

Effective 6 February 2018

Fees and charges.

Beyond Bank
AUSTRALIA

This booklet contains information about our fees and charges and forms part of the terms and conditions applying to the following accounts and access products:

- Access Savings Account
- Mortgage Offset Account
- Retirement Account
- Car Budget Account
- All-In-One Account
- Wealth Accumulation Account
- Everyday Account
- Purple Transactor Account
- Cash Management Account
- Junior Savers Club Account
- BU Savings Account
- Bonus Saver Youth Account
- Bonus Saver Account
- monEsaver Internet Savings Account
- Community Reward Account
- Christmas Club Account
- Community Account
- Business Banking Accounts
- Term Deposits
- Cards including Visa Debit card, Visa Credit cards and rediCARD
- Automatic Payments including Periodic Payments and Direct Debits
- Telephone, Internet and Mobile Banking
- BPAY®
- Personal Cheque Facility

The fees and charges listed in this booklet are amounts that will or may be payable by you if you acquire one of these accounts or access products, or a loan.

Parts A to D	Contain transaction fees and fee allowances that apply to particular transaction, savings and business accounts.
Part E	Contains other transaction and service fees that apply to all of our transactions, savings and business accounts, term deposits or access products.
Part F	Contains information about the fees and charges that may apply to various loan products. Full details will be set out in the offer and loan contract that will be given to you if a loan is offered to you. The terms and conditions that apply to various loan products are available on request.

Section 42 defines some of the terms that are used in this booklet.

You should read this booklet and our Product Guide carefully and retain them for future reference.

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About this Booklet

This booklet contains information about our fees and charges and, together with our Product Guide, contains the terms and conditions for our accounts and the access products (collectively known as the terms and conditions). You should read these documents to ensure you understand the terms and conditions applicable to the accounts and access products you acquire from us.

If you would like any further information about our fees and charges, or any of our products, call in to your nearest branch, phone 13 25 85 or visit our website.

1. Fees and Charges Payable

The fees and charges contained in this booklet are amounts that will or may be payable by you if you acquire an account, loan or access product from us.

Your loan contract will detail other fees and charges that will or may be payable when you take out a loan with us.

You agree to pay us:

- all fees and charges described in this booklet, including those which arise as a result of the actions of your authorised signatory, plus any new fees and charges we impose under these terms and conditions;
- government charges including stamp duty and other duties and taxes; and
- any expenses we incur in enforcing this agreement.

Fees and charges incurred will be debited from your account or from an account with us that you nominate as your fee posting account. Unless otherwise indicated, the fee or charge will be debited from your account on or after:

- the day the service or event to which the fee or charge relates is requested or occurs;
- the date we pay the fee or charge; or
- the date the fee or charge becomes payable by us.

All fees and charges in this booklet apply per transaction or per request unless otherwise indicated.

2. Changes to Fees and Charges

All fees and charges stated in this brochure are current as at the date of printing and may change from time to time. For details of how we may change fees and charges, or introduce new fees and charges, and of the notice that you will be given, please refer to:

- our Product Guide, in relation to fees and charges applying to savings and business accounts, term deposits and access products; and
- our loan contracts, in relation to fees and charges applying to loans.

3. How to minimise Fees and Charges

Free transactions

Try wherever possible to use transactions that are free of charge – such as Visa Debit purchase and BPAY.

Use lower cost transactions

You can decrease transaction fees by using methods that incur lower fees (eg electronic transactions such as Direct Debits – or Internet Banking). Try to use fewer transactions that incur higher fees.

Fee allowance

Take advantage of the monthly fee allowance available on some transaction accounts to perform certain transactions free of charge up to a set limit. Note that any transactions that exceed the fee allowance will incur a fee.

Use your card

By using a Visa Debit card you can access funds in your transaction account to make purchases online, over the telephone or via eftpos¹.

If you select the 'credit' option when making purchases at an eftpos terminal (Visa Debit purchase) and you do not get cash out, you are using a fee free transaction method.

Alternatively, you can withdraw cash from your account at the same time you are making a purchase² by selecting the 'savings', 'cheque' or 'credit' option. This way you are only conducting one transaction instead of two.

Plan ahead

Try not to withdraw cash from your account every day or two. Instead, plan your week's spending and withdraw the funds in one or two transactions to reduce transaction fees.

Account Balances

Remember to keep sufficient funds in your account to cover any personal cheques you write and automatic payments you have established. By doing this you will avoid dishonour fees and overdrawn account fees.

You can check your account balance at anytime using our Mobile Banking Apps, Internet Banking or the Account Information Line.

For more information on how to save on fees, please visit our website.

¹ Subject to systems availability. Daily card and eftpos withdrawal limits apply.

² This service may not be available at all eftpos operators.

Part A – Fees and Charges for Transaction Accounts

4. Transaction fees and Fee Allowances for the following Transaction Accounts

Access Savings Account, All-In-One Account, Mortgage Offset Account, Retirement Account, Wealth Accumulation Account.

4.1 Fee Allowances

Each Relationship you have with us is allocated a monthly Fee Allowance which is used to offset the fees associated with most transaction types.

