

FEES & CHARGES SCHEDULE

Effective 1 November 2025

Transaction Fees & Charges	Fee
Everyday domestic transactions	Nil
Miscellaneous Fees & Charges	Fee
Bank audit certificate	\$20.00
BPAY formal enquiry	\$25.00
BPAY recall	\$28.00
Business Saver account monthly fee	\$10.00
Cash withdrawal above \$4,000 per day	0.25%
Cheque - foreign cheque deposit	\$11.00
Coin - counting coinage > \$300 (excluding money boxes & community)	Up to 2.00%
Coin - provision of bagged & sorted change	Up to 2.00%
Direct Debit Dishonour	\$9.00
Foreign exchange - cash supply commission (minimum \$6.00)	1.00%
Inactive accounts per annum	\$15.00
Overdrawn savings account - per occurrence	\$20.00
Overdrawn savings account rate	14.95%p.a.
Search fee per hour	\$40.00
Statement copy	\$2.50
Swift payment fee - inward	\$11.00
Swift payment fee - outward	\$22.00
Telegraphic Transfers supply in AUD	\$50.00
Telegraphic Transfers supply in foreign currency	\$30.00
Telegraphic Transfer trace	\$86.00
Term Deposit early redemption	\$25.00
Visa cash advance or transfer	\$3.00
Visa Card charge back	\$29.00
Visa Card international transaction fee	3.00%
Visa Credit Card late payment fee	\$10.00
Visa Card replacement - Australia	\$9.00
Visa Card replacement - Australia (emergency)	\$30.00