

Fees and charges schedule.



**Defence
Bank**

Effective 17 September 2019.

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. 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.

Everyday Access.

- No account keeping fee.
- Unlimited transactions.¹

Term Deposits.

- Early redemption pre-payment fee. \$30.00
- When funds are redeemed before maturity. Interest rate reduction may also apply.

Access Transaction Fees.

- EFTPOS Authorised Transactions.
- First six (6) transactions per month. Free
- Subsequent transactions. \$0.50²
- Declined transactions (insufficient funds). \$1.50

ATM Transactions.

- Defence Bank ATMs.
- Withdrawals. Free
- Balance enquiries. Free
- Declined transactions (insufficient funds). \$0.50

Other Australian ATMs.

- Transactions and balance enquiries. \$ATM direct charge³
- Declined transactions (insufficient funds). \$0.50

Visa.

- Bank and Post Office cash advances. \$4.10

Bank Cheque.

- Bank Cheque. \$5.00¹

BPAY® Transactions.

- Per transaction. \$0.50²
- BPAY View. \$0.20²

Funds Transfer (fee per transaction).

- Over the counter requests for electronic payment (inc. BPAY). \$2.00¹
- Auto transfer (Electronic funds transfer). \$1.00²
- Auto transfer (Bank cheque). \$2.00¹
- Online banking processed by member. \$1.00²

Overseas Charges.

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

Bank@Post™.

- Bank@Post - per withdrawal. \$2.00²
- For each cheque deposited through the Bank@Post system and subsequently dishonoured. \$21.71

Visa/rediCARD.

- Visa Debit Card.
- EFTPOS transactions (press 'CREDIT' when using a Visa Debit Card). Free
- Monthly fee. \$2.90²
- Foreign Currency Conversion Fee (percentage of value of transaction). 3%

rediCARD.

- Monthly fee. \$1.00²

Statement Fees.

- Visa with overdraft statements are issued monthly, other statements are automatically issued half yearly. Free
- Regular monthly statements (other than National Access account with an overdraft). \$2.00

SMS and Email alerts

- SMS alert per message. \$0.20²
- Email alert per message. \$0.10²

¹Online and over the counter. Charges do not apply to Everyday Access account. ²Charges not applicable to Everyday Access, Teen Saver and Cadet Saver Accounts. ³The 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.

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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 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

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. • Initiated via Online Banking (this fee is debited to the member's nominated account overnight).	\$30.00 \$20.00
Outbound Telegraphic Transfer (sent in AUD Currency - initiated by Branch).	\$50.00

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

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

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

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

Visa cards lost or stolen overseas.

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

Member Chequing.

- Personal Cheque Books.
- 25 Cheques. \$18.75
- 50 Cheques. \$37.50