The amount of your monthly Fee Allowance depends on your Relationship Portfolio Value at the end of the last day of the previous month and how long you have been a customer with us, as follows:

		Customer for up to 9 yrs	Customer for 10 to 19 yrs	Customer for 20 yrs or more
Relationship Portfolio Value	Package customer	Unlimited fee allowance	Unlimited fee allowance	Unlimited fee allowance
	\$100,000 or more	\$40	\$45	\$45
	\$50,000 to \$99,999.99	\$20	\$25	\$25
	\$10,000 to \$49,999.99	\$15	\$20	\$25
	Less than \$10,000	\$5	\$10	\$25

Put simply, your Relationship Portfolio Value is determined by adding together the balance of all of the accounts you have in a relationship at the end of the month. We also add benefits for other services you have with us. You can find a full explanation of the calculation in the definitions at the rear of this booklet.

If your Relationship Portfolio Value or length of membership has increased at the end of any month, you automatically move to the higher Fee Allowance that you qualify for in the next month.

If a change in your financial circumstances results in your Relationship Portfolio Value moving to a lower level, this change will be identified and you will be maintained on your current Fee Allowance for a period of three months.

Our Wealth Management Ongoing Services clients are entitled to a minimum Fee Allowance of \$25.

4.2 Transactions included in the Fee Allowance

The types of transactions to which your monthly Fee Allowance applies, and the transaction fees that are charged for each transaction, are as follows:

Transaction	Fee each	
Direct Credits	Free	
Over the counter cash and/or cheque deposits		
Visa Debit purchases		
BPAY payments using Internet or Mobile Banking or the Account Information Line		
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by BSB and account number		
Transfers using Mobile Banking		
Periodic payments between accounts with us		
Direct Debits		\$0.50
rediATM balance enquiries		\$1.00
eftpos purchases (inc. with cashout)		\$0.90
Visa Debit purchase with cashout	\$0.90	
Personal cheque withdrawals	\$1.00	
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by PayID	\$1.00	
Transfers to an account at another financial institution using Internet Banking	\$1.00	
rediATM withdrawals and transfers	\$2.00	
Electronic external periodic or bill payments	\$1.50	
Over the counter cash withdrawals or cheque encashments	\$2.50	
Staff assisted transfers and BPAY payments (customers over the age of 70 years and transfers to Beyond Bank term deposits are exempt)	\$2.50	
Bank@Post deposits or withdrawals	\$3.00	

Each month, you may be charged an Excess Transaction Fee. This is the amount (if any) by which the total transaction fees you incur within the month exceed your Fee Allowance for that month.

Full Time Students who show us suitable evidence of their full time status may be eligible to have the Excess Transaction Fee waived.

5. Everyday Account

The following fees are charged at the end of the month:

Transaction	Fee each
Monthly Service Fee This fee is waived if you have \$2,500 or more direct credited to the account during the month.	\$6.50

Transaction	Fee each
All deposits, withdrawals and transfers (excluding Bank@Post, overseas ATM, cash advance and declined withdrawals)	Free
Bank@Post withdrawals or transfers	\$3.00
Bank@Post deposits – four free per month then:	\$3.00

Full Time Students who show us suitable evidence of their full time status may be eligible to have the Monthly Service Fee waived.

6. Purple Transactor Account

Transaction	Fee each
All deposits, withdrawals, transfers and services (excluding TEXT ME! Transaction Fees, Swift Transfer Fees, Visa Debit Card and rediCARD Foreign Currency Conversion Fee and Foreign Currency Transaction Fees)	Free

7. Cash Management Account

If you have a Relationship Portfolio Value at the end of the last day of the previous month of \$10,000 or more, you will receive a Cash Management Fee Allowance of \$9.00 on your account for that month.

The types of transactions to which your monthly Fee Allowance applies, and the transaction fees that are charged for each transaction, are as follows:

Transaction	Fee each
Direct Credits	Free
Over the counter cash and/or cheque deposits	
Visa Debit purchases	
BPAY payments using Internet or Mobile Banking or the Account Information Line	
Transfers between accounts with us using Internet or Mobile Banking or the Account Information Line and addressed by BSB and account number	
Periodic payments between accounts with us	
Transfers between accounts with us using Internet or Mobile Banking or the Account Information Line and addressed by PayID	\$1.00
rediATM balance enquiries	\$1.00
eftpos purchases (inc. with cashout)	\$0.90
Visa Debit purchase with cashout	\$0.90
Personal cheque withdrawals	\$1.00
rediATM withdrawals and transfers	\$2.00
Over the counter cash withdrawals or cheque encashments	\$2.50

Transaction	Fee each
Staff assisted transfers and BPAY payments (customers over the age of 70 years and transfers to Beyond Bank term deposits are exempt)	\$2.50

Each month, you may be charged a Cash Management Account Transaction Fee. This is the amount (if any) by which the total fees you incur on the above transactions within the month exceed your Cash Management Fee Allowance for that month.

