

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
Access Fee The Access Fee is a flat monthly fee which entitles your membership to unlimited withdrawals via EFTPOS, ATMs ² , Internet, Phone and Mobile Banking. ³ Members who either; hold a monthly membership balance ⁴ 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. ⁵	\$5.00
Over the Counter Fee Applies per counter withdrawal or debit transfer once the monthly limit of 6 included withdrawals is exceeded. ³ Members with a monthly membership balance ⁴ greater than \$5,000 are exempt. Transactions on certain accounts are exempt from the Over the Counter Fee. ⁵	\$2.00
Excess Transaction Fees- Basic Retirement Account Only Applies per transaction when the monthly limit of combined ATM, EFTPOS and over the counter withdrawals is exceeded. ³ Where membership balance= \$0-\$2,000 - 6 included transactions Where membership balance= Over \$2,000 - 12 included transactions	\$1.25
Excess Transaction Fees- Basic Access Account Only Applies per transaction when the monthly limit of 2 combined ATM, EFTPOS and over the counter withdrawals are exceeded. ³	\$2.00
Staff Assisted Fee- eFree Account Only Applies per withdrawal or debit transfer processed by branch or Service Support Centre Staff. ³	\$5.00

Service Fees

Fee Description	Fee Amount
Bank@Post Transaction Fee A fee applies when you complete a withdrawal or deposit to your account through a Bank@Post outlet. ³ This fee is also applicable if your transaction is declined.	\$3.25
Secure Token Replacement Fee 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
Replacement Card Fee 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
Declined Visa Dispute Fee 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. ¹	\$20.00

Fee Description	Fee Amount
Inactive Account Fee 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, dormant or is closed.	\$10.00
Dormant Account Fee This fee applies if your account becomes dormant, which is the result of no member generated transaction activity for a period of seven (7) years.	\$15.00
Company Search Fee 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. ¹	At cost
Document Searches 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
Duplicate Copy of Statement If you request a duplicate copy of a formal statement this fee may apply.	\$12.50
Electronic Transfer Trace and Recall Fees 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
Audit Certificate Fee 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)
Transaction Listing Print Fee 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
Cash Handling Fee For people and businesses that are utilising the branch service to order bulk cash & coin.	Non-members: 5% of value (minimum \$10)
	Members that hold a monthly membership balance <\$5,000: 2.5% of value (minimum \$10)
	Members with a monthly membership balance >\$5,000, or who are under 18 years of age: No Fee

Referral and Over Limit Fees

Fee Description	Fee Amount
Over Limit Fee 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
Interest on Over Limit Balances 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. ³ 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
Direct Debit Dishonour Fee 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
Cheque Book Fee 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
Financial Institution Cheque Fee 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. ³	\$11.00 per cheque
Personal Cheque Dishonour Fee 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
Cheque Deposit Dishonour Fee Where a cheque deposited to your account cannot be honoured due to insufficient funds in the drawer's account this fee may apply. ¹	\$12.50
Stop Payment on Cheque Fee This fee may apply where you request us to cancel a personal or Financial Institution cheque drawn on your account. ¹ If the cheque is presented and no fraudulent activity has occurred a Personal Cheque Dishonour Fee may also apply.	\$12.50
Cheque Copy or Trace Fee 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
Cheque Deposit Fee Your first 10 cheque deposits to your membership each month are free, each subsequent deposit will be charged per cheque. ³	\$0.50

