

(Incorporating Fees, Charges & Transaction Limits and Credit Fees & Charges)

## Effective 12<sup>th</sup> February 2018

This Document should be read together with Regional Australia Bank's

- [Accounts and Access Facilities Conditions of Use](#)
- [Summary Of Accounts and Availability Of Access Facilities](#)

## Fees, Charges & Transaction Limits

### General Transaction Fees

Fee Description	Fee Amount
<b>Access Fee</b> The Access Fee is a flat monthly fee which entitles your membership to unlimited withdrawals via EFTPOS, ATMs <sup>2</sup> , Internet, Phone and Mobile Banking. <sup>3</sup> Members who either; hold a monthly membership balance <sup>4</sup> in excess of \$5000, are under 18 years of age or who do not withdraw within the month will not be charged the Access Fee. Transactions on certain accounts are also exempt from the Access Fee. <sup>5</sup>	\$5.00
<b>Over the Counter Fee</b> Applies per counter withdrawal or debit transfer once the monthly limit of 6 included withdrawals is exceeded. <sup>3</sup> Members with a monthly membership balance <sup>4</sup> greater than \$5,000 are exempt. Transactions on certain accounts are exempt from the Over the Counter Fee. <sup>5</sup>	\$2.00
<b>Excess Transaction Fees- Basic Retirement Account Only</b> Applies per transaction when the monthly limit of combined ATM, EFTPOS and over the counter withdrawals is exceeded. <sup>3</sup> Where membership balance= \$0-\$2,000 - 6 included transactions Where membership balance= Over \$2,000 - 12 included transactions	\$1.25
<b>Excess Transaction Fees- Basic Access Account Only</b> Applies per transaction when the monthly limit of 2 combined ATM, EFTPOS and over the counter withdrawals are exceeded. <sup>3</sup>	\$2.00
<b>Staff Assisted Fee- eFree Account Only</b> Applies per withdrawal or debit transfer processed by branch or Service Support Centre Staff. <sup>3</sup>	\$5.00

### Service Fees

Fee Description	Fee Amount
<b>External Transfer and Periodical Payment Fee</b> All external transfers (including external periodical payments) initiated by branch or Service Support Centre Staff will incur a fee. <sup>3</sup>	\$2.25
<b>Bank@Post Transaction Fee</b> A fee applies when you complete a withdrawal or deposit to your account through a Bank@Post outlet. <sup>3</sup> This fee is also applicable if your transaction is declined.	\$3.25
<b>Phone Banking System Bill Payment Fee</b> Requests through the Phone Banking System for bill payments by cheque will be liable for this fee. <sup>3</sup>	\$2.25

Fee Description	Fee Amount
<b>Secure Token Replacement Fee</b> Secure Tokens are used to authorise large transactions initiated by Internet and Mobile Banking. The initial token is free, but this fee is levied to replace each broken or lost token.	\$20.00
<b>Replacement Card Fee</b> The initial card on each account, replacements for defective cards and automatic card renewals are free, however a fee applies for each replacement card ordered at your request.	\$5.00
<b>Declined Visa Dispute Fee</b> Where you opt to dispute a Visa transaction or request further information from the merchant/retailer about a Visa transaction a fee may apply. The fee will only apply to each dispute where evidence suggests you participated in or authorised the transaction, or failed to sufficiently protect your card details. See Visa Conditions of Use for further information. <sup>1</sup>	\$20.00
<b>Inactive Account Fee</b> If there are no transactions on your membership for a period of 12 months the membership will be considered inactive. This fee applies annually until the membership becomes active again or is closed.	\$10.00
<b>Company Search Fee</b> When you apply for a membership in the name of an incorporated organisation or request a change to signatories on the account we are obligated to perform a Company Search through ASIC. This fee is applied to the company's account on behalf of ASIC. <sup>1</sup>	At cost
<b>Document Searches</b> Where you request us to retrieve documents not specifically covered elsewhere a search fee may apply per hour or part thereof.	\$50.00 per hour
<b>Duplicate Copy of Statement</b> If you request a duplicate copy of a formal statement this fee may apply.	\$12.50
<b>Electronic Transfer Trace and Recall Fees</b> Where you erroneously request a funds transfer to an external account (whether through Internet, Mobile or Phone Banking, the Service Support Centre or a branch) and subsequently request us to check the transaction you may be liable for the Trace Fee. If you ask us to attempt to reverse the transaction a Recall Fee may also apply.	Trace Fee \$10.00 Recall Fee \$25.00
<b>Audit Certificate Fee</b> Applies to each Audit Certificate or Bank Confirmation request submitted by you or an authorised agent (such as an accountant, solicitor or auditor) acting on your behalf.	\$60.00 per hour Minimum \$30.00 (per Certificate)
<b>Transaction Listing Print Fee</b> Where you request branch or SSC staff to print a listing of your transactions you may be charged a fee.	\$2.50 per request \$0.50 per additional 2 pages or part thereof. Maximum \$10.00