The following transactions are not included in the Cash Management Fee Allowance and are charged at the end of the month:

Transaction	Fee each
Direct Debits	\$0.50
Transfers to accounts at another financial institution using Internet or Mobile Banking	\$1.00
Electronic external periodic and bill payments	\$1.50
Bank@Post deposits, withdrawals or transfers	\$3.00

8. Car Budget Account

The following fees are charged at the end of the month:

Transaction	Fee each
Direct Credits	Free
Over the counter cash and/or cheque deposits	
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by BSB and account number	
Transfers using Mobile Banking	
Periodic payments between accounts with us	
BPAY payments using Internet or Mobile Banking or the Account Information Line	
Visa Debit purchases	
Direct Debits	\$3.00
rediATM withdrawals, eftpos purchases (inc. with cashout) and Visa Debit purchases with cashout – four free per month then:	
Over the counter cash withdrawals or cheque encashments	\$2.50
Staff assisted transfers and BPAY payments	\$2.50
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by PayID	\$1.00
Transfers to an account at another financial institution using Internet Banking	\$1.00
Bank@Post deposits or withdrawals	\$3.00

Transaction	Fee each
Any other withdrawal or transfer from the account (excluding non-rediATM, overseas ATM, cash advance and declined withdrawals)	\$4.00

9. Transaction fees which apply to all Transaction Accounts

The following transaction fees apply to all transaction accounts in Part A (excluding the Purple Transactor Account) and are not included in any monthly Fee Allowance.

They are charged at the end of the month.

Transaction	Fee each
Declined rediATM, eftpos or Visa Debit transactions – one free per relationship per month then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN) entered; or c. number of PIN tries exceeded. (customers over the age of 70 years are exempt)	\$1.25
Visa Debit card or rediCARD overseas ATM withdrawals	\$4.50
Internet Banking external batch payments per transaction in the batch (not available on personal accounts)	\$0.20

Part B – Transaction fees for Savings Accounts

10. Junior Savings Account, BU Savings Account and Bonus Saver Youth Account

Transaction	Fee each
All deposits, withdrawals and transfers (excluding overseas ATM, cash advance and declined withdrawals)	Free

11. monEsaver Internet Savings Account

The following transaction fees are payable and are charged at the time of the transaction:

Transaction	Fee each
Direct Credits	Free
Over the counter cash and/or cheque deposits	
Transfers between accounts with us using Internet or Mobile Banking or the Account Information Line	
Transfers to an account at another financial institution using Internet or Mobile Banking	
BPAY payments using Internet or Mobile Banking or the Account Information Line	
Any other withdrawal or transfer from the account (excluding non-rediATM, overseas ATM and declined withdrawals)	\$4.00

12. Community Reward Account

The following transaction fees are payable and are charged at the end of each month:

Transaction	Fee each
Direct Credits	Free
Over the counter cash and/or cheque deposits	
Transfers between accounts with us using Internet or Mobile Banking or the Account Information Line	
Transfers to an account at another financial institution using Internet or Mobile Banking	
BPAY payments using Internet or Mobile Banking or the Account Information Line	
Over the counter transfers and cash withdrawals – four free per month then: (this excludes transfers done over the phone via our Customer Relationship Centre)	\$4.00
Any other withdrawal or transfer from the account (excluding non-rediATM, overseas ATM and declined withdrawals)	\$4.00

13. Bonus Saver Account

The following transaction fees are payable and are charged at the end of the month:

Transaction	Fee each
Direct Credits	Free
Over the counter cash and/or cheque deposits	
All withdrawals and transfers (excluding non-rediATM, overseas ATM and declined withdrawals) - two free per month then:	\$3.00

14. Christmas Club Account

The following transaction fees are payable and are charged at the time of the transaction:

Transaction	Fee each
Direct Credits	Free
Over the counter cash and/or cheque deposit transactions	
Any type of withdrawal or transfer between 1 November and 31 January (inclusive) (excluding overseas ATM and declined withdrawals)	
Any type of withdrawal or transfer at any other time (excluding non-rediATM, overseas ATM and declined withdrawals)	\$4.00

15. Transaction fees which apply to all Savings Accounts

The following transaction fees apply to all savings accounts in Part B.

Transaction	Fee each
rediATM balance enquiry	\$1.00
Declined rediATM or eftpos or Visa Debit transactions – one free per relationship per month then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN) entered; or c. number of PIN tries exceeded. (customers over the age of 70 years are exempt)	\$1.25
Visa Debit card or rediCARD overseas ATM withdrawal	\$4.50

Part C – Transaction fees for Not-For-Profit and Community Organisations

16. Community Account

Transaction	Fee each
All deposits, withdrawals and transfers	Free

Part D – Transaction fees for Business Banking Accounts

17. Business Transaction Account and Business Overdraft Accounts

Each Business membership you have with us is allocated a monthly Business Banking Fee Allowance for most transaction types conducted on these accounts.

