contract term
Late payment – charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25

### Home loan fees

Effective 04 April 2024

Fee description	Fee amount
Home loan application fee (includes one standard valuation and one legal fee for one security property. Other government fees and charges may apply)	\$500
Construction loan application fee (includes application fee, inspection fees and drawdown fees through construction period. Legal fees are paid in addition to this and are at cost)	\$1,500
Rate lock to secure the current fixed home loan interest rate at date of Credit Bureau enquiry. Fee charged at settlement, deducted from the loan proceeds.	\$750
Solicitors fee	At cost
Additional valuation fee - the cost of subsequent securities valued by a third party	At cost
Loan variation – includes loan split requests, additional splits, loan top up on existing loan, substitution of security, loan re-fix fee and loan switches (loan switching to a different loan type).	\$250 per variation
Early Repayment Fee – you should refer to your home loan contract to see if an early repayment fee applies and how it is calculated	Refer to contract
Mortgage Discharge Fee	\$696
Special Attendance Fee – Includes consent to second mortgage, lease, etc.	\$300+ at Cost fees
Re-issue Loan documentation Fee – payable if the borrower requests to restructure a loan between approval and funding which results in issuance of a new loan document.	\$125
Late payment – charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25
Rental or contract performance guarantee	\$250 upfront preparation fee plus \$250 p.a.
Lender's Mortgage Insurance (LMI) – applicable to home loans for amounts greater than 80% of the valuation of the purchase price, whichever is less.	Available on application
Redraw - staff assisted	\$30