

# Fees and Charges Schedule

Date of issue 7 January 2008



This Fees and Charges Schedule is to be read in conjunction with the Defcredit Products and Services - Conditions of Use (DPS). You should read these documents carefully and retain them for future reference. Copies of each of these documents can be made available to you on request from Defcredit. If you would like any further information about any of the Products detailed please contact Defcredit.

## 1. Fees and Charges

These Fees and Charges detail those transactions for which a fee or charge is payable when using a Defcredit Transaction Product or for Defcredit providing a service requested by you and are applicable to transactions on savings accounts and fixed term deposits.

### 1.1 Access Transaction Fees (Refer DPS Parts 2 & 3)

#### PIN Authorised Transactions

- First six (6) transactions per month Free
- Subsequent Transactions
  - ATM \$1.50
  - POS \$0.50
- Declined transactions (incorrect PIN or insufficient funds) \$1.50

#### VISA

Bank and Post Office cash advances \$4.10

#### Personal Cheques

- Honouring each Personal Cheque for payment where there are insufficient funds or the credit limit will be/has been exceeded \$10.00
- For insufficient funds, payment stopped or incorrectly completed e.g. no signature \$41.00

#### Corporate Cheque

- Over the counter issued or mailed out \$5.00
- Auto-transfer/on-line banking corporate cheque withdrawal request instigated by member \$2.00
- Bulk cheques \$2.00

#### Bank Cheque

\$20.00

#### BPAY® Transactions

Per transaction \$0.50 BPAY View \$0.20

#### Electronic Transfer

- Over the counter requests for electronic payment (inc BPAY) \$2.00
- Auto transfer \$1.00
- Online banking processed by member \$1.00

#### Direct Debit

- Direct debit declined due to insufficient funds \$41.00
- Honouring direct debit requests where there are insufficient funds or credit limit will be/has been exceeded \$10.00

#### Overseas Charges

- VISA ATM transactions and bank cash advances using VISA \$4.10

#### Bank@Post™

Bank@Post - per withdrawal \$2.00

### 1.2 Deposits (Refer DPS Parts 2 & 3)

- Large Deposit Book \$6.00
- International cheque deposit - for each cheque \$20.00
- For each cheque deposited and subsequently dishonoured \$20.00
- Foreign cheque dishonour handling fee \$25.00
- Immediate clearance on APSBSI cheques \$3.00
- Special cheque clearance NAB \$35.00

### 1.3 Overdrawn/Overlimit Fees (Refer DPS Part 2)

Each time your account is overdrawn or your credit limit is exceeded without authorisation, by more than \$50.00. \$22.00

Each subsequent debit transaction when your account is overdrawn or your credit limit has been exceeded by more than \$50.00 \$22.00

### 1.4 Dormant Accounts (Refer DPS Part 2)

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

### 1.5 VISA/REDICARD (Refer DPS Parts 2, 4 & 5)

- Replacement/Additional Cards
- Lost/damaged \$10.00
- Second card on account \$5.00

### VISA Cards Lost or Stolen Overseas

- Reporting a lost/stolen card on the International Card Recovery Bulletin \$US40.00
- Emergency card replacement (your choice) \$US175.00
- Emergency cash - max \$1,000 (your choice) \$US175.00
- Priority card production fee \$35.00
- Redicard fee per month \$1.00
- VISA - voucher retrieval (charged where transaction is made by member) \$26.00

### 1.6 Member Chequing (Refer DPS Part 4 Section 2)

#### 1.6.1 Personal Cheque Books

25 Cheques \$18.75 100 Cheques \$75.00  
50 Cheques \$37.50 200 Cheques \$150.00

#### 1.6.2 Cheque Copy Requests

Photocopy of a personal cheque \$49.50  
Stop payment request of a personal cheque \$10.00

#### 1.7 Auto Transfer Dishonour Fee

\$35.00  
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.

## 2. General Fees and Charges

### 2.1 Corporate Cheques

Photocopy of a corporate cheque \$49.50  
Stop payment request of a corporate cheque \$10.00

### 2.2 Statements

VISA with overdraft statements are issued monthly, other statements are automatically issued (4 per year) FREE

#### 2.2.1 Requests for extra Statements

Over the counter (per account) \$1.00  
Forwarded by mail/fax (per account) \$1.00  
Copy of old statements (ex archive, per page) \$5.00  
Regular monthly statements (other than National Access account with an overdraft) \$2.00

#### 2.2.2 Archive Voucher Retrieval

Transaction query requiring archived voucher from Bank \$20.00

#### 2.2.3 Cash Handling Fee

A fee may be charged for handling notes and coins for Business Transactions. This fee will be:  
For amounts up to \$500 \$5.00  
For amounts greater than \$500 2%

## 3. Travelex Products

Product	Defcredit Fee	Product	Defcredit Fee
Foreign Cash	1% of value of purchase	Telegraphic Transfers	\$10.00
		International Drafts	\$5.00
Travellers Cheques	1% of value of purchase	Cash Passport	1% of value of purchase

\*Travelex may charge an additional fee. Please refer to Travelex schedule of fees and charges for detail.

### 3.1 Travelex Buy Back Service

Foreign Cheque	Defcredit Fee	Travelex Fee	Total Fee Payable
Less than AUD\$20	\$3.00	\$5.00	\$8.00
Greater than AUD\$20 but less than AUD\$25,000	\$15.00	\$5.00	\$20.00
Greater than AUD\$25,000	\$15.00	\$50.00	\$65.00

#### Travellers Cheques - Travelex/Non-Travelex and Foreign Currency

For AUD value to \$700  
Defcredit Fee - \$7.00 for AUD value then 1% of value of the exchange.  
Travelex Fee - NIL  
Total Fee payable - \$7.00 for AUD value then 1% of value of the exchange.

## 4. SMS and Email

SMS Alert per message \$0.20  
Email Alert per message \$0.10