The amount of your monthly Business Banking Fee Allowance depends on your Business Banking Portfolio Value at the end of the last day of the previous month as follows:

Business Banking Portfolio Value	Business Banking Fee allowance
\$100,000 or more	\$40
\$40,000 to \$99,999.99	\$35
Less than \$40,000	\$20

The types of transactions to which your monthly Business Banking Fee Allowance applies, and the transaction fees charged for each transaction, are as follows:

Transaction	Fee each
Direct Credits	Free
Over the counter cash deposits	
Visa Debit purchases	
BPAY payments using Internet Banking, Mobile Banking or the Account Information Line	
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by BSB and account number	
Transfers using Mobile Banking	
rediATM balance enquiries	\$1.00
eftpos purchases (inc. with cashout)	\$0.90
Visa Debit purchases with cashout	\$0.90
Personal cheque withdrawals	\$1.00
rediATM withdrawals and transfers	\$2.00
Over the counter cash withdrawals or cheque encashments	\$3.00
Staff assisted transfers and BPAY payments	\$3.00

Each month, you may be charged a Business Banking Transaction Fee. This is the amount (if any) by which the total transaction fees that you incur within the month exceed your Business Banking Fee Allowance for that month.

The following transactions are not included in the Business Banking Fee Allowance and are charged at the end of the month.

Transaction	Fee each
Internet Banking external batch payment per transaction in the batch	\$0.20
Direct Debits	\$0.50
Transfers between accounts with us using Internet Banking or the Account Information Line and addressed by PayID	\$1.00

Transaction	Fee each
Transfers to accounts at another financial institution using Internet or Mobile Banking	\$1.00
Electronic external periodic payments	\$1.50
Bank@Post deposits, withdrawals or transfers	\$3.00

18. Business GST Payment Account

The following transaction fees are payable:

Transaction	Fee each
Direct Credits	Free
Over the counter cash deposit transactions	Free
All withdrawals and transfers (excluding non-rediATM, overseas ATM and declined withdrawals) – one free per month then:	\$3.00

19. Transaction fees which apply to all Business Accounts

The following transaction fees apply to all Business Accounts in Part D:

Transaction	Fee each
Cheque deposits (per item)	\$0.60
Declined rediATM, eftpos or Visa Debit transaction – one free per relationship per month, then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN) entered; or c. number of PIN tries exceeded.	\$1.25
Visa Debit card or rediCARD overseas ATM withdrawal	\$4.50

Part E – Transaction and Service Fees for All Accounts

The following transaction and service fees apply to all accounts unless otherwise stated in Part A.

20. Card Fees

Service	Fee each
rediCARD Service Fee This fee is charged quarterly on any account for each active rediCARD that is attached to that account. This fee is charged on the following dates: - 30 th September - 31 st December - 31 st March - 30 th June (rediCARD holders under the age of 18 are exempt)	\$5.00

Service	Fee each
Visa Debit Card and rediCARD Foreign Currency Conversion Fee This fee is payable on all transactions made in a foreign currency on a Visa Debit card or rediCARD (2.0% is payable to Cuscal and 1.0% is payable to us).	3.0% of the value of the transaction
Low Rate Credit Card and Business Low Rate Credit Card Foreign Currency Conversion Fee This fee is payable on all transactions made in a foreign currency on a Visa Credit card (2.0% is payable to Cuscal and 1.0% is payable to us).	3.0% of the value of the transaction
Replacement fee for lost, captured or damaged card	\$10.00
Emergency cash or replacement Visa Debit and Low Rate Credit card (overseas): <ul style="list-style-type: none"> - Emergency cash or card only - Emergency card and cash - Declined request for either 	\$350.00 \$650.00 \$70.00

Surcharges

You may be charged a surcharge on transactions using an EFT terminal. Once you have confirmed the transaction, you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

21. Personal Cheque Fees

Cheque book fees

The cost of a cheque book is:

Service	Fee each
for a book of 30 cheques	\$7.50
for a book of 100 cheques	\$13.00

(This represents the cost of printing and postage.)

Stop payment fees

Service	Fee each
To place a stop payment on a cheque or series of cheques not yet presented	\$10.00

22. Corporate Cheque Fees

Transaction	Fee each
Corporate Cheque withdrawal from any account	\$7.00
Periodic Payment by Corporate Cheque (only available for pre-existing Periodic Payment by Corporate Cheque arrangements)	
Corporate Cheque upon closure of membership	
Corporate Cheque drawn for loan fundings from a loan account	Free

Transaction	Fee each
To place a stop payment on a Corporate Cheque not already presented	\$10.00

23. Dishonour and Honour Fees

Transaction	Fee each
Dishonour cheque fee Payable whenever a cheque is dishonoured due to insufficient funds or having had a stop payment placed on it.	\$11.00
Direct entry dishonour fee Payable whenever an automatic payment or other direct entry is dishonoured due to insufficient funds or for any other reason such as an incorrect BSB or account number.	\$6.00
Dishonoured cheque deposit fee Payable whenever a cheque deposited to your account is dishonoured.	\$3.75
Transfer honour fee Payable when we transfer funds between your accounts to honour an Automatic Payment or personal cheque withdrawal.	\$2.00
Overdrawn or Overlimit Honour fee Payable when we honour a transaction that overdraws an account by \$50.00 or more. This fee is charged following each withdrawal generated by you which results in the account being overdrawn or exceeding its limit, or that occurs while your account balance is overdrawn or overlimit.	\$11.00
BPAY Correction fee Payable whenever a BPAY payment is returned due to incorrect details being used when making the transaction. This fee is collected from you following the funds being returned to your account and is then passed on to the third party that imposed the fee.	\$25.00

