



Fees and charges schedule.

Effective 1 November 2024.

This fees and charges schedule is an important document and provides you with information about the fees and charges applicable to the accounts and facilities we offer.

You should read this fees and charges schedule along with our Defence Bank Products and Services - Conditions of Use before acquiring a product or service, or for your reference. You can obtain a copy of our fee schedule via defencebank.com.au, by visiting your local branch or calling **1800 033 139**.

We also publish a brochure – ‘Tips on Reducing your Banking Fees with Defence Bank’, which can be obtained via defencebank.com.au.

Personal and transactional accounts	Fee
Monthly account-keeping fee	Free
Internal transfers between Defence Bank accounts	Free
BPAY	Free
Pay anyone using a BSB and account or PayID	Free
PayTo	Free
EFTPOS transactions	Free
Defence Bank ATM cash withdrawals or balance enquiries	Free
Domestic ATM cash withdrawals or balance enquiries	Free – at atm and Big 4 banks; Some ATM operators may charge a fee ¹
Bank@Post (withdrawals and deposits)	Free
Dishonours (if insufficient funds)	Free
Overdrawn/over limit fees. Where you overdraw by \$50 or more and for each subsequent debit transaction while account overdrawn, or credit limit exceeded.	Free
Replacement Visa card within Australia	Free

¹ The ATM direct charge fee which is levied by the ATM Operator will be displayed on the ATM screen.

Home loans	Fee
Ultimate Package annual fee For benefits refer to defencebank.com.au .	\$380.00 per annum

General and miscellaneous	Fee
Term deposit early withdrawal fee Payable when you request redemption of a term deposit prior to its maturity date. Note that a reduced rate of interest may also apply (refer to term deposit conditions).	\$30.00
Dormant fee This fee may be charged in certain circumstances when your membership is redeemed by us due to non-activity of more than 12 months.	\$20.00 (maximum annual fee)
Bank@Post™ For each cheque deposited through the Bank@Post system and subsequently dishonoured.	\$21.72
Record search fee Charged where you request we search our records and retrieve documents.	\$50 per hour plus out of pocket expenses
Same day transfers (via Swift/RTGS) Charged when funds transferred via Swift/RTGS (same day).	\$11.80 – Outward bound \$6.80 – Inward bound

We may change our fees and charges from time to time.



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Overseas fees	Fee*
Overseas ATM cash withdrawals or balance enquiries fee	Free Some ATM operators may charge a fee.
Visa foreign currency conversion fee The fee we charge when you make a payment or a deposit or obtain a cash advance overseas.	3% (percentage of transaction value).
Emergency card replacement When you request that we replace your Visa card while you are overseas.	Free
Emergency cash - max \$1,000 (your choice) When you request emergency cash while overseas other than through an ATM. The maximum amount of emergency cash available is \$1,000 (at our discretion).	Free
Mastercard prepaid management services The fee we charge where you hold a Mastercard Cash Passport Platinum Travel Money Card and you transfer funds to that Card.	1% of the initial load/reload amount.

We have arranged for the following services to be provided to you by Western Union Business Solutions (WUBS). WUBS may charge an extra fee for the services, additional to the fee charged by us as specified below. Please refer to WUBS schedule of fees and charges for further details.

Foreign cash The fee we charge when you request cash in a foreign currency.	1% of the \$AUD equivalent of the amount requested.
Foreign cash deposit The fee we charge when you deposit foreign cash to your account.	\$7.00 (less than AUD \$700 equivalent). 1% of the AUD equivalent (greater than AUD \$700 equivalent).
Bank draft The fee we charge when you request a bank draft denominated in foreign currency.	\$12.50
Outbound foreign currency international telegraphic transfer The fee we charge when you request we make a foreign currency telegraphic transfer to an overseas destination.	\$30 when requested at a branch. \$20 when requested via online banking or the mobile app. (debited to your account overnight).
Outbound AUD telegraphic transfer The fee we charge when you request we make an AUD denominated telegraphic transfer to an overseas destination.	\$50.00 when requested at a branch.
Foreign currency cheque The fee we charge when you deposit a cheque denominated in a foreign currency to your account.	\$15.00 (less than AUD \$25,000). \$65.00 (AUD \$25,000 and above).

*Fee amount is in AUD unless alternative currency is specifically stated.