

Fees and Charges Schedule

Effective 5 October 2011

This Fees and Charges Schedule is to be read in conjunction with the Defcredit Products and Services - Conditions of Use (DPS). You should read these documents carefully and retain them for future reference. For copies of these documents, log onto defcredit.com.au, visit your local branch or call 1800 033 139. If you would like further information about any of the products or services detailed, please contact Defcredit.

1.0 Fees and Charges

These Fees and Charges detail those transactions for which a fee or charge is payable when using a Defcredit Transaction Product or for Defcredit providing a service requested by you and are applicable to transactions on savings accounts and fixed term deposits.

1.1 Access Transaction Fees (Refer DPS Parts 2 & 3)

EFTPOS Authorised Transactions

- First six (6) transactions per month free
- Subsequent transactions \$0.50
- Declined transactions (incorrect PIN or insufficient funds) \$1.50

ATM Transactions

- rediATMs
- Withdrawals free
- Balance enquiries free
- Declined transactions (incorrect PIN or insufficient funds) \$0.50

Other Australian ATMs

- Transactions and balance enquiries ATM direct charge*
- Declined transactions (incorrect PIN or insufficient funds) \$0.50

* The ATM direct charge fee which is levied by the ATM Operator will be displayed on the ATM screen. You will only be charged a fee if you accept the fee and proceed with the transaction.

Visa

- Bank and Post Office cash advances \$4.10

Personal Cheques

- Honouring each Personal Cheque for payment where there are insufficient funds or the credit limit will be/has been exceeded \$25.00
- For insufficient funds, payment stopped or incorrectly completed eg no signature \$25.00

Corporate Cheque

- Over the counter issued or mailed out \$5.00
- Bulk cheques \$2.00

Bank Cheque

- \$20.00

BPAY[®] Transactions

- Per transaction \$0.50
- BPAY View \$0.20

Electronic Transfer

- Over the counter requests for electronic payment (inc BPAY) \$2.00
- Auto transfer \$1.00
- Online banking processed by member \$1.00

Direct Debit

- Direct debit declined due to insufficient funds \$25.00
- Honouring direct debit requests where there are insufficient funds or credit limit will be/has been exceeded \$25.00

Overseas Charges

- Visa ATM transactions and bank cash advances using Visa \$4.10

Bank@Post[™]

- Bank@Post - per withdrawal \$2.00
- For each cheque deposited through the Bank@Post system and subsequently dishonoured \$10.35

1.2 Deposits (Refer DPS Parts 2 & 3)

- Large Deposit Book \$6.00
- International cheque deposit - for each cheque \$20.00
- For each cheque deposited and subsequently dishonoured \$20.00
- Foreign cheque dishonour handling fee \$25.00
- Immediate clearance on APSBSI cheques \$3.00
- Special cheque clearance NAB \$35.00

1.3 Overdraw/Overlimit Fees (Refer DPS Part 2)

- Each time your account is overdrawn or your credit limit is exceeded without authorisation, by more than \$50.00 \$10.00
- Each subsequent debit transaction when your account is overdrawn or your credit limit has been exceeded by more than \$50.00 \$10.00

1.4 Dormant Accounts (Refer DPS Part 2)

- Savings accounts that have had no member generated activity for 12 months become dormant. Members who have all savings accounts as dormant with no active loans or investment accounts incur an annual fee per membership \$20.00

1.5 Visa / Redicard (Refer DPS Parts 2, 4 & 5)

1.5.1 Visa Debit Card

- Monthly fee \$2.90
- Monthly fee for supplementary cards \$1.45
- Supplementary card on account (once-off fee per card) \$5.00
- Priority card production fee \$35.00
- Replacement of lost or damaged card \$10.00
- Foreign Currency Conversion Fee, percentage of value of transaction 3%

- Visa voucher retrieval (charged when queried transaction, has been made by member) \$26.00

Visa cards lost or stolen overseas

- Reporting a lost/stolen card to the International Card Recovery Bulletin \$US40.00
- Emergency card replacement (your choice) \$US175.00
- Emergency cash - max \$1,000 (your choice) \$US175.00

1.5.2 Redicard (refer DPS Parts 2, 4 & 5)

- Monthly fee \$1.00
- Replacement of lost or damaged card \$10.00
- Supplementary card on account (once-off fee per card) \$5.00

1.6 Member Chequing (Refer DPS Part 4 Section 2)

1.6.1 Personal Cheque Books

- 25 Cheques \$18.75
- 50 Cheques \$37.50
- 100 Cheques \$75.00
- 200 Cheques \$150.00

1.6.2 Cheque Copy Requests

- Photocopy of a personal cheque \$49.50
- Stop payment request of a personal cheque \$10.00

1.7 Auto Transfer Dishonour Fee

- Payable when Auto Transfers and BPAY payments are not made due to lack of funds on the date they are due and subsequent representation the following day and charged when occurs. \$10.00

2.0 General Fees and Charges

2.1 Corporate Cheques

- Photocopy of a corporate cheque \$49.50
- Stop payment request of a corporate cheque \$10.00

2.2 Statements

- Visa with overdraft statements are issued monthly, other statements are automatically issued quarterly Free

2.2.1 Requests for extra Statements

- Over the counter (per statement) \$1.00
- Forwarded by mail/fax (per statement) \$1.00
- Copy of old statements (ex archive, per page) \$5.00
- Regular monthly statements (other than National Access account with an overdraft) \$2.00

2.2.2 General Copies of Document Fee

- \$50 per hour plus out of pocket expenses incurred by Defcredit

2.2.3 Cash Handling Fee

A fee may be charged for handling notes and coins for Business Transactions.

- For amounts up to \$500 \$5.00
- For \$500 and greater amounts 2%

3.0 Travelex Products

Travelex may charge an additional fee. Please refer to Travelex schedule of fees and charges for details.

3.1 Travelex Buy Back Service

Foreign Cheque	Defcredit fee	Travelex fee	Total fee payable
- Less than AUD\$20	\$3.00	\$5.00	\$8.00
- Greater than and including AUD\$20 but less than AUD\$25,000	\$15.00	\$5.00	\$20.00
- Greater than and including AUD\$25,000	\$15.00	\$50.00	\$65.00

Product	Defcredit Fee	Product	Defcredit Fee
Foreign Cash	1% of value of purchase	Telegraphic Transfers	\$10.00
		International Drafts	\$5.00
Travellers Cheques	1% of value of purchase	Cash Passport Debit Card	1% of value of purchase

Travellers Cheques - Travelex/Non-Travelex and Foreign Currency

For AUD value to \$700

- Defcredit Fee \$7.00 for AUD value then 1% of value of the exchange
- Travelex Fee Nil
- Total Fee payable \$7.00 for AUD value then 1% of value of the exchange

4.0 SMS and Email alerts

- SMS alert per message \$0.20
- Email alert per message \$0.10