



Discontinued Products - Fees and Charges Schedule (Effective Date 1 September 2019)

This document applies to products no longer offered for sale by Bank of us and should be read together with the Bank of us *Account and Access Facility Terms and Conditions* and the *Discontinued Products - Summary of Accounts, Availability of Access Facilities and Transaction Limits* document.

Transaction and Monthly Account Fees

Account type	Everyday Advantage	Smart Advantage	Home Advantage	Youth Advantage	Christmas Saver	Loan Saver	Serious Saver	iCash	Resi-Invest Advantage
Monthly Account Fee	Nil	\$5.00	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Staff Assisted transactions (Note 1)	\$2.50	\$2.50	Unlimited	Unlimited	Unlimited (Note 5)	\$2.50	(Note 6)	n/a	\$2.50
Self Service - EFTPOS transactions (Note 2)	\$0.75	\$0.75	Unlimited	Unlimited	Unlimited (Note 5)	\$0.75	n/a	n/a	\$0.75
Self Service - Internet/Telephone Banking transactions (Note 3)	\$0.25	Unlimited	Unlimited	Unlimited	Unlimited (Note 5)	Unlimited	Unlimited	Unlimited	Unlimited
Fee free Staff Assisted and Self Service transactions available <u>based on Relationship Balance</u>	✓ (Note 4)	x	n/a	n/a	x	x	x	x	x
Fee free Staff Assisted and Self Service transactions available irrespective of Relationship Balance	x	✓ (Note 8)	n/a	n/a	x	✓ (Note 9)	✓ (Note 10)	✓ (Note 11)	✓ (Note 12)
Bank@Post Withdrawal Fee (Note 13)	\$5.00	\$5.00	\$5.00	\$5.00	n/a	\$5.00	n/a	n/a	\$5.00
Excess / Assisted Withdrawal Fee	x	x	n/a	n/a	x	x	\$20.00 (Note 6)	\$20.00 (Note 7)	x
Early Redemption Fee	n/a	n/a	n/a	n/a	\$20.00 (Note 5)	n/a	n/a	n/a	n/a

Additional Transaction and Monthly Account Fee Conditions

Note 1	<p>Staff assisted transactions mean:</p> <ul style="list-style-type: none"> • A cash withdrawal made over the counter at a Bank of us Retail Store; • A cheque written by you that is cashed by you or another person over the counter at a Bank of us Retail Store; • A one-off electronic transfer of funds from your Bank of us account to an external account, or from an external account to your Bank of us account, made over the counter at a Bank of us Retail Store or through our Contact Centre; • A regular electronic transfer of funds (periodical payment) from your Bank of us account to an external account, or from an external account to your Bank of us account, where the authority is established at a Bank of us Retail Store or through our Contact Centre. Applies each time the periodical payment is made; • A one-off BPAY payment from your account made over the counter at a Bank of us Retail Store or through our Contact Centre; • A regular BPAY payment from your account where the authority is established at a Bank of us Retail Store or through our Contact Centre. Applies each time the BPAY payment is made.
---------------	---