24. Multiple Deposit Book

Transaction	Fee each
100 page booklet to record multiple cheque deposits	\$15.00

25. Statement Fees

Transaction	Fee each
For each paper statement received outside the normal statement cycle Paper statements are provided on a 6 monthly cycle at no cost. The fee is charged for each paper statement issued outside the normal 6-monthly cycle. Quarterly or monthly statement cycles are available. Customers with a Credit Card or Line of Credit facility are exempt from this fee.	\$2.00
eStatements	Free

26. TEXT ME! Transaction Fees

Transaction	Fee each
Each SMS sent to your specified mobile telephone number Your telecommunications provider may charge you additional costs for sending and receiving SMS messages.	\$0.26

27. Special Clearance Fees

Service	Fee each
Special clearance of a cheque deposited into your account	\$20.00

28. Swift Transfer Fees

Transaction	Fee each
Sending SWIFT transfer within Australia to another financial institution	\$22.50
Process fee for depositing SWIFT payment into an account you have with us	\$8.00

29. Document Request Fees

Transaction	Fee each
Account transaction listing fee	\$2.50
Account statement copy fee: - per statement copy you request within 12 months of the issue date	\$5.00
- per statement copy you request 12 months or more after the issue date	\$7.50
Transaction query or trace fee Payable per transaction you query, dispute or ask us to trace, or for which you ask us to provide a copy of any associated voucher.	\$25.00
Provision of information and document copy fee Payable per request for the provision of certificates including an Audit certificate, other information including personal information, and copies of any documents other than transaction vouchers. Payable per page if copies requested exceed 10 pages.	\$60.00 per hour (min \$30.00) \$0.25

Transaction vouchers, statements and copies of other documents may only be available up to 7 years back from the current date.

30. Search Fee

Transaction	Fee each
Search fee Payable whenever we need to obtain an ASIC Company Extract or Business Name Extract to enable the opening of a new account.	min \$35.00

31. Term Deposit Fee

If you redeem a term deposit prior to maturity (in whole or in part), the interest payable to you on the amount withdrawn is reduced by a sum equal to the greater of:

- a. 50% of the interest that would otherwise have been paid on the sum withdrawn over the period the sum has been invested if that period is less than 75% of the original contracted term, or 25% of the interest that would otherwise have been paid on the sum withdrawn over the period the sum has been invested if that period is 75% or more of the original contracted term; or
- b. \$50.00 or the amount of interest that would otherwise have been paid on that sum over that period had it not been withdrawn, whichever is the lesser.

If interest already paid to you exceeds the interest payable after the reduction has been applied, the difference is repayable by you and we may deduct the difference from the principal of the term deposit.

32. Dormant Account Fee

Transaction	Fee each
Dormant Account fee Charged annually to accounts which have not had a customer or signatory generated transaction for at least the preceding 12 months. A dormant account with a balance less than the Dormant Account fee will be closed and the balance retained by us as the fee.	\$10.00

33 Foreign Currency Transaction Fees

We conduct all foreign exchange dealings through our Foreign Exchange Partners.

Selling = the Bank providing foreign currency

Buying = the Bank purchasing foreign currency

Foreign Cash

Transaction	Fee each
Selling or buying foreign cash via any channel, except online	1.00% of AUD value or \$7.00 per currency, whichever is greater
Buying foreign cash online	1.10% of AUD value

Foreign Cheques

Transaction	Fee each
Depositing foreign currency cheques and drafts	\$15.00
Bill for collection to negotiate a foreign document	\$50.00

Drafts

Transaction	Fee each
Selling foreign currency Drafts	\$11.00
Buying back a Draft issued by us	\$11.00
Tracing a Draft	Free
Stopping a lost or stolen Draft	\$27.50
Bill for collection to negotiate a foreign document	\$50.00
Obtaining a copy of an international Draft	\$27.50

International (Telegraphic) Transfers

Transaction	Fee each
Inward International Transfer via Western Union	Free
Inward International Transfer via SWIFT (Fee deducted from the total AUD equivalent transferred)	\$8.00
Sending Outward International Transfer overseas through a branch, or over the phone	\$25.00
Sending Outward International Transfer overseas via Internet Banking	\$15.00
Sending an International Transfer overseas in AUD	\$55.00
Tracing an International Transfer (payable when customer-supplied information is found to be incorrect)	\$50.00
Tracing an International Transfer (payable when found that funds have been received by the beneficiary)	\$80.00

Multi-Currency Cash Passports

Transaction	Fee each
Selling Cash Passport or reloading in a branch	1.00% of AUD value or \$10.00, whichever is greater
Re-loading Cash Passport via BPAY	1.00% of AUD value
Encashing a Cash Passport Card (payable when cashing out the balance of a Cash Passport Card)	\$10.00

Part F – Loan Fees

The following fees and charges may apply either at the time a loan is established or during the term of the loan depending on the loan product. Full details will be set

out in the offer and loan contract that will be given to you whenever a loan is offered to you.

If you have any questions about our loan fees, please ask a Loans Consultant at your nearest branch or phone 13 25 85.