**Referral and Over Limit Fees**

Fee Description	Fee Amount
<b>Over Limit Fee</b> This fee applies for each day that a Direct Debit or Cheque transaction is debited to a member which results in a deposit or overdraft account being drawn beyond its available balance or limit.	\$12.50
<b>Interest on Over Limit Balances</b> If your account becomes overdrawn default interest will apply on the amount that exceeds the available balance at an interest rate 3% above the Standard Overdraft rate. <sup>3</sup> If your overdraft exceeds its credit limit an interest rate 3% above the existing overdraft rate will apply to the over limit amount for each day the account is over the limit.	3% above the Standard Overdraft rate or existing rate applicable to the account
<b>Direct Debit Dishonour Fee</b> Where a direct debit request is rejected by us due to insufficient funds in your account a Dishonour Fee will apply.	\$12.50

**Cheque Fees**

Fee Description	Fee Amount
<b>Cheque Book Fee</b> Cheque Book Fees are collected immediately upon ordering, to the account to which the cheque book is linked. For example, a 50 leaf book will cost \$40.00.	\$0.80 per leaf
<b>Financial Institution Cheque Fee</b> Commonly known as a Bank Cheque. The fee for ordering a bank cheque applies to the account it was drawn from at the end of the month. <sup>3</sup>	\$11.00 per cheque
<b>Personal Cheque Dishonour Fee</b> This fee applies to each personal cheque drawn from your account where there are insufficient funds in the account to cover the value of the cheque.	\$12.50
<b>Cheque Deposit Dishonour Fee</b> Where a cheque deposited to your account cannot be honoured due to insufficient funds in the drawer's account this fee may apply. <sup>1</sup>	\$12.50
<b>Stop Payment on Cheque Fee</b> This fee may apply where you request us to cancel a personal or Financial Institution cheque drawn on your account. <sup>1</sup> If the cheque is presented and no fraudulent activity has occurred a Personal Cheque Dishonour Fee may also apply.	\$12.50
<b>Cheque Copy or Trace Fee</b> Applies where you request a copy of: a personal cheque you have written or deposited; a Financial Institution cheque; or an ANZ deposit slip. Also applies where you wish to determine if a cheque you have written has been deposited or reached its intended destination.	\$15.00
<b>Cheque Deposit Fee</b> Your first 10 cheque deposits to your membership each month are free, each subsequent deposit will be charged per cheque. <sup>3</sup>	\$0.50

**Overseas & Foreign Exchange Fees**

Fee Description	Fee Amount
<b>Online International Payments</b> This fee applies to each International Payment you perform through Internet Banking. <sup>1</sup>	\$20.00
<b>Real Time Gross Settlement (RTGS)/ Telegraphic Transfer Fee<sup>1</sup></b> To foreign country in destination currency To foreign country in Australian dollars Within Australia Receiving an incoming payment	\$30.00 \$50.00 \$35.00 \$15.00
<b>Foreign Cheque Deposit Fee</b> This fee applies to each foreign cheque, whether in Australian dollars or another currency, deposited into your account. <sup>1</sup>	\$10.00
<b>Foreign Cash Fee</b> Applies when you purchase foreign cash from us or wish to deposit foreign cash into your account. <sup>1</sup>	1% of the value in Australian dollars - minimum fee is \$10.00
<b>Cash Passport Fees</b> A range of fees may apply to Cash Passports issued by us on behalf of third party suppliers. <sup>1</sup> Please contact us for further details or a copy of the relevant product brochure.	See Cash Passport brochure for details
<b>Overseas Draft Fee</b> A flat fee applies on order of the draft, regardless of the amount. <sup>1</sup>	\$12.50
<b>Overseas Draft Cancellation Fee</b> Cancellation of an overseas draft at your request incurs this fee. <sup>1</sup>	\$25.00
<b>Currency Conversion Fee</b> (for overseas Visa and Access card use) Overseas withdrawals and purchases made using your Regional Australia Bank Visa Debit or Access Card will incur a currency conversion fee.	2% of the transaction value

**Default Transaction Limits** (NB- different limits may be applied for some transactions, upon your request)

Transaction Type	Limit
<b>Internet Banking and Mobile App</b> Between your own Regional Australia Bank accounts To another bank or financial institution To another bank or financial institution using Osko International Payments BPAY Transactions	Unlimited \$5,000.00 per day \$1,000.00 per day \$5,000.00 per day Set by each BPAY Biller
<b>Cards</b> Combined EFTPOS and ATM (when pressing Savings or Cheque) Visa payWave transactions (PIN required for larger transactions)	\$1,000.00 per day \$100.00 per transaction

<sup>1</sup> Contain service fees charged to us, on behalf of members, by other financial institutions or organisations.