Note 2	Self-service EFTPOS transactions mean a transaction you make to purchase goods, purchase goods and withdraw cash, or withdraw cash via EFTPOS facilities.																						
Note 3	<p>Self-service Internet and Telephone Banking transactions mean:</p> <ul style="list-style-type: none"> • A one-off electronic transfer of funds from your Bank of us account to an external account, or from an external account to your Bank of us account, made via Internet or Telephone Banking; • A regular electronic transfer of funds (periodical payment) from your Bank of us account to an external account, or from an external account to your Bank of us account, where the authority is established via Internet or Telephone Banking. Applies each time the periodical payment is made; • A one-off BPAY payment from your Bank of us account made via Internet or Telephone Banking; • A regular BPAY payment from your Bank of us account where the authority is established via Internet Banking. Applies each time the BPAY payment is made. 																						
Note 4	<p>For your Everyday Advantage account, in calculating your Relationship Balance, for each month we will determine the 'Average Balance' in all 'Qualifying Accounts' held by you as the account owner. We then total all the Average Balances for the month to determine the overall Relationship Balance, where:</p> <ul style="list-style-type: none"> • The 'Average Balance' of a 'Qualifying Account' is the balance at the end of each day of the month added up and divided by the number of days in the month; • 'Qualifying Accounts' for your Everyday Advantage account are accounts held in the following product types: Pension Advantage, Save up, Everyday Advantage, iCash, Christmas Saver, Serious Saver and all Term Investment products. If you have an Everyday Advantage account with multiple account owners, only the 'Qualifying Accounts' held by the first account owner will be used in calculating the Relationship Balance for the account. <p>The following sets out your fee free transaction levels per calendar month.</p> <table border="1" data-bbox="219 592 1391 874"> <thead> <tr> <th rowspan="2">Relationship Balance</th> <th rowspan="2">Staff Assisted</th> <th colspan="2">Self Service</th> </tr> <tr> <th>EFTPOS</th> <th>Internet/Telephone</th> </tr> </thead> <tbody> <tr> <td>\$10,000 and above</td> <td></td> <td colspan="2">Unlimited</td> </tr> <tr> <td>\$5,000 - \$9,999.99</td> <td>2</td> <td>12</td> <td>12</td> </tr> <tr> <td>\$500 - \$4,999.99</td> <td>1</td> <td>10</td> <td>10</td> </tr> <tr> <td>\$0 - \$499.99</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>	Relationship Balance	Staff Assisted	Self Service		EFTPOS	Internet/Telephone	\$10,000 and above		Unlimited		\$5,000 - \$9,999.99	2	12	12	\$500 - \$4,999.99	1	10	10	\$0 - \$499.99	0	0	0
Relationship Balance	Staff Assisted			Self Service																			
		EFTPOS	Internet/Telephone																				
\$10,000 and above		Unlimited																					
\$5,000 - \$9,999.99	2	12	12																				
\$500 - \$4,999.99	1	10	10																				
\$0 - \$499.99	0	0	0																				
Note 5	For your Christmas Saver account, unlimited withdrawals/transfers are available during the period 1 November to 31 December each year (only). Withdrawals and/or transfers made outside of this period will incur the Christmas Saver Early Redemption Fee.																						
Note 6	For your Serious Saver Account, we allow 1 withdrawal or transfer made at a Bank of us Retail Store or via our Contact Centre each month. For the second and each subsequent withdrawal or transfer you make in any calendar month the Serious Saver Excess Withdrawal Fee will apply.																						
Note 7	For your iCash Account, should you need to make a withdrawal or transfer at a Bank of us Retail Store or via our Contact Centre, the iCash Withdrawal Fee will apply.																						
Note 8	<p>The following sets out your fee-free transaction levels per calendar month for your Smart Advantage Account.</p> <table border="1" data-bbox="219 1153 1032 1289"> <thead> <tr> <th rowspan="2">Staff Assisted</th> <th colspan="2">Self Service</th> </tr> <tr> <th>EFTPOS</th> <th>Internet/Telephone</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>6</td> <td>Unlimited</td> </tr> </tbody> </table>	Staff Assisted	Self Service		EFTPOS	Internet/Telephone	0	6	Unlimited														
Staff Assisted	Self Service																						
	EFTPOS	Internet/Telephone																					
0	6	Unlimited																					

