

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.

ATM and EFTPOS within Australia

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/Voucher copy fee	\$35.00
Declined Visa dispute	\$30.00

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
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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

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.

Recruit Salary Saver

Monthly service fee	\$4.00
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(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

Monthly service fee	\$4.00
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(Members that deposit \$2,000 or more each calendar month will not incur this fee.)

Visa Debit card annual fee	Free
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(Please note, other Everyday Banking Fees also apply to this account.)

Bank @ Post

Cash withdrawal	\$3.00
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BPAY Direct Debits and Periodical Payments

Direct debit	\$0.50
Direct debit dishonour - electronic	\$20.00
Direct debit dishonour - member chequing	\$40.00
BPAY transaction (self-serve)	\$0.60
BPAY - periodical payment (each time processed)	\$0.60
External transfer/BPAY (staff-assisted)	\$5.00
External transfer (self-serve)	\$0.50
External transfer - periodical payment (each time processed)	\$0.50
Periodical payment - insufficient funds rejection fee	\$5.00

Cheques

Personal cheque book 25 cheques	\$25.00
Personal cheque book 100 cheques	\$100.00
Large deposit book	\$6.00
Bank cheque	\$5.00
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)	\$30.00
Telegraphic transfers (AUD)	\$35.00
Telegraphic transfers (online)	\$20.00
Foreign drafts	\$20.00
Amendment/ cancellation of telegraphic transfer/swift transfers	\$35.00

Effective September 2019

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

FC0919

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 (per statement).....\$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 accounts inactive greater than 24 months (charged monthly).....\$2.00

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.

GREEN LOANS

Processing and switch fee.....\$150.00
Loan service fee.....\$10.00

MORTGAGE LOANS

DHOAS Processing fee.....\$450.00

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

RateSaver Processing fee
(when borrowing in excess of 80% LVR).....\$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

RateSaver Switch fee (on exception only).....\$500.00

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.....\$550.00

OTHER LOAN FEES

Stamp duty.....At cost*

Legal fees.....At cost*

Property valuation fee
(excluding Construction Loans).....At cost (min. \$250.00)*

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. Fees also dependant on product criteria.

Foreign Exchange

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

Encashment of foreign cash.....\$10.00

*Minimum order \$100 AUD and minimum buyback is \$50 AUD for foreign cash.

Foreign cheque encashment (value <\$5,000 AUD).....\$15.00

Foreign cheque encashment (value >\$5,000 AUD).....\$50.00

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

Australian Military Bank Capital Guaranteed Super and Pension

Please refer to the PDS

Earn Rebates to offset fees!

You can earn Relationship Reward Rebates of up to \$50 per month that can offset or eliminate your eligible fees. These allowances are listed below and are dependent on the combined balance of your savings and loan accounts*:

Combined balance of Loans & Deposits*	Maximum Rebate per month
\$5,000.00 to \$19,999.99	\$5
\$20,000.00 to \$49,999.99	\$10
\$50,000.00 to \$99,999.99	\$20
\$100,000.00 to \$199,999.99	\$35
\$200,000.00 +	\$50
Junior Saver members	Additional \$5 per month, to maximum \$50

Fees eligible to be rebated^	EFTPOS (purchases and/or cash out)
	BPAY (self-serve & periodical payment)
	External transfers (self-serve & periodical payment)
	Direct Debits

*Your monthly balances for calculating your free transactions allowance are the total closing balances on the last day of the previous month of all your deposit, loan, overdraft and credit card accounts. Unused limits on overdrafts and credit cards are not considered. Negative balances of deposit accounts are deducted from the total. Balances in joint accounts are considered towards the allowance for the primary account holder only. Any unused transaction allowance cannot be carried forward to offset fees in future months. The maximum rebate paid in any given month will not exceed the amount incurred in eligible fees.

^Fees incurred on a Military Rewards Account are not eligible to be rebated.