



Fees, Charges and Transaction Limits

17 February 2026

This document should be read together with Regional Australia Bank's

- Account and Access Facilities Conditions of Use
- Summary of Accounts and Availability of Access Facilities
- Interest Rates for Non-Featured Products

These documents can be found on our website

regionalaustraliabank.com.au/about-us/corporate-documents

Get in touch with us

- Call us on **132 067**
- Email us at enquiries@regionalaustraliabank.com.au
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These products are issued by Regional Australia Bank Ltd ABN 21 087 650 360
AFSL & Australian Credit Licence 241167

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General Fees and Charges

General Transaction Fees

Fee Description	Fee Amount
Access Fee The Access Fee entitles you to unlimited withdrawals via EFTPOS, ATMs ² , Internet, Phone, Mobile Banking and staff assisted deposits or withdrawals.	Free
Bank@Post Transaction When you complete a withdrawal or deposit to your account through a Bank@Post outlet.	Free

Service Fees

Fee Description	Fee Amount
Secure Token Replacement Fee Secure Tokens are used to authorise large transactions initiated by Internet and Mobile Banking. The initial token is free, but this fee is levied to replace each broken or lost token.	\$20
Replacement Card Fee The initial card on each account, replacements for defective cards and automatic card renewals are free, however a fee applies for each replacement card ordered at your request.	\$5
Declined Visa Dispute Fee Where you opt to dispute a Visa transaction or request further information from the merchant/retailer about a Visa transaction a fee may apply. The fee will only apply to each dispute where evidence suggests you participated in or authorised the transaction or failed to sufficiently protect your card details. See Visa Conditions of Use for further information. ¹	\$20
Inactive Account Fee This fee applies if there have been no member or customer transactions on your account for a period of 12 months. This fee is charged annually until the account becomes active, is classified as dormant, or is closed.	\$10
Dormant Account Fee This fee applies if there have been no member or customer transactions on your account for a period of seven (7) years.	\$15
Company Search Fee When you request a change to signatories on the account of an incorporated entity, we are required to perform a company search through ASIC. ¹	At cost

Fee Description	Fee Amount
Document Searches Where you request us to retrieve documents not specifically covered elsewhere a search fee may apply per hour or part thereof.	\$50 per hour
Duplicate Copy of Statement If you request a duplicate copy of a formal statement this fee may apply.	\$12.50
Electronic Transfer Trace and Recall Fees Where you erroneously request a funds transfer to an external account (whether through Internet, Mobile or Phone Banking, the Service Support Centre or a branch) and subsequently request us to check the transaction you may be liable for the Trace Fee. If you ask us to attempt to reverse the transaction a Recall Fee may also apply.	Trace Fee \$10 Recall Fee \$25
Audit Certificate Fee Applies to each Audit Certificate or Bank Confirmation request submitted by you or an authorised agent (such as an accountant, solicitor or auditor) acting on your behalf.	\$60 per hour Minimum \$30 (per Certificate)
Transaction Listing Print Fee Where you request a printed listing of your transactions you may be charged a fee.	\$2.50 per request \$0.50 per additional 2 pages or part thereof. Maximum \$10
Cash Handling Fee For people and businesses that are utilising the branch service to order bulk cash & coin.	Non-customers: 5% of value (minimum \$10) Members and customers that hold a monthly relationship balance of less than \$5,000: 2.5% of value (minimum \$10) Members or customers with a monthly relationship balance of \$5,000 or more, or who are under 18 years of age: No Fee

Referral and Over Limit Fees

Fee Description	Fee Amount
Over Limit Fee This fee applies for each day when a Direct Debit or Cheque transaction is debited, which results in a deposit or overdraft account being drawn beyond its available balance or limit.	\$3.50
Interest on Over Limit Balances If your account becomes overdrawn, default interest will apply to the amount that exceeds the available balance. ³ If your overdraft exceeds its credit limit, then default interest will apply to the over limit amount for each day the account is over the limit. ³	3% p.a. above the Standard Overdraft Rate or 3% p.a. above the existing rate applicable to the account
Direct Debit Dishonour Fee Where a direct debit request is rejected by us due to insufficient funds in your account a Dishonour Fee will apply.	\$5

Cheque Fees

Fee Description	Fee Amount
Cheque Book Fee Cheque Book Fees are collected immediately upon ordering, to the account to which the cheque book is linked. For example, a 50 leaf book will cost \$40.00.	\$0.80 per leaf
Financial Institution Cheque Fee Commonly known as a Bank Cheque. The fee for ordering a bank cheque applies to the account it was drawn from at the end of the month. ³	\$11 per cheque
Personal Cheque Dishonour Fee This fee applies to each personal cheque drawn from your account where there are insufficient funds in the account to cover the value of the cheque.	\$12.50
Cheque Deposit Dishonour Fee Where a cheque deposited to your account cannot be honoured due to insufficient funds in the drawer's account this fee may apply. ¹	\$12.50
Stop Payment on Cheque Fee This fee may apply where you request us to cancel a personal or Financial Institution cheque drawn on your account. ¹ If the cheque is presented and no fraudulent activity has occurred a Personal Cheque Dishonour Fee may also apply.	\$12.50
Cheque Copy or Trace Fee Applies where you request a copy of:	\$15
<ul style="list-style-type: none"> - a personal cheque you have written or deposited - a Financial Institution cheque 	

