

Fees and Charges Schedule - Effective Date 1 January 2019

This document must be read together with the Bank of us *Account and Access Facility Terms and Conditions* and the *Summary of Accounts, Availability of Access Facilities and Transaction Limits* document.

Transaction and Monthly Account Fees

Account type	Go to	Go to Offset	Pension Advantage	Super Advantage	Save up	Stash n Splash	Spring Load	Line of Credit	Business Advantage	Business iCash	Community Advantage
Monthly Account Fee	\$6.00	\$6.00	Nil	Nil	Nil	Nil	Nil	Nil	\$5.00	Nil	Nil
Monthly Account Fee Exemptions Apply (Note 1)	✓	✓	n/a	n/a	n/a	n/a	n/a	n/a	x	n/a	n/a
Staff Assisted transactions (Note 2)	Unlimited	Unlimited	\$2.50	n/a	Unlimited	Unlimited	Unlimited	Unlimited	\$2.50	n/a	Unlimited
Self Service - EFTPOS transactions (Note 3)	Unlimited	Unlimited	\$0.75	n/a	n/a	n/a	n/a	Unlimited	\$0.75	n/a	n/a
Self Service - Internet/Telephone Banking transactions (Note 4)	Unlimited	Unlimited	\$0.25	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Fee free Staff Assisted and Self Service transactions available based on Relationship Balance	x	x	✓ (Note 5)	x	x	x	x	x	✓ (Note 6)	x	x
Bank@Post withdrawal	\$2.50	\$2.50	(Note 2)	n/a	n/a	n/a	n/a	(Note 2)	(Note 2)	n/a	n/a
Cheque Deposit Fee (per cheque)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	\$0.35	Nil	Nil
Assisted Withdrawal Fee (Note 7)	n/a	n/a	n/a	\$20.00	n/a	n/a	n/a	n/a	n/a	\$20.00	n/a

Additional Transaction and Monthly Account Fee Conditions

Note 1	<p>You will be exempt from the Monthly Account Fee if you:</p> <ul style="list-style-type: none"> • deposit a minimum of \$1,000.00 into the account during the month; • are the primary account holder and are under 21 years of age; or • are the primary or secondary account holder and are studying full time at a tertiary institution. If so we need evidence of this via a valid student identification card which you should provide to us on an annual basis.
Note 2	<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 cash withdrawal made via Australia Post offices displaying the Bank@Post symbol; • 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 the Bank of us Retail Store or through our Contact Centre. Applies each time the BPAY payment is made.
Note 3	Self-service EFTPOS transactions mean a transaction you make to purchase goods, purchase goods and withdraw cash, or withdraw cash via EFTPOS facilities.
Note 4	Self-service Internet and Telephone Banking transactions mean:

- 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 5 For your Pension 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:

- 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 Pension 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 a Pension 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.

The following sets out your fee free transaction levels **per calendar month**.

Relationship Balance	Staff Assisted	Self Service	
		EFTPOS	Internet/Telephone
\$10,000 and above		Unlimited	
\$5,000 - \$9,999.99	4	12	12
\$500 - \$4,999.99	3	10	10
\$0 - \$499.99	2	0	0

Note 6 For your Business Advantage account, in calculating your Relationship Balance for each month we will determine the 'Average Balance' in all 'Qualifying Accounts' held by you/the business. We then total all the Average Balances for the month to determine the overall Relationship Balance, where:

- 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 Business Advantage account are accounts held in the following product types: Business Advantage, Business iCash and all Term Investment products.

The following sets out your fee free transaction levels **per calendar month**.

Relationship Balance	Staff Assisted	Self Service	
		EFTPOS	Internet/Telephone
\$10,000 and above		Unlimited	
\$5,000 - \$9,999.99	2	12	Unlimited
\$500 - \$4,999.99	1	10	Unlimited
\$0 - \$499.99	0	0	Unlimited

Note 7 If you have a Super Advantage or Business iCash account this fee will apply to any withdrawal or transfer from your account made at a Bank of us Retail Store or our via our Contact Centre in any month.

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 a Pension 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.
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	\$0.35 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 – account overdrawn < 5 days	\$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 Fee – account overdrawn 5 days or more	\$30.00	Applies where your account is overdrawn by more than \$20.00* at the close of business without prior approval from us and has not been brought back into credit within 5 working days. 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.
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	\$25.00 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 \$25 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.
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.