<sup>2</sup> ATM transactions with institutions other than Regional Australia Bank and the Westpac network may incur third party charges.

<sup>3</sup> Fees accumulate over the month and are charged to the member account on the last day of each month.

<sup>4</sup> The monthly membership balance is calculated by adding together the minimum savings, investment and lending balances held in the membership during the course of the month. The Your Choice VISA credit card balance is not taken into account in assessing the monthly membership balance.

<sup>5</sup> Transactions on the Basic Access, Basic Retirement, eFree, Your Choice Visa, Convenience Plus, Real Estate and Solicitors Trust accounts, Term Savings accounts and Loans are exempt from this fee. Other transaction and service fees may apply.

## Credit Fees & Charges

### Home Loan Fees

Fee Description	Fee Amount
<b>Owner Builder Loan Approval Fee</b> Applied on approval of your Owner Builder Facility loan, prior to the initial drawdown.	\$500.00
<b>Partnership Advantage Annual Fee</b> Applies every year in the month in which your Partnership Advantage loan was first funded.	\$375.00
<b>Loan Restructure Fee</b> Applies when you switch your existing Regional Australia Bank home loan to a different loan type, other than a Partnership Advantage.	\$200.00
<b>Loan Top Up Fee</b> A "top up" is additional borrowing against a property that we hold an existing mortgage over. This fee applies on approval of the additional borrowing.	\$195.00
<b>Temporary Overdraft Approval Fee</b> Where we allow you to draw on a temporary overdraft to assist with mortgage related costs this fee will apply.	\$90.00

### Mortgage and Security Fees

Fee Description	Fee Amount
<b>Mortgage Documentation</b>	\$250.00
<b>Mortgage Discharge</b>	\$150.00
<b>Mortgage Discharge upon Settlement</b>	\$250.00
<b>Certificate of Title Fee</b>	\$100.00
<b>Mortgage Registration<sup>1</sup></b>	At cost
<b>Mortgage Title Transfer<sup>1</sup></b>	At cost
<b>Title Search<sup>1</sup></b>	At cost
<b>Registration of Documents Agents Handling Fee<sup>1</sup></b> Charged per document	At cost
<b>Property Valuation Costs<sup>1</sup></b>	At cost

### Personal & Car Loan Fees

Fee Description	Fee Amount
<b>Approval Fee</b> Applied on approval of your Personal or Car loan, prior to the initial drawdown.	\$195.00
<b>PPSR Registration &amp; Discharge Fee<sup>1</sup></b> Previously known as REVS.	\$26.00
<b>Redraw Fee</b> (NB- for Staff Assisted Redraws only) Applies to each redraw from your Personal or Car loan that you request in branch or via our Service Support Centre.	\$10.00

**Credit Card and Personal Overdraft Fees**

Fee Description	Fee Amount
<b>Unsecured Overdraft Approval Fee</b> Applied on approval of an unsecured Overdraft facility for your Access Savings or High Rise account.	\$150.00
<b>Your Choice Visa Credit Card Annual Fee</b> Applies on 31 <sup>st</sup> of March each calendar year after initial funding of your "Your Choice Visa" account. Fee does not apply to additional cardholders on the same Your Choice Visa account.	\$40.00
<b>Visa Platinum Rewards Credit Card Annual Fee</b> Applies on initiation of your Visa Platinum Rewards Credit Card and during that month of each subsequent year. The fee does not apply to additional cardholders on the same Visa Platinum Rewards account.	\$195.00

**Commercial Lending Fees**

Please contact our Lending Support Team on **132 067** for further information on our comprehensive range of competitive Commercial, Rural and Self-Managed Super Fund lending products and any associated fees.

**Default/Enforcement Expenses**

Fee Description	Fee Amount
<b>7 Day Reminder</b>	Nil
<b>14 Day Arrears Fee</b>	\$20.00
<b>21 Day Arrears Fee</b>	\$30.00

<sup>1</sup> Contain service fees charged to us, on behalf of members, by other financial institutions or organisations.

**Contact Us**

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