

### Transaction, savings and credit card account fees

Effective 18 February 2026

Account	Everyday Access	Flex Saver	Offset	Low Rate Credit Card	Easy Savings	Bonus Saver
Eligibility	Australian residents aged 18+		Home loan holders	Products no longer offered for new accounts		

#### Daily transaction limits

Minimum opening deposit	\$2	\$2	n/a	\$2	\$2	\$2
Daily Card Cash Withdrawal limit	\$2,015	n/a	n/a	\$2,015	n/a	n/a
Daily Purchase limit (such as Visa & EFTPOS)	\$2,015	n/a	n/a	\$2,015	n/a	n/a
Daily Total limit (combination of cash withdrawals and purchases up to each individual limit)	\$2,015	n/a	n/a	\$2,015	n/a	n/a
Daily Contactless limit	\$2,015	n/a	n/a	\$2,015	n/a	n/a
Daily International Transaction limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Osko payment limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
BPAY limit	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
External transfers (a higher limit may be considered upon request)	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Maximum daily deposit	\$5,000,000	\$3,000,000	No max	\$5,000,000	\$5,000,000	\$3,000,000
Maximum account balance	\$5,000,000	\$3,000,000	No max	As per approved limit	\$5,000,000	\$3,000,000

#### Available access facilities

Funds available at-call	Yes	Yes	Yes	Yes	Yes	Yes
Visa Debit Card	Yes	n/a	n/a	n/a	n/a	n/a
Visa Credit Card	n/a	n/a	n/a	Yes	n/a	n/a
PayID	Yes	Yes	Yes	Yes	Yes	Yes
Internet Banking	Yes	Yes	Yes	Yes	Yes	Yes
Direct Credits	Yes	Yes	Yes	Yes	Yes	Yes
Direct Debits/PayTo	Yes	Yes	n/a	Yes	n/a	n/a
Periodical Payments (debits)	Yes	Yes	n/a	Yes	n/a	n/a
BPAY ®	Yes	Yes	Yes	Yes	n/a	n/a
Bank@Post	Yes	n/a	n/a	Yes	n/a	n/a

#### Interest

Method of calculation	n/a	Daily balance <sup>^</sup>	Daily balance <sup>^</sup>	Daily balance <sup>^</sup>	Daily balance <sup>^</sup>	Daily balance <sup>^</sup>
Tiered interest	n/a	Yes	n/a	n/a	n/a	n/a
Payment frequency	n/a	Monthly	Offset to loan interest	n/a	Monthly	Monthly (Note 1)

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. <sup>^</sup>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).

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### Transaction and ongoing fees

Annual fee	n/a	n/a	n/a	\$50	n/a	n/a
ATM withdrawals & balance enquiries*	Cash Advance Fees may apply	n/a	n/a	Cash Advance fees apply	n/a	n/a
Bank@Post cash deposits, cash withdrawals and cheque deposits (debited daily)	\$2	n/a	n/a	\$2	n/a	n/a
Domestic Cash Advance (debited daily)	n/a	n/a	n/a	\$2	n/a	n/a
Overseas Cash Advance	\$5 (debited monthly)	n/a	n/a	\$5 (debited daily)	n/a	n/a
International Transaction Fee**	3% of transaction value in \$AUD	n/a	n/a	3% of transaction value in \$AUD	n/a	n/a

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

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 cashing 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 per annum
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

#### Swift Payments

<b>Inward Swift</b> - domestic or international transfer is credited to your account.	\$6.85
<b>Outward Swift</b> - domestic transfer is debited to your account.	\$20

#### Foreign Currency Services

Foreign Cash	The greater of 1% of the load/reload amount or \$10
Drafts	\$17.50
Overseas Telegraphic Transfer (foreign currency) – this fee will be incurred again if any changes to the details are requested	\$30
Overseas Telegraphic Transfer (Australian Dollars)	\$50
Overseas Telegraphic Transfer - Internet Banking	\$20
Fees for withdrawals, cancellations, stops, traces and late orders for Travelex services	At cost
Foreign Currency Cheque Purchase (Negotiation - where Convera is able to negotiate directly with its wholesale banking provider to clear and settle the foreign currency cheque)	\$12.50
Foreign Currency Cheque Purchase (Collection - where Convera or its wholesale banking provider is required to deal with the issuing bank to clear and settle the foreign currency cheque)	\$57.50

Debit card and credit card fees (debited on the day of request)	
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 (no new loans accepted from 18 February 2026)	
<b>Monthly account fee</b>	\$10
Early Repayment Fee (ERF)	\$10 per month of remaining contract term
<b>Late payment</b> - charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25
Home loan fees	
<b>Home loan application fee</b> - includes one standard valuation and one legal fee for one security property. Other government fees and charges may apply.	\$500
<b>Rate lock</b> 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
<b>Solicitors Fee</b>	At cost
<b>Additional valuation fee</b> - the cost of subsequent securities valued by a third party	At cost
<b>Loan variation</b> – 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
<b>Early Repayment Fee</b> – you should refer to your home loan contract to see if an early repayment fee applies and how it is calculated	Refer to contract
<b>Mortgage Discharge Fee</b>	\$696
<b>Security Administration Fee</b> – Includes consent to second mortgage, lease, variation or substitution of security.	\$300 plus at cost fees
<b>Re-issue Mortgage Loan documentation Fee</b> – payable if the borrower requests to restructure a loan between approval and funding which results in the reissuance of new loan documents.	\$300
<b>Late payment</b> – applicable on loan accounts. Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25
<b>Bank Guarantee Fee</b> - 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.
<b>Redraw</b> - staff assisted	\$30