Overseas & Foreign Exchange Fees

Fee Description	Fee Amount
Online International Payments This fee applies to each International Payment you perform through Internet Banking. ¹	\$20.00
Real Time Gross Settlement (RTGS)/ Telegraphic Transfer Fee¹ 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
Foreign Cheque Deposit Fee This fee applies to each foreign cheque, whether in Australian dollars or another currency, deposited into your account. ¹	\$10.00
Foreign Currency Cheque Dishonour Fee This fee applies when a foreign currency cheque or draft that has been deposited into an account has been dishonoured. ¹	\$30.00
Foreign Cash Fee Applies when you purchase foreign cash from us or wish to deposit foreign cash into your account. ¹	1% of the value in Australian dollars - minimum fee is \$10.00
Emergency Visa Card Fee If your card is lost or stolen whilst overseas, a replacement card can be replaced within 2 business days. ¹	US\$300.00
Cash Passport Fees A range of fees may apply to Cash Passports issued by us on behalf of third party suppliers. ¹ Please contact us for further details or a copy of the relevant product brochure.	See Cash Passport brochure for details
Overseas Draft Fee A flat fee applies on order of the draft, regardless of the amount. ¹	\$12.50
Overseas Draft Cancellation Fee Cancellation of an overseas draft at your request incurs this fee. ¹	\$25.00
Currency Conversion Fee (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.	3.5% of the transaction value

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

Transaction Type	Limit
Internet Banking and Mobile App 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 \$10,000.00 per day \$2,000.00 per day \$5,000.00 per day Unlimited
Cards 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

Credit Fees & Charges

Home Loan Fees

Fee Description	Fee Amount
Owner Builder Loan Approval Fee Applied on approval of your Owner Builder Facility loan, prior to the initial drawdown.	\$500.00
Partnership Advantage Annual Fee Applies every year in the month in which your Partnership Advantage loan was first funded.	\$375.00
Loan Restructure Fee Applies when you switch your existing Regional Australia Bank home loan to a different loan type, other than a Partnership Advantage.	\$200.00
Loan Top Up Fee 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
Temporary Overdraft Approval Fee 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
Mortgage Documentation Preparation	\$250.00
Discharge of Mortgage Preparation	\$250.00
Registration of Mortgage¹	At cost
Registration of Discharge of Mortgage¹	At cost
Registration of Transfer¹	At cost
Agency Settlement/Handing Fee¹	At cost
PEXA Processing Fee¹	At cost
Replacement Certificate of Title¹	At cost
Title Search¹	At cost
Property Valuation Costs¹	At cost

Personal & Car Loan Fees

Fee Description	Fee Amount
Approval Fee Applied on approval of your Personal or Car loan, prior to the initial drawdown.	\$195.00
PPSR Registration & Discharge Fee¹ Previously known as REVS.	At cost

Credit Card and Personal Overdraft Fees

Fee Description	Fee Amount
Unsecured Overdraft Approval Fee Applied on approval of an unsecured Overdraft facility for your Access Savings or High Rise account.	\$150.00
Your Choice Visa Credit Card Annual Fee Applies on 31 st 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
Visa Platinum Rewards Credit Card Annual Fee 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
SMS Reminder	Nil
Late Payment Notice Fee	\$20.00
Default Notice Fee	\$30.00

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

² ATM transactions with institutions other than Regional Australia Bank may incur third party charges.

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

⁴ 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 and Lite Credit Card balances are not taken into account in assessing the monthly membership balance.

⁵ Transactions on the Basic Access, Basic Retirement, eFree, Your Choice Visa, Lite Credit Card, 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.

Please see below for fees and charges relating to discontinued products.

Fees and Charges for Discontinued Products

Home loan and credit fees	Home Sweet Home	Light Credit Card
Application Fee	\$0	\$0
Annual Fee		
Annual fee paid every June 30	\$360	N/A
Applies every year in the month the credit card was first issued	N/A	\$25
Other Fee		
Over-Limit Fee	N/A	\$25
Late Payment Notice Fee	N/A	\$25
Other fees apply beyond those relating specifically to these products. Please see Credit Fees and Charges above.		

