Australian Military Bank

# Schedule of Fees and Charges

## Fees and Charges

This document should be read in conjunction with our Terms and Conditions brochure, additional product information on our website and our Interest Rate Schedule. Together they form the Terms and Conditions for our Accounts and Services.

## Updating this Schedule

All details are current at the date of publication of this Schedule of Fees and Charges. We will publish minor changes on our website. We will update the Schedule of Fees and Charges if there are any material changes adverse to members.

## ATM and EFTPOS within Australia

| | |
|---|---|
| rediATM withdrawals | $0.80 |
| Visa Debit card purchases (when pressing Credit or using Paywave) | Free |
| EFTPOS transactions (when pressing Savings) | $0.70 |
| Declined transactions (insufficient funds) | $0.80 |

**Other Australian ATMs**

| | |
|---|---|
| Transactions and balance enquiries | $ATM direct charge* |

*The 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.

## Visa Debit and Credit Cards

| | |
|---|---|
| Cash advance at other financial institution | $4.50 |
| Overseas ATM withdrawals | $4.50 |
| Overseas Visa card replacement Bank processing fee | + $20.00* |
| Emergency replacement Visa card (within Australia) Bank processing fee | + $20.00* |
| Voucher retrieval | $35.00 |
| Declined Visa dispute | $30.00 |
| Visa voucher copy fee | $35.00 |

**Foreign currency conversion fee:**

2.95% of transaction value

*Please contact Visa for their applicable overseas and domestic card replacement fees.

## Visa Debit Cards Only

| | |
|---|---|
| Visa Debit card annual fee | $30.00 |

## Visa Credit Cards Only

| | |
|---|---|
| Annual fee - credit card | $49.00 |
| Late payment fee - credit card | $10.00 |
| Default notice fee (payable when a notice is issued regarding a default under the credit card contract) - credit card | $30.00 |
| Arrears notice fee (2nd and subsequent reminders by letter or phone) | $20.00 |

**For credit cards opened prior to 1 July 2012**

| | |
|---|---|
| Over limit fee | $10.00 |

## Recruit Salary Saver (S16)

| | |
|---|---|
| Monthly service fee | $4.00 |

(Members that deposit $1,500 or more each calendar month will not incur this fee. No other Everyday Banking Fees apply to this account.)

## Military Rewards Account (S18)

| | |
|---|---|
| Monthly service fee | $4.00 |

(Members that deposit $1,500 or more each calendar month will not incur this fee.)

| | |
|---|---|
| rediATM withdrawals | Free |
| Visa Debit card annual fee | Free |

(Please note, other Everyday Banking Fees also apply to this account.)

## Bank @ Post

| | |
|---|---|
| Cash withdrawal | $3.00 |

## BPAY Direct Debits and Periodical Payments

| | |
|---|---|
| Periodical payment - cheque | $6.00 |
| Periodical payment - electronic | $5.00 |
| Periodical payment - insufficient funds rejection fee | $5.00 |
| Direct debit | $0.50 |
| Direct debit dishonour - electronic | $20.00 |
| Direct debit dishonour - member chequing | $40.00 |
| BPAY transaction (not at branch) | $0.60 |
| External transfer/BPAY (at branch) | $2.00 |
| External transfer (not at branch) | $0.50 |

## Cheques

| | |
|---|---|
| Personal cheque book 25 cheques | $18.75 |
| Personal cheque book 100 cheques | $75.00 |
| Large deposit book | $6.00 |
| Bank cheque | $5.00 |
| Special clearance (cheque deposit) | $20.00 |
| Stopped bank cheque | $15.00 |
| Stopped member cheque | $36.00 |
| Copy of member cheque | $49.50 |
| Dishonoured member cheque | $36.00 |
| Trace member cheque | $49.50 |
| Retrieval of deposited cheque | $45.00 |

## Funds Transfer

| | |
|---|---|
| EFT trace/recall of funds | $25.00 |
| Swift transfers (electronic funds transfer between Australian Military Bank and other financial institutions) | $25.00 |
| Telegraphic transfers (foreign currency) | $25.00 |
| Telegraphic transfers (AUD) | $36.00 |
| Foreign drafts | $25.00 |
| Amendment/ cancellation of telegraphic transfer/swift transfers | $35.00 |