Note 9	<p>The following sets out your fee-free transaction levels per calendar month for your Loan Saver Account.</p> <table border="1" data-bbox="219 148 1030 284"> <thead> <tr> <th data-bbox="219 148 421 193">Staff Assisted</th> <th colspan="2" data-bbox="421 148 1030 193">Self Service</th> </tr> <tr> <td data-bbox="219 193 421 239"></td> <td data-bbox="421 193 766 239">EFTPOS</td> <td data-bbox="766 193 1030 239">Internet/Telephone</td> </tr> </thead> <tbody> <tr> <td data-bbox="219 239 421 284">0</td> <td data-bbox="421 239 766 284">0</td> <td data-bbox="766 239 1030 284">Unlimited</td> </tr> </tbody> </table>	Staff Assisted	Self Service			EFTPOS	Internet/Telephone	0	0	Unlimited
Staff Assisted	Self Service									
	EFTPOS	Internet/Telephone								
0	0	Unlimited								
Note 10	<p>The following sets out your fee-free transaction levels per calendar month for your Serious Saver Account.</p> <table border="1" data-bbox="219 359 1030 494"> <thead> <tr> <th data-bbox="219 359 421 403">Staff Assisted</th> <th colspan="2" data-bbox="421 359 1030 403">Self Service</th> </tr> <tr> <td data-bbox="219 403 421 450"></td> <td data-bbox="421 403 766 450">EFTPOS</td> <td data-bbox="766 403 1030 450">Internet/Telephone</td> </tr> </thead> <tbody> <tr> <td data-bbox="219 450 421 494">1</td> <td data-bbox="421 450 766 494">n/a</td> <td data-bbox="766 450 1030 494">Unlimited</td> </tr> </tbody> </table>	Staff Assisted	Self Service			EFTPOS	Internet/Telephone	1	n/a	Unlimited
Staff Assisted	Self Service									
	EFTPOS	Internet/Telephone								
1	n/a	Unlimited								
Note 11	<p>The following sets out your fee-free transaction levels per calendar month for your iCash Account.</p> <table border="1" data-bbox="219 569 1030 705"> <thead> <tr> <th data-bbox="219 569 421 614">Staff Assisted</th> <th colspan="2" data-bbox="421 569 1030 614">Self Service</th> </tr> <tr> <td data-bbox="219 614 421 660"></td> <td data-bbox="421 614 766 660">EFTPOS</td> <td data-bbox="766 614 1030 660">Internet/Telephone</td> </tr> </thead> <tbody> <tr> <td data-bbox="219 660 421 705">n/a</td> <td data-bbox="421 660 766 705"></td> <td data-bbox="766 660 1030 705">Unlimited</td> </tr> </tbody> </table>	Staff Assisted	Self Service			EFTPOS	Internet/Telephone	n/a		Unlimited
Staff Assisted	Self Service									
	EFTPOS	Internet/Telephone								
n/a		Unlimited								
Note 12	<p>The following sets out your fee-free transaction levels per calendar month for your Resi-Invest Advantage Account.</p> <table border="1" data-bbox="219 780 1030 916"> <thead> <tr> <th data-bbox="219 780 421 825">Staff Assisted</th> <th colspan="2" data-bbox="421 780 1030 825">Self Service</th> </tr> <tr> <td data-bbox="219 825 421 871"></td> <td data-bbox="421 825 766 871">EFTPOS</td> <td data-bbox="766 825 1030 871">Internet/Telephone</td> </tr> </thead> <tbody> <tr> <td data-bbox="219 871 421 916">1</td> <td data-bbox="421 871 766 916">8</td> <td data-bbox="766 871 1030 916">Unlimited</td> </tr> </tbody> </table>	Staff Assisted	Self Service			EFTPOS	Internet/Telephone	1	8	Unlimited
Staff Assisted	Self Service									
	EFTPOS	Internet/Telephone								
1	8	Unlimited								
Note 13	<p>This fee applies where you make a cash withdrawal via Australia Post offices displaying the Bank@Post symbol. The fee is debited to your account at the end of the month in which the fee is incurred.</p>									

Card Fees

Fee Description	Amount	Details / When Charged
VISA Cash Withdrawal Fee	\$5.00	Applies where you make a VISA cash advance at an overseas ATM. The fee is debited to your account at the end of the month. If you have an Everyday Advantage account and the Relationship Balance in the month in which the cash advance is made is \$10,000 or greater, you will be exempt from the fee. Home Advantage accounts are also exempt from this fee.
Overseas Card Transaction Fee	2.50%	Applies to all cash advances and retail purchase transactions made in currencies other than Australian dollars. The fee is added to the total transaction amount debited to your account in Australian dollars.
Overseas VISA Debit Card Replacement Fee (through VISA International)	\$120.00	Applies where you request the emergency replacement through VISA International of your VISA Debit card that is lost or stolen. The fee is debited to your account at the time of your request for a replacement card.