Savings accounts no longer available	S83 Christmas Club	S86 Great Day Bonus Saver	S87 Percentage Plus
Minimum Opening Balance	\$0	\$0	\$0
Account Servicing Fees			
Monthly Account Servicing Fee per Account Type	\$0	\$0	\$0
Rebate Available for Reducing the Account Servicing Fee	--	--	--
Transaction Fees for these Accounts			
Free Transaction Allowance per Month	1 Debit	1 Debit	8 Debits
Criteria to Waive Excess Transaction Fees	No	No	No
Free Transactions and Fees for Transactions Included in Free Allowance			
Electronic Direct Credits (including Payroll Transactions)	Free	Free	Free
Branch, Bank@Post and ATM Cash or Cheque Deposits (Cheque Item fee applies)	Free	Free	Free
Internal Transfers between Holiday Coast Credit Union accounts via Internet, Phone & Mobile Banking & Periodic Payments	\$5.00	\$5.00	Free
External Transfers and BPAY® Payments (including Periodical Payments), and Internet, Phone & Mobile Banking Transfers and Payments	\$5.00	\$5.00	\$0.20
Direct Debits & Sweep Facility Transfers	N/A	N/A	\$0.20
Visa Purchases (using Credit option), Eftpos Purchases & CashOut (using Savings or Cheque options), Paywave and ATM Withdrawals & Transfers ⁶	N/A	N/A	\$0.20
Branch, Bank@Post and Staff Assisted Payments (Internal & External Transfers, Bpay Payments & Cashing Cheques)	\$5.00	\$5.00	\$3.50

Transaction accounts no longer available	S18 Residential Overdraft	S88 Business Access	S89 Basic Business	S82 GST Management
Minimum Opening Balance	\$0	\$0	\$0	\$0
Account Servicing Fees				
Monthly Account Servicing Fee per Account Type (Nil if less than 10 transactions conducted during the month)	\$6.00	\$20.00	\$0	\$0
Rebate Available for Reducing the Account Servicing Fee	Yes ^{7,8}	Yes ¹⁰	- -	- -
Transaction Fees for these Accounts				
Free Transaction Allowance per Month	60	80	Nil	3
Criteria to waive excess transaction fees	Yes ^{7,9}	No	No	No
Free Transactions and Fees for Transactions Included in Free Allowance				
Electronic Direct Credits (including Payroll Transactions)	Free	Free	Free	Free
Branch and Bank@Post Cash or Cheque Deposits (Cheque Item fee applies)	Free	\$3.50	\$3.50	\$1.50
Internal Transfers between Holiday Coast Credit Union accounts via Internet, Phone & Mobile Banking & Periodical Payments	Free	Free	Free	\$1.50
External Transfers and BPAY® Payments (including Periodical Payments), and Internet, Phone & Mobile Banking Transfers and Payments	\$0.20	\$0.20	Free	\$1.50
Direct Debits & Sweep Facility Transfers	\$0.20	\$0.20	\$0.20	\$1.50
Visa Purchases (using Credit option), Eftpos Purchases & CashOut (using Savings or Cheque options), Paywave and ATM Withdrawals & Transfers ⁶	\$0.20	\$0.20	\$0.20	N/A

⁶ A direct charge may be applied by the ATM owner at the time of the transaction.

⁷ Members with a Home Sweet Home Loan or Member of Employee Benefits Package are excluded.

⁸ Rebate Available for the Account Servicing Fee as per the below table based on the average balance held during the month in Loan, Credit-Card, Savings or Term Deposit Accounts.

⁹ Members with a Home Loan product

Average Monthly Balance	Rebate Available
\$0.00 to \$2,999.99	\$0.00
\$3,000.00 to \$9,999.99	\$2.00
\$10,000.00 to \$14,999.99	\$4.00
More than \$15,000.00	\$6.00

¹⁰ Rebate Available for the Business Access Account Servicing Fee as per the below table based on the average balance held in the account during the month. Account Service Fee not applied if Overdraft attached.

Average Monthly Balance	Rebate Available
\$0.00 to \$19,999.99	\$0.00
\$20,000.00 to \$99,999.99	\$10.00
More than \$100,000.00	\$20.00

Contact Us

Web: www.regionalaustaliabank.com.au
Phone: 132 067
Email: enquiries@regionalaustaliabank.com.au
Mail: PO Box U631, Armidale, NSW 2351

Regional Australia Bank Ltd ABN 21 087 650 360 AFSL & Australian Credit Licence 241167.