Effective 1 January 2017

T 1300 13 23 28 E service@australianmilitarybank.com.au W australianmilitarybank.com.au

Australian Military Bank Ltd ABN 48 087 649 741 | AFSL and Australian credit licence number 237 988

FC0117

Australian Military Bank

## Miscellaneous

Coin swap fee ..... 5% of total $AUD coin handled* (minimum $5.00)

*This fee does not apply to Australian Military Bank members

Paper statement fee ..... $2.00

Copies of statements (up to 12 months) at branch ..... $2.50

Copies of statements (over 12 months) per page ..... $5.00

**Copies of statements (fax or mail)**

per page ..... $5.00

Additional ..... $1.00

Audit Certificate Fee ..... $50.00

Retrieval of member documents from archives charged at an hourly rate plus expenses

Inactive fee for accounts inactive 12 months or greater (charged monthly) ..... $2.00

Dormancy fee for membership inactive greater than 24 months (charged annually) ..... $20.00

## Loans

### PERSONAL LOANS

Processing and switch fee (Fixed and Variable) ..... From $100.00 to $500.00*

Loan service fee (Effective on personal loans from 12/12/16) ..... $10.00

Redraw fee (per redraw) ..... $10.00

### CAR LOANS

Processing and switch fee ..... From $100.00 to $500.00*

Loan service fee (Effective on car loans from 15/01/16) ..... $10.00

Redraw fee (per redraw) ..... $10.00

Personal property security admin fee ..... $30.00

*Fees/charges will vary depending on factors including eligible interest rate and lending amount. These amounts will be described and disclosed in your contract.

### MORTGAGE LOANS

DHOAS Processing fee ..... $450.00

Non-DHOAS Processing fee ..... $500.00

Redraw fee (min $500 per redraw) ..... $10.00

Monthly Fee Home Equity Overdraft ..... $5.00

Monthly Fee Investment Loans ..... $8.00

Switch fee (to switch home loans) ..... $300.00

Consent fee (for 2nd or subsequent mortgages or lease registration) ..... $250.00

Construction Loan Drawdown fee ..... $65.00

Mortgage discharge fee ..... $300.00

**For loans funded prior to 1 July 2011**

Early repayment fee ..... 0.5% of balance outstanding if repaid in first 5 years, $550 thereafter.

### OTHER LOAN FEES

Stamp duty ..... At cost*

Legal fees ..... At cost*

Property valuation fee (excludes Construction Loans) ..... $200.00

Property valuation fee (Construction Loans) ..... At cost*

Lenders mortgage insurance ..... At cost*

Arrears notice fee (2nd and subsequent reminders by letter or phone) ..... $20.00

Default notice fee (Payable when a notice is issued regarding a default under the Contract) ..... $30.00

Overdraft facility fee (charged quarterly in arrears) ..... $15.00

*Fees/charges will vary depending on factors including lending amount, rates set by the government and fees charged by other parties who perform work for us. These amounts will be described and disclosed in your contract.

## Foreign Exchange

Foreign cash* (commission on $AUD purchased) ..... 1%

Encashment of foreign cash ..... $10.00

## Travellers/ Foreign Cheques*

Commission $AUD travellers cheques (minimum $20.00) ..... 1.1%

Commission on foreign currency travellers cheques (minimum $13.20) ..... 1.1% of $AUD value

Encashment of travellers cheques ..... $10.00

Encashment of foreign currency cheques ..... $10.00

Dishonour of foreign currency cheques ..... $30.00

Discrepancy in buy back transaction ..... $30.00

*Minimum order $250 AUD for foreign cash and travellers cheques

## General Dishonour Fees

Cheque dishonour fee (payable when a cheque is deposited to an account is dishonoured) ..... $15.00

Transfer of funds within membership to meet cheque payment ..... $10.00

Overdrawn savings/over limit fee (Charged monthly) ..... $15.00

## SMS Alerts

SMS Alert per message ..... $0.20

S21 SMS Notifications ..... Free

## Australian Military Bank Capital Guaranteed Super and Pension

Please refer to the PDS