

## Fees, charges and transaction limits

### premium home loan customers bank for free!

For customers who take out a Premium Home Loan with us we'll waive all transaction fees. Now that's making a difference!

### easy access

Designed for those who appreciate the convenience of managing their money their own way.

If you join between 01/10/2021 and 30/06/2025 and deposit \$2,000 in the first 30 days we will waive the monthly access fee!

monthly access <sup>9</sup>		\$6.00
monthly access - 65 years and over or in receipt of a pension <sup>4</sup>		\$3.00
monthly access - under 25 years, studying <sup>5</sup> or eligible concession card holder <sup>12</sup>		FREE
easy access electronic transaction <sup>1</sup>	unlimited transactions	FREE
card transaction <sup>2</sup>	unlimited transactions	FREE
staff assisted transaction <sup>3</sup>	1 FREE per month	thereafter \$3.00
cheques included in deposits	3 FREE per month	thereafter \$0.50

You'll also receive access to our rebate scheme which could see you paying no access fee at all depending on your combined savings, investments, credit cards and loans balance. It's our way to say thanks for being a loyal customer.

combined savings, investments, credit cards and loans balance	easy access	65 years +	pensioners <sup>4</sup>
monthly access	\$6.00	\$3.00	\$3.00
rebate			
between \$50,000 and < \$150,000	\$1.00	\$0.50	\$0.50
between \$150,000 and < \$250,000	\$3.00	\$1.50	\$1.50
\$250,000 and above	\$6.00	\$3.00	\$3.00

### essential access

For those who need or simply prefer to do their banking in-branch.

monthly access		FREE
internal transfer or BPAY via internet banking or banking app	unlimited transactions	FREE
Visa debit card transaction using credit function <sup>6</sup>	unlimited transactions	FREE
essential access electronic transaction <sup>7</sup>	10 FREE per month	thereafter \$1.00
staff assisted transaction <sup>3</sup>		thereafter \$2.00
cheques included in deposits	3 FREE per month	thereafter \$0.50

### business and community

The account for business and not for profit clubs and community groups.

business plus monthly account		\$10.00
community first monthly account		FREE
business and community electronic transaction <sup>10</sup>	Unlimited	FREE
business and community staff assisted transaction <sup>11</sup>	5 FREE per month	thereafter \$2.00
cheques included in deposits	20 FREE per month	thereafter \$0.50

<sup>1</sup> easy access electronic transactions include direct debits, internal, external funds transfer & BPAY via internet banking or the banking app. <sup>2</sup> card transactions include eftpos, Visa credit or payWave. <sup>3</sup> staff assisted transactions include in branch cash withdrawal, cheque withdrawal, cheque encashment, one-off internal funds transfer, one-off external funds transfer, one-off BPAY, Bank@Post deposit, Bank@Post withdrawal. <sup>4</sup> pensioner criteria – in receipt of an Aged, Disability Support or Veterans Affairs Pension. <sup>5</sup> student criteria - must be a student, apprentice or trainee at a recognised Australian education institution. Proof of eligibility will then need to be provided every 3 years. <sup>6</sup> some merchants may force a Visa credit or payWave transaction via eftpos and a fee may apply. <sup>7</sup> essential access electronic transactions include direct debits, NPP payments, eftpos, external funds transfer via internet banking or the banking app (including auto transfers). <sup>8</sup> business and community electronic transactions include direct debits, eftpos, Visa credit or payWave. <sup>9</sup> Offer is only available to new customers who join between 01/10/2021 and 30/06/2025. To be eligible you must open an everyday account, and deposit \$2,000 within the first 30 days. The Easy Access Monthly Access fee waiver will remain in place until election by the member to change to an alternate fee package or upon resignation from the Bank. This promotional fee waiver overrides any concession or rebate outlined in this schedule. Other fees and charges may apply. <sup>10</sup> business and community electronic transactions include direct debits, Visa credit, payWave, eftpos, internal & external funds transfer & BPAY via internet banking or the banking app. <sup>11</sup> business and community staff assisted transactions include in-branch deposit, branch withdrawal, business express deposit, cheque withdrawal, cheque encashment, one-off internal funds transfer, one-off external funds transfer, one-off BPAY, Bank@Post deposit & Bank@Post withdrawal. <sup>12</sup> All account holders must hold a Health Care card, Commonwealth Seniors Health card, or Pensioner Concession card, and income must be credited to an Everyday Basic account. Proof of eligibility to be provided every 3 years.