34. Home, Investment and All-In-One Loan Fees

Transaction	Fee each
Mortgage Loan Establishment fee	\$445.00
Mortgage Loan Settlement fee	
a) for a new loan settled	\$200.00
b) for each loan variation or top up settled	\$150.00
Loan Variation Documentation fee Applicable when a property already held by us as security is to be used as security for additional credit, or when you request a change to the terms of your loan contract. Not applicable to pinnacle+plus or Home Loan Package loans.	\$345.00
Total Home Loan Package fee Payable by home loan borrowers who have a Total Home Loan Package. The fee is charged annually and debited from a nominated home loan account.	\$395.00
Additional Security fee Applicable when we prepare any security in addition to the mortgage over the primary mortgaged property such as a guarantee, mortgage over additional property or deed of priority.	\$150.00
Property Valuation fee A Property Valuation may be required at the time of application. Your Lending Consultant will advise you if this is required and will provide you with a quote if applicable.	At cost
Progress Inspection fee Progress Inspection Property Valuations apply to loans for construction purposes. A fee is payable per inspection conducted. Your Lending Consultant will advise you if these are required and will provide you with a quote if applicable.	At cost
Progress Payment fee Progress Payment Fees apply to loans for construction purposes and are payable per progress payment we process. Your Lending Consultant will advise you if these are required.	\$20.00
Lenders Mortgage Insurance A Lender's Mortgage Insurance premium may be applicable and is calculated using the loan to value ratio of the property or properties to be secured for mortgage purposes. A Lending Consultant will advise you if this premium is required, and will provide you with a quote if applicable.	At cost
Monthly Administration fee Applicable to Basic Variable Home Loans, this fee is payable monthly on the same day that interest is debited.	\$11.00
Hold Fixed Interest Rate (from time of loan application) fee Payable at funding.	0.15% of loan amount

Transaction	Fee each
Redraw fee – staff assisted – Internet Banking Minimum redraw amount is \$500.	\$35.00 Free
Rate Variation fee Payable each time you ask us to vary the type of interest rate (variable to fixed or vice versa) or refix your loan. Not applicable on Home Loan Package loans.	\$150.00
Package Conversion Fee Payable on each existing loan when you ask us to switch between packages.	\$395.00
Mortgage Discharge/Settlement/Partial Discharge fee	\$350.00
Search fee Payable for each search we conduct in relation to a loan or security.	\$35.00
Check Search fee Payable for each check search we conduct in relation to a settlement.	\$15.00
Security Handling fee Payable if you ask us to consent to a dealing, or prepare documentation to note a change of your name on the title, or produce your land title.	\$150.00
Default fee on Home and Investment Loans Payable on the 8th day you are in default. Payable every 14th day thereafter for so long as you remain in default.	\$20.00 \$25.00
Default fee on All-In-One Accounts Payable on the 15th day of every month whilst you are in default.	\$25.00
Default Notice fee Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.	\$20.00

Government fees and charges may also apply – please ask a Lending Consultant for further information.

Fixed Rate Break Costs

Fixed Rate Break Costs are payable in relation to some of our home and investment loan products if you pay out the loan in full or make additional repayments in any one year period in excess of a specified amount during a period when the interest rate is fixed.

How the fees are calculated varies depending upon when the loan is made.

Please ask a Lending Consultant if you would like details of your Break Cost calculation. Full details of the fee will be included in any loan offer that is made to you after you apply for a loan, or at the time a fixed interest rate is entered into.

35. Car and Personal Loan, Line of Credit and Wealth Accumulation Account Fees

Transaction	Fee each
Car and Personal Loan Establishment / Variation fee Applicable when you apply for new or additional credit, or when you request a change to your Car or Personal Loan contract (excluding the No Fee Car and Personal Loan).	\$175.00
Line of Credit Approval / Variation fee Applicable when you apply for new or increased credit, or request a change to your line of credit contract.	\$175.00
Low Rate Car and Personal Loan Monthly Administration fee	\$5.00
Student Loan Approval / Variation fee	Free
Graduate Loan Approval fee	\$175.00
Student Loan drawdown fee	\$20.00
Graduate Loan drawdown fee	\$50.00
Additional Security fee Applicable when we prepare a security such as a guarantee.	\$150.00
Security Documentation fee Applicable when we prepare a Goods Security or other security in relation to a Car or Personal Loan (excluding No Fee Car and Personal Loan).	\$25.00
PPSR Search fee Applicable when we conduct various searches and obtain certificates in relation to personal property.	\$17.50
PPSR Registration fee Applicable when we register a security interest over personal property.	\$17.50
Redraw fee – staff assisted – Internet Banking Available on variable rate loans only. Minimum redraw amount is \$500.	\$35.00 Free
Default fee on Car & Personal Loans Payable on the 8th day you are in default.	\$20.00
Payable every 14th day thereafter for so long as you remain in default.	\$25.00
Default fee on Line of Credit and Wealth Accumulation Account Payable on the 15th day of every month whilst you are in default.	\$25.00
Default Notice fee Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.	\$20.00

Government fees and charges may also apply – please ask a Lending Consultant for further information.