Customer and Corporate Cheque Fees

Fee Description	Amount	Details / When Charged
Cheque Book Fee	\$0.50 per cheque	Applies to each cheque contained in any cheque book we provide to you to operate your account. The fee is debited to your account when the cheque book is automatically ordered, prior to delivery of your cheque book.
Stop Payment Fee – Customer Cheque	\$10.00	Applies to a request from you for a stop payment to be placed on a cheque you have drawn from your account. Includes a request from you for a stop payment to be placed on an entire cheque book. The fee will be debited to your account on the next business day.
Cheque Dishonour (Outward) Fee	\$12.00	Applies where a cheque you have written on an account is dishonoured by us. The fee is debited to your account on the date of dishonour.
Cheque Dishonour (Inward) Fee	\$12.00	Applies where a cheque paid into your account with us is dishonoured. The fee is debited to your account on the date of dishonour.
Special Clearance Fee on Cheque Deposits	\$25.00	Applies where you request us to obtain fast clearance of a cheque to be deposited to your account. The fee is debited to your account at the time of request.
Counter (Corporate) Cheque Fee	\$10.00	Applies where you request us to draw a counter/corporate cheque against funds held in your account, whether to a third party or to yourself. The fee is debited to your account at the end of the day in which the cheque is drawn.
Stop Payment Fee on Corporate Cheque	\$25.00	Applies to a request from you for a stop payment to be placed on a counter/corporate cheque due to theft or loss. The fee is debited to your account on the next business day following placement of the stop and includes the issuing of a replacement cheque.
Stale Corporate Cheque Fee	\$30.00	Applies where a counter/corporate cheque that you have arranged is still unrepresented after 15 months from the date of issue. The fee is payable by you when we issue a replacement counter/corporate cheque on your behalf and is subtracted from the reissued/replacement cheque. Where the cheque value is \$30.00 or less, a fee equivalent to the value of the cheque will apply.

Account and Facility Exception Fees and Interest

Fee Description	Amount /Percentage Rate	Details / When Charged
Overdrawn Account Fee	\$20.00	Applies where your account is overdrawn by more than \$20.00* at the close of business without prior approval from us. The fee will be debited to your account on the next business day.
Overdrawn Account Debit Interest	Annual percentage rate equal to our VISA Credit Card Cash Advance Rate	Where your account is overdrawn* at the close of business without prior approval from us, we will charge you interest on the unauthorised overdrawn amount. Overdrawn Account Debit Interest is calculated daily and debited to your account at the end of the month.
Electronic Transaction Rejection Fee	\$12.00	Applies where an electronic transaction processed is rejected e.g. due to insufficient funds. The fee is debited to your account on the date of the rejection.
BPAY Error Correction Processing Fee	\$10.00	Applies where we are required to process the correction of a BPAY payment that is made by you in error. The fee does not apply where you are not responsible for the error. The fee is debited to your account when your funds are retrieved following correction.

* This does not constitute an approved limit of \$20.00 or an offer of credit.

Foreign Exchange Service Fees

Fee Description	Amount	Details / When Charged
International Drafts	\$20.00	Applies where you request us to prepare an International Draft. The fee is payable by you at that time.
Telegraphic Transfers – outgoing in non \$AUD	\$30.00	Applies where you request us to arrange an outgoing Telegraphic Transfer in a currency other than Australian Dollars. The fee is payable by you at that time.
Telegraphic Transfers – outgoing in \$AUD	\$45.00	Applies where you request us to arrange an outgoing Telegraphic Transfer in Australian Dollars. The fee is payable by you at that time.
Telegraphic Transfers – incoming	\$10.00	Applies where you ask us to accept an incoming Telegraphic Transfer. The fee is payable by you at that time.
Foreign Cash Exchange	1% of transaction amount (min. \$10.00)	Applies where you request us to exchange or arrange the exchange of foreign currency cash. The fee will be deducted from the amount exchanged.
Cash Passport Card	\$10.00	Applies where you request us to activate or subsequently reload a cash passport at any Bank of us Retail Store. The fee is payable at the time the activation / reload is completed.
Drafts – Stop Payment	\$15.00	Applies where you request us to stop payment of an International draft previously issued on your behalf. The fee is payable by you at that time.
Telegraphic Transfer – Trace Fee [^]	\$80.00	Applies where you request us to arrange a trace on an outgoing Telegraphic Transfer. The fee, where applicable, is payable by you at that time.
Money Transfer	Ask for a quote in Retail Store	

