

Transaction, savings and credit card account fees

Effective 12 September 2025

Account	Easy Everyday	Easy Savings	Bonus Saver (note 1)	Offset	Low Rate Credit Card
Eligibility	Australian residents aged 18+			Home loan holders	Australian residents aged 18+
Daily transaction limits					
Minimum opening deposit	\$2	\$2	\$2	n/a	n/a
Maximum daily ATM withdrawal	\$1,050	n/a	n/a	n/a	\$1,050
External transfers (note 2)	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Maximum daily deposit	\$5,000,000	\$5,000,000	\$3,000,000	No maximum	\$5,000,000
Maximum account balance	\$5,000,000	\$5,000,000	\$3,000,000	No maximum	As per approved limit

Available access facilities					
Funds available at-call	Yes	Yes	Yes	Yes	Yes
Visa Debit Card	Yes	n/a	n/a	n/a	n/a
Visa Credit Card	n/a	n/a	n/a	n/a	Yes
PayID	Yes	Yes	Yes	Yes	Yes
Internet Banking	Yes	Yes	Yes	Yes	Yes
Direct credits	Yes	Yes	Yes	Yes	Yes
Direct debits/PayTo	Yes	n/a	n/a	n/a	Yes
Periodical payments (debits)	Yes	n/a	n/a	n/a	Yes
BPAY Bill Paying Service	Yes	n/a	n/a	n/a	Yes
Bank@Post	Yes	n/a	n/a	n/a	Yes

Interest					
Method of calculation	n/a	Daily balance^	Daily balance^	Daily balance^	Daily balance^
Tiered interest	n/a	n/a	n/a	n/a	n/a
Payment frequency	n/a	Monthly	Monthly (note 1)	Offset to loan interest	n/a

Transaction fees					
Recurring fee	n/a	n/a	n/a	n/a	\$50 annually
Internet Banking internal & external transfers	Free	Free	Free	Free	Free
BPAY payment	Free	n/a	n/a	Free	Free
Direct credit & payroll credit	Free	Free	Free	Free	Free
Direct debits/PayTo	Free	n/a	n/a	n/a	Free
ATM withdrawal & balance enquirey – any ATM*	Free	n/a	n/a	n/a	Free
EFTPOS purchase (press debit or credit)	Free	n/a	n/a	n/a	Free
EFTPOS purchase with cash out	Free	n/a	n/a	n/a	Free
Declined ATM/EFTPOS due to insufficient funds	Free	n/a	n/a	n/a	Free
Bank@Post cash withdrawal/cash deposit	\$2 (debited daily)	n/a	n/a	n/a	\$4
Bank@Post cheque deposit	\$2 (debited daily)	n/a	n/a	n/a	\$2
Overseas Visa card cash advance	\$5 (debited monthly)	n/a	n/a	n/a	\$5
Domestic Visa card cash advance	n/a	n/a	n/a	n/a	\$2
International Transaction Fee**	3% of transaction value in \$AUD	n/a	n/a	n/a	3% of transaction value in \$AUD

For Tap & Go transactions, the merchant decides whether to route a transaction as EFTPOS or VISA and that, if, the merchant chooses to route it as EFTPOS, the customer will be charged the EFTPOS fee (if applicable). *You may be charged a direct fee by the ATM operator for withdrawals or balance enquiries at ATMs. You will be notified of this fee upfront and will not be charged a fee should you wish to cancel the transaction. **Applies for all transactions (including reversals and cash advance) where you use your card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity or financial institution outside Australia.

^ If closing your account, interest for the month will be calculated on the balance as at the end of the previous day.

Note 1 – Bonus interest is paid if the following criteria are all met: (1) One deposit no less than the minimum amount of \$50 is made by 6pm on the last day of the month AEST/ AEDT (you can make as many deposits for as much as you like throughout the month, but one deposit must be the minimum amount or over to satisfy this part of the bonus criteria); (2) No withdrawals in the month, and (3) Your account is in credit at all times (i.e. your account must not be overdrawn at any time during the month, including during a day, or when the balance is carried forward from the previous month)..

Note 2 – A higher limit may be considered upon request.

Service fees and specially requested service fees (debited on the day of request)

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Fee description	Fee amount
EFT Investigation Fee – payment made to an incorrect account or BPAY Biller; incorrect amount transferred; alleged unauthorised transactions; and request to recall funds.	\$35
Forced Payment – direct debit paid on insufficient funds	\$20
Stop payment of funds transfer to or from another financial institution	At cost
Retrieve cashiering vouchers or any other document	\$20 per item
Dormancy fee – (applicable on all deposit/savings accounts) when no transactions have been made on your membership for 24 months or more. Charged in November each year.	\$20 p.a.
Inactive fee – when no transactions have been made on your account for one year or more.	\$2 per month
Direct Debit dishonour – when payment of a direct debit from your account is rejected. Charged on the day of the dishonour.	\$20
eStatements	Free
Print statements	\$1.50 per page

Foreign Currency Services	Fee amount
Inward SWIFT	\$6.85
Outward SWIFT payment	\$20

Debit card and credit card fees (debited on the day of request)

Fee description	Fee amount
Replacement of Visa Debit/Credit Card (within Australia)	\$12.50
Replacement of Visa Debit Card (overseas)	\$55
Emergency replacement of Visa Debit Card overseas	US\$175^^
Cancel replacement of Visa Debit Card or wristband overseas	US\$50^^
Card Extraction fee – urgent request to change the delivery method of card and/or PIN mailers	\$45
Visa chargebacks	\$25
International Transaction Fee – applies for all transactions (including reversals and cash advances) where you use your card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity or financial institution outside Australia.	3% of transaction value in \$AUD

^^The fee is converted to Australian dollars using the exchange rate valid on the day the emergency card is produced.

Personal loan fees

Fee description	Fee amount
Application fee	\$249
Monthly account fee	\$10
Early repayment fee (ERF)	\$10 per month of remaining contract term
Late payment – charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25

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Home loan fees

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Fee description	Fee amount
Home loan application fee - includes one standard valuation and one legal fee for one security property. Other government fees and charges may apply.	\$500
Rate lock to secure the current fixed home loan interest rate at date of Credit Bureau enquiry. Fee charged at settlement, deducted from the loan proceeds.	\$750
Solicitors fee	At cost
Additional valuation fee - the cost of subsequent securities valued by a third party	At cost
Loan variation – includes loan split requests, additional splits, loan top up on existing loan, loan re-fix fee and loans switches (loan switching to another product).	\$300 per variation
Early Repayment Fee – you should refer to your home loan contract to see if an early repayment fee applies and how it is calculated	Refer to contract
Mortgage Discharge Fee	\$696
Security Administration Fee – Includes consent to second mortgage, lease, variation or substitution of security.	\$300 plus at cost fees
Re-issue Mortgage Loan documentation Fee – payable if the borrower requests to restructure a loan between approval and funding which results in the reissuance of new loan documents.	\$300
Late payment – applicable on loan accounts. Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25
Bank Guarantee Fee - Payable where a guarantee is provided to a third party such as rental or performance bonds for business purposes.	\$500 upfront preparation fee plus \$500 p.a.
Redraw - staff assisted	\$30
Grandfathered fees	Fee amount
Construction loan application fee (includes application fee, inspection fees and drawdown fees through construction period. Legal fees are paid in addition to this and are at cost)	\$1,500
Lender's Mortgage Insurance (LMI) – applicable to home loans for amounts greater than 80% of the valuation of the purchase price, whichever is less.	Available on application