36. Low Rate Credit Card Account Fees

Transaction	Fee each
Low Rate Credit Card Annual fee Payable at the end of the first month during which the Visa Credit card contract commenced, and then annually afterwards.	\$49.00
Low Rate Credit Card Cash Advance fee Applicable when you perform a Cash Advance transaction on your Visa Credit card.	\$4.00
Low Rate Credit Card Declined Transaction fee Declined Visa Purchase or Cash Advance transactions – one free per Credit Card account per month then: A declined transaction occurs in the following circumstances: a) Insufficient funds in the account; b) Incorrect Personal Identification Number (PIN); or c) Number of PIN tries exceeded.	\$1.25
Bank@Post deposits and withdrawals	\$3.00
Default fee Payable on the 15th day of every month whilst you are in default.	\$25.00
Default Notice fee Payable whenever we send you a default notice because you have defaulted under the contract.	\$20.00

37. Business and Self-Managed Super Fund Investment Loans and Business Overdraft (Mortgage Secured)

Transaction	Fee each
Business Loan Establishment fee³	\$595.00
Self-Managed Super Fund Investment Loan Establishment fee	\$795.00
Loan Settlement fee a) for a new loan settled b) for each loan variation or top up settled	\$200.00 \$150.00
Loan Variation Documentation fee Applicable when a property already held by us as security is to be used for additional credit, or when you request a change to the terms of your loan contract.	\$595.00
Additional Security fee Applicable when we prepare any security in addition to the mortgage over the primary mortgaged property such as a guarantee, mortgage over additional property, deed of priority or a security interest over a company's assets.	\$200.00
Monthly Administration fee Applicable to Self-Managed Super Fund Investment Loans, this fee is payable monthly on the same day that interest is debited.	\$10.00

³ Applies to residential mortgage security and maximum borrowings of \$500,000. Fees and charges for borrowings above \$500,000 (or where commercial mortgage security is required) are available on request.

Transaction	Fee each
Property Valuation fee A Property Valuation may be required at the time of application. Your Lending Consultant will advise you if this is required and will provide you with a quote if applicable.	At cost
Progress Inspection fee Progress Inspection Property Valuations apply to loans for construction purposes. A fee is payable per inspection conducted. Your Lending Consultant will advise you if these are required and will provide you with a quote if applicable.	At cost
Progress Payment fee Progress Payment Fees apply to loans for construction purposes and are payable per progress payment we process. Your Lending Consultant will advise you if these are required.	\$35.00
Hold Fixed Interest Rate (from time of loan application) fee Payable at funding.	0.15% of loan amount
Redraw fee – staff assisted – Internet Banking Minimum redraw amount is \$500.	\$35.00 Free
Trust Deed Review fee	\$300.00
Rate Variation fee Payable each time you ask us to vary the type of interest rate (variable to fixed or vice versa) or refix your loan.	\$150.00
Security Handling fee Payable if you ask us to consent to a dealing, or prepare documentation to note a change of your name on the title, or produce your land title.	\$175.00
Mortgage Discharge, Settlement or Partial Discharge fee	\$350.00
Search fee Payable for each search we conduct in relation to a loan or security including an ASIC search or Title search.	from \$35.00
Check Search fee Payable for each check search we conduct in relation to a loan or security	from \$15.00
Default fee on Business Investment Loans Payable on the 8th day you are in default. Payable every 14th day thereafter for so long as you remain in default.	\$20.00 \$25.00
Default fee on Business Overdraft (Mortgage Secured) Payable on the 15th day of every month whilst you are in default.	\$25.00
Default Notice fee Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.	\$20.00

Government fees and charges may also apply – please ask a Lending Consultant for further information.

Additional fees and charges may apply in some circumstances, such as when borrowing through a

Self-Managed Super Fund. These will be disclosed at the time of application.

38. Business Vehicle Loan, Business Loan (Unsecured), Business Overdraft (Unsecured) and Strata and Community Corporation Loan Fees

Transaction	Fee each
Approval / Variation fee	\$295.00
Strata and Community Corporation Loan Monthly Administration fee	\$5.00
Search fee Payable for each search we conduct in relation to a loan or security including an ASIC search or Title search.	from \$35.00
Additional Security fee Applicable when we prepare a security such as a guarantee or a security interest over a company's assets.	\$200.00
Security Documentation fee Applicable when we prepare a Goods Security or other security in relation to any type of Business Loan.	\$25.00
PPSR Search fee Applicable when we conduct various searches and obtain certificates in relation to personal property.	\$17.50
PPSR Registration fee Applicable when we register a security interest over personal property.	\$17.50
Redraw fee – staff assisted – Internet Banking Available on variable rate loans only. Minimum redraw amount is \$500.	\$35.00 Free
Default fee on Business Vehicle Loans and Business Loans – Unsecured Payable on the 8th day you are in default. Payable every 14th day thereafter for so long as you remain in default.	\$20.00 \$25.00
Default fee on Business Overdraft (Unsecured) Payable on the 15th day of every month whilst you are in default.	\$25.00
Default Notice fee Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage.	\$20.00
Trust Deed Review fee	\$300.00

Government fees and charges may also apply – please ask a Lending Consultant for further information.