[^]Traces will be conducted free of charge unless it transpires that funds were credited to the beneficiary account prior to the trace being requested.

Miscellaneous Fees and Charges

Fee Description	Amount	Details / When Charged
Alert Fee (SMS)	\$0.25 per SMS	Applies to each Alert sent to you by SMS. The fee is debited to your nominated account at the end of the day in which the SMS is initiated.
Assisted PIN Issue Fee	\$10.00	Applies where you request us to generate a PIN for your card. The fee will be debited to your account at the end of the day in which the PIN is generated.
Audit Certificate Fee	\$30.00	Applies where you request an audit certificate or one is requested on your behalf. The fee is debited to your nominated account at the time the request is received by us.
Business Company Name Search Fee	\$30.00	Applies where a search on a business and/or company name is required in accordance with our account opening procedures. The fee is debited to your account at the time of the search.
Coin Supplied or Cashed Fee (<u>non</u> – Bank of us customers)	5% of Value (min. \$2.00)	Applies to non-Bank of us customers requesting coin to be supplied or cashed. The fee is payable at the time of the transaction.
Coin Counting Fee – If not sorted / bagged	5% of Value (min. \$2.50)	Applies when you request us to count coin and it is not sorted and bagged. The fee will be debited to your account at the time of the transaction.
Coin Counting Fee – If already sorted / bagged	2% of Value (min. \$2.50)	Applies when you request us to count coin and it is (already) sorted and bagged. The fee will be debited to your account at the time of the transaction.
Dormant Account Fee	\$35.00 per annum	Applies where you have not made a transaction on your account for 24 months. The fee is debited to the your (dormant) account after the 24 month period. If the balance of your account is below \$35 at that time, it will be brought back to a zero balance and the account closed.
Duplicate Deposit Book Fee	\$4.00 per book	Applies where a deposit book with duplicate copy pages is requested (generally used by business customers only.) The fee is debited to your account on receipt of the request.

Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL and Australian Credit Licence 236870

Duplicate Statement Fee	\$5.00 per statement	Applies where you request a copy of a previously issued statement. The fee is debited to your account on receipt of the request.
Excess Cash Withdrawal Fee (> \$5,000 to \$10,000)	\$5.00	Applies where you request a cash withdrawal in excess of \$5,000 up to \$10,000 at any Bank of us Retail Store. The fee is debited to your account at the time of withdrawal.
Excess Cash Withdrawal Fee (> \$10,000)	\$10.00	Applies where you request a cash withdrawal in excess of \$10,000 at any Bank of us Retail Store. The fee is debited to your account at the time of withdrawal.
Interim Statement Fee	\$2.00 per statement	Applies where you request an interim statement between your existing statement cycle. The fee is debited to your account when we issue the interim statement(s).
Lost, Misplaced or Stolen Passbook Reissue Fee	\$10.00	Applies where a passbook issued to you has been lost, misplaced or stolen and is required to be reissued. The fee is debited to your account at the time of reissue.
Real Time Gross Settlement Payment Fee	\$25.00	Applies where you initiate the transfer of cleared funds, via RTGS, to another financial institution within Australia. The fee is debited to your account at the time the transfer is initiated.
Voucher / Evidence Retrieval Fee	\$20.00 per 15 mins	Applies where you request us to retrieve the paper item or evidence supporting a transaction. The fee is debited to your account when the required documentation is provided to you. Please note that the fee is not applicable where evidence shows that you did not initiate the transaction.