

FEES AND CHARGES SCHEDULE



Effective 17 September 2018

This Fees and Charges Schedule is to be read in conjunction with the Defence Bank Products and Services – Conditions of Use (DPS). You should read these documents carefully and retain them for future reference. For a copy of the DPS or 'Tips on Reducing your Banking Fees with Defence Bank', go to defencebank.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 Defence Bank.

Fees and Charges

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

Access Transaction Fees

EFTPOS Authorised Transactions

- First six (6) transactions per month	Free
- Subsequent transactions	\$0.50 [^]
- Declined transactions (insufficient funds)	\$1.50

ATM Transactions

rediATMs

- Withdrawals	Free
- Balance enquiries	Free
- Declined transactions (insufficient funds)	\$0.50

Other Australian ATMs

- Transactions and balance enquiries	\$ATM direct charge*
- Declined transactions (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
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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 e.g. no signature	\$25.00

Bank Cheque

- Bank Cheque	\$5.00
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BPAY[®] Transactions

- Per transaction	\$0.50 [^]
- BPAY View	\$0.20 [^]

Funds Transfer (fee per transaction)

- Over the counter requests for electronic payment (inc. BPAY)	\$2.00
- Auto transfer (Electronic funds transfer)	\$1.00 [^]
- Auto transfer (Bank cheque)	\$2.00
- 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
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Bank@Post[™]

- Bank@Post - per withdrawal	\$2.00 [^]
- For each cheque deposited through the Bank@Post system and subsequently dishonoured	\$21.71

Everyday Access

- Monthly account keeping fee. Waived if \$1500.00 or more is deposited to the account in a calendar month.#	\$4.90
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Reservist Saver

- Monthly account keeping fee. Waived if \$200.00 or more is deposited to the account in a calendar month.#	\$4.90
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Salary Saver

- Monthly account keeping fee. Waived if \$2000.00 or more is deposited to the account in a calendar month.#	\$4.00
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Term Deposits

Early redemption pre-payment fee	\$30.00
- When funds are redeemed before maturity. Interest rate reduction may also apply (applies to deposits after 26/02/2016).	

Overdrawn/Overlimit Fees

- 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

Dormant Accounts

- 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
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Visa / rediCARD

Visa Debit Card

- EFTPOS transactions (press 'CREDIT' when using a Visa Debit Card)	Free
- Monthly fee	\$2.90 [^]
- Foreign Currency Conversion Fee (percentage of value of transaction)	3%

Visa cards lost or stolen overseas

- Emergency card replacement (your choice)	\$US175.00
- Emergency cash – max \$1,000 (your choice)	\$US175.00

rediCARD

- Monthly fee	\$1.00 [^]
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Member Chequing

Personal Cheque Books

- 25 Cheques	\$18.75
- 50 Cheques	\$37.50

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

General Fees and Charges

Statements

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

Requests for extra Statements

- Regular monthly statements (other than National Access account with an overdraft) \$2.00

General Copies of Document Fee

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

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%

Transfers processed via SWIFT/RTGS

- Outward same day domestic transfers \$11.80
- Inward transfers initiated overseas \$6.80

Ultimate Package Fee

Annual Package Fee payable to receive Ultimate Package Benefits. Details available in branch or at www.defencebank.com.au/homeloan \$380.00

WUBS Buy Back Services

PRODUCT	TOTAL FEE PAYABLE
Foreign Cheque (less than AUD \$25,000)	\$15.00
Foreign Cheque (greater than and including AUD \$25,000)	\$65.00
Foreign Cash (less than AUD \$700)	\$7.00
Foreign Cash (greater than and including AUD \$700)	1% of the Australian Dollar amount of the transaction

Access Prepaid Australia

- Mastercard Cash Passport 1% of the initial load/reload amount

SMS and Email alerts

- SMS alert per message \$0.20[^]
- Email alert per message \$0.10[^]

[^] Charges not applicable to Everyday Access, Reservist Saver, Teen Saver and Cadet Saver Accounts.

#Incoming deposit received via another financial institution.

FOREIGN EXCHANGE PRODUCTS

Western Union Business Solutions (WUBS) Foreign Currency Services

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

PRODUCT	TOTAL FEE PAYABLE
Foreign Cash	1% of the Australian dollar amount of the transaction
Draft	\$12.50
Outbound Telegraphic Transfer (converted to the required Foreign Currency)	
- Initiated in-branch	\$30.00
- Initiated via Online Banking (this fee is debited to the member's nominated account overnight)	\$20.00
Outbound Telegraphic Transfer (sent in AUD Currency - initiated by Branch)	\$50.00