39. Business Low Rate Credit Card

Transaction	Fee each
Annual Card Fee Payable at the end of the month in which the account is opened and after any new additional card holder is attached to the account, then every 12 months thereafter. This is payable on each card available on the account.	\$69.00

Transaction	Fee each
Cash Advance fee Applicable when you perform a Cash Advance transaction on your Visa Credit card.	\$4.00
Declined Transaction fee Declined Visa Purchase or Cash Advance transactions – one free per Credit Card account per month then: A declined transaction occurs in the following circumstances: a) Insufficient funds in the account; b) Incorrect Personal Identification Number (PIN); or c) Number of PIN tries exceeded.	\$1.25
Default fee Payable on the 15th day of every month while you are in default.	\$25.00
Default Notice fee Payable whenever we send you a default notice because you have defaulted under the contract.	\$20.00

Other fees may be applicable to establish the Business Low Rate Credit Card depending on security or guarantor requirements. If applicable, you will be advised these fees at application.

40. Business Banking Bank Guarantee Fees

Transaction	Fee each
Approval / Variation fee	\$295.00
Ongoing Guarantee fee Payable each June and December while the guarantee is current.	0.50% of the guarantee amount

41. Business Banking Break Costs

Fees are payable in relation to some of our Business Banking loan products if you pay out the loan during a period when the interest rate is fixed or make additional repayments in any one year period in excess of a specified amount.

Whether such fees are payable and how the fees are calculated varies depending upon the loan product type and when the loan is made.

Please ask a Lending Consultant if you would like details of any break cost fees applying to any particular Business Banking loan product. Full details of any such fees will be included in any loan offer that is made to you after you apply for a loan.

42. Definitions

'Account Information Line' means our automated telephone banking service – 13 14 02.

'Access Product' means a method authorised by us for your use and accepted by us as authority to access your account and includes, but is not limited to, any combination of a card, an account number, card number, expiry date, PIN and password, or cheque.

'Automatic Payment' means a periodic payment, Direct Debit or quick debit.

'Business Banking Portfolio Value' means the value determined by adding together the balances of your Business Banking transaction and savings accounts, loans, term deposits and the drawn down balance of any line of credit products.

'Cheque' means a cheque written from your personalised cheque book (does not include Corporate cheques).

'Direct Debit' means automatic payment where a third party debits your account directly for the payment of services.

'Direct Entry' means an electronic transaction including automatic payment, transfer to another account using Internet or Telephone Banking, and BPAY payment.

'eftpos' means a transaction completed by using the PIN option at a point of sale merchant terminal after selecting either the Cheque or Savings account option.

'Foreign Exchange Partners' means third parties that supply us with foreign exchange products and services.

'Non-rediATM' means any ATM located within Australia that is not part of the rediATM network.

'NPP' means the New Payments Platform owned and operated by or for NPP Australia Limited.

'NPP Payment' means a transfer of funds cleared and settled through the NPP.

'Over the counter' means an over the counter transaction at a branch.

'Package customer' means pinnacle+plus[®] and Home Loan Package customers.

'PayID' means a unique identifier which has been created in the NPP PayID service and can be used for the purpose of making and receiving NPP Payments.

'Periodic Payment' means a regular or pre-dated electronic payment established by us on your behalf to another account with us, or to an account at another financial institution.

'rediATM' means an ATM that is part of the rediATM network.

'Relationship' means each account ownership structure you have or open (the name(s) in which accounts are held) forms a Relationship with us. All of the accounts held in that account ownership structure are allocated to that Relationship. *For example, if John Smith opens accounts in his own name, those accounts are part of the Relationship in his name. If John Smith owns accounts jointly with Susan Smith, those accounts are part of a separate Relationship.* Each Relationship has its own Relationship Portfolio Value and is allocated a separate fee allowance on eligible accounts.

'Relationship Portfolio Value' means the value determined by adding together the balances of your transaction and savings accounts (excluding the balance in any Mortgage Offset Account or Purple Transactor Account), loans (excluding the balance in any Business Banking loan) and term deposits, and the drawn-down balance of any line of credit products. We also include:

- 8 times the value of any *PremierCare*[®] annual insurance premium or loan repayment insurance (excluding Mortgage Repayment Insurance) provided by Allianz Australia Insurance Limited that you have paid through us over the last year.

If the balance in a Mortgage Offset Account exceeds the linked loan account balance, the excess will be included in your Relationship Portfolio Value.

If you have more than one Relationship with us, your Relationship Portfolio Value is calculated for each Relationship separately, based on the balances of the accounts linked to each individual Relationship.

'Staff Assisted Transfer' means a transfer conducted Over the Counter, via the Contact Centre or with the assistance of any staff member.

'Low Rate Credit Card Cash Advance' means any transaction defined as a Cash Advance in the Visa Credit Card Conditions of Use document.

'Visa Debit purchase' means a purchase transaction completed using a Visa Debit card.

'We', 'our', 'us' and 'the Bank' mean Community CPS Australia Limited trading as Beyond Bank Australia ABN 15 087 651 143 AFSL/Australian Credit Licence 237856.

'You' and 'your' mean any person who has obtained a product or service from us.

BPAY registered to BPAY Pty Ltd ABN 69 079 137 518.

Bank@Post is a trademark (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579.

PremierCare[®] is a registered trademark of Community CPS Australia Ltd ABN 15 087 651 143.

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