

Fee or charge and when payable	Amount or method of calculation
Annual Fee Payable annually in arrears on the anniversary of approval of your application.	\$49.00
ATM Owner Fee Is charged by the ATM owner for ATM withdrawals and ATM inquiries.	Fee set by ATM owner
Replacement Card Fee Payable if you request a replacement card, payable when the request is processed.	\$10.00 within Australia or \$100.00 from overseas (per card)
Dishonour Fee Direct entries are withdrawals/debits made electronically on a regular basis under your signed authority. A dishonoured direct entry is one which the financial institution will not pay. If at the agreed time, the direct entry is dishonoured a fee will apply: (Inward or Outward) A dishonoured cheque is one which the financial institution (on whom the cheque is drawn) will not pay. The dishonour fee will apply each time the cheque is presented for payment and dishonoured. If your account is overdrawn without prior agreement a fee will be charged. The fee will be charged each time your account becomes overdrawn.	\$9.00
Document Fee Applies if you request copies of documents such as withdrawal forms or statements, or you ask us to verify a transaction performed on your account e.g. evidence of a Visa Card purchase.	\$60.00 per hour (minimum \$10.00)
Late Payment Fee Payable when you do not make a required payment by the due date in any month.	\$10.00
Cash Advance Fee Payable when you make a cash advance withdrawal from the account.	\$5.00
Foreign Currency Conversion Fee Payable when a foreign currency transaction is made on the account.	3% of the transaction value
Default Fee Payable When we send you a notice of default under the contract.	\$50.00