

Fees and charges schedule.

Domestic transactions.



**Defence
Bank**

Effective 02 October 2020.

This fees and charges schedule is an important document and provides you with information about the fees and charges for domestic transactions applicable to the accounts and facilities we offer. Where no fee is applicable to a service we offer that fact is also stated to assist you when comparing our fees with the fees of other organisations.

We have two fees and charges schedules, one for domestic transactions and the other for international transactions. You should read both schedules. You can obtain a copy of our fee schedule for overseas transactions 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 account and transactional fees.

Transaction account fees.	Fee description.	Charge.
We currently offer the following transaction accounts:		
Everyday Access. Mortgage offset.	Domestic online, over the counter and EFTPOS transaction Fees (based on number of transactions).	Free You may make an unlimited number of domestic transactions on your account free of charge.
Pension Saver. Cadet Saver. Teen Saver.	Monthly/Periodic account keeping Fees.	Free There is also no minimum deposit requirement.
Kids Club. iSaver. Max eSaver. Cash Management. Salute. Flexi Saver (closed to new accounts).	Other Access Fees.	The fees applicable are set out below and include non-major Bank ATM fees.

Card fees in Australia.	Fee description.	Charge.
Replacement Visa card (in Australia).	When you request that we replace your Visa card.	Free
Declined EFTPOS transactions (insufficient funds).	The fee charged by us when you seek to make an EFTPOS transaction but your request is declined due to insufficient funds in your account.	\$1.50

Using ATMs.	Fee description.	Charge.
Defence Bank ATMs.	Where you withdraw cash or make a balance enquiry.	Free
Other Australian ATMs and balance enquires.	Where you withdraw cash, or make a balance enquiry.	Free - at major banks; and \$ATM direct charge. ¹
Declined transactions at an ATM.	The fee charged when you seek to withdraw cash from an ATM but your request is declined due to insufficient funds in your account.	\$0.50

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

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Ultimate Package fees.	Fee description.	Charge.
Ultimate Package fees. For benefits refer to defencebank.com.au.	Package fee - For Banking Package holders.	\$380.00 per annum
General and miscellaneous fees.	Fee description.	Charge.
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
Cash advance fee (Australia Post and other banks).	Payable where you obtain a cash advance at an Australia Post office or a branch of another bank.	\$4.10
Bank cheques.	Where you request we issue you a bank cheque over the counter.	Free
Statement fees.	Statements of accounts are issued 6 monthly or monthly where you have a line of credit or overdraft facility with us.	Free
	Where you request monthly statements.	\$2.00
Cheque/direct debit honour /dishonour fee.	Charged when: <ul style="list-style-type: none"> We decide to honour your personal cheque for payment where there are insufficient funds in your account or the credit limit will be/has been exceeded. We dishonour payment of your personal cheque due to insufficient funds, payment stopped or the cheque is incorrectly completed (e.g. no signature). We decline a direct debit request due to insufficient funds. We decide to honour a direct debit request where there are insufficient funds in your account or the credit limit will be/has been exceeded. 	\$25.00
Auto transfer/BPAY dishonour fee.	Charged where there are insufficient funds in your account when the Auto Transfer or BPAY payment is due to be made.	\$10.00
Overdrawn/over limit fees.	Charged: <ul style="list-style-type: none"> Each time your account is overdrawn or your credit limit is exceeded without authorisation, by more than \$50.00. On each subsequent debit transaction while your account is overdrawn or your credit limit has been exceeded, by more than \$50.00. 	\$10.00
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. The maximum annual fee that applies is:	\$20.00
Cheque book fee.	25 cheques.	\$18.75
	50 cheques.	\$37.50
Bank@Post™.	For each cheque deposited through the Bank@Post system and subsequently dishonoured.	\$14.47

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General and miscellaneous fees.	Fee description.	Charge.
Cash handling fee.	Charged for handling notes and coins for business transactions.	
	Up to \$500.	\$5.00
	Over \$500.	2% of value of cash handled.
Record search fee.	Charged where you request we search our records and retrieve documents.	\$50 per hour plus out of pocket expenses.
Same day domestic transfers (via Swift/RTGS).	Charged when funds transferred domestically via Swift/RTGS (same day).	
	Outward bound.	\$11.80
	Inward bound.	\$6.80
We may change our fees and charges from time to time.		