Fee Description	Fee Amount
<ul style="list-style-type: none"> - an ANZ deposit slip. <p>This also applies where you wish to determine if a cheque you have written has been deposited or has reached its intended destination.</p>	
Cheque Deposit Fee The first 10 cheque deposits to your account each month are free, each subsequent deposit will be charged per cheque. ³	\$0.50

Overseas and Foreign Exchange Fees

Fee Description	Fee Amount
Online International Payments This fee applies to each International Payment you perform through Internet Banking. ¹	\$20
Real Time Gross Settlement (RTGS)/ Telegraphic Transfer Fee¹	
To foreign country in destination currency	\$30
To foreign country in Australian dollars	\$50
Within Australia	\$35
Receiving an incoming payment	\$15
Foreign Cheque Deposit Fee This fee applies to each foreign cheque, whether in Australian dollars or another currency, deposited into your account. ¹	\$10
Foreign Currency Cheque Dishonour Fee This fee applies when a foreign currency cheque or draft that has been deposited into an account has been dishonoured. ¹	\$30
Foreign Cash Fee Applies when you purchase foreign cash from us or wish to deposit foreign cash into your account. ¹	1% of the value in Australian dollars. Minimum fee is \$10
Emergency Visa Card Fee If your card is lost or stolen whilst overseas, a replacement card can be replaced within 2 business days. ¹	US\$300
Cash Passport Fees A range of fees may apply to Cash Passports issued by us on behalf of third-party suppliers. ¹ Please contact us for further details or a copy of the relevant product brochure.	See Cash Passport brochure for details
Cards Optional Issuer Fee (International Transaction Fee) This fee is charged by the card issuer:	
<ul style="list-style-type: none"> Purchases in foreign currency (whether made online or in-person). Payments in Australian Dollars (AUD) processed by a merchant or financial institution located outside Australia. Transactions where a currency conversion occurs. 	3% of the transaction value

Credit Fees and Charges

Credit Card and Personal Overdraft Fees

Fee Description	Fee Amount
Your Choice Visa Credit Card Annual Fee Applies on 31 st of March each calendar year after opening your account. Fee does not apply to additional cardholders on the same Your Choice Visa account. <i>Not applicable when a Partnership Advantage loan is active at the time of the fee charge.</i>	\$40
Unsecured Overdraft Approval Fee Applied on approval of an unsecured overdraft facility.	\$150
Mortgage Secured Overdraft Fees	Refer to Home Loan, Mortgage and Security Fees

Personal and Car Loan Fees

Fee Description	Fee Amount
Approval Fee Applied on approval of your Personal or Car loan, prior to the initial drawdown.	\$195
PPSR Registration & Discharge Fee¹	At cost

Home Loan Fees

Fee Description	Fee Amount
Loan Restructure Fee Applies when you switch your existing Regional Australia Bank home loan to a different loan type, other than a Partnership Advantage.	\$200
Loan Top Up Fee A “top up” is additional borrowing against a property that we hold an existing mortgage over. This fee applies on approval of the additional borrowing.	\$195
Temporary Overdraft Approval Fee Where we allow you to draw on a temporary overdraft to assist with mortgage-related costs this fee will apply.	\$90

Commercial Lending Fees

Please contact our Lending Support Team on **132 067** for information on commercial lending fees.

Mortgage and Security Fees

Fee Description	Fee Amount
Discharge of Mortgage Preparation	\$395
Settlement Fee Only applies to incoming mortgage secured settlements.	\$225
Registration of Mortgage¹	At cost
Registration of Discharge of Mortgage¹	At cost
Registration of Transfer¹	At cost
Agency Settlement/Handing Fee¹	At cost
PEXA Processing Fee¹	At cost
Title Search¹	At cost
Property Valuation Costs¹	At cost

Default and Enforcement Expenses

Fee Description	Fee Amount
Late Payment Notice Fee	\$20
Default Notice Fee	\$30

1. Contain service fees charged to us, on behalf of members and customers, by other financial institutions or organisations.
2. ATM transactions with institutions other than Regional Australia Bank may incur third party charges.
3. Fees accumulate over the month and are charged to the account on the last day of each month.

Default Transaction Limits

Changes to some limits may be available at your request and subject to approval.

Internet Banking and Mobile App

(Per account per day)

Transaction Type	Limit
Transfer between Regional Australia Bank accounts using Transfer function	Unlimited
Transfer to another Regional Australia Bank Ltd account function	Unlimited
Standard Payment/Standard Transfer/Pay Someone transactions	\$10,000
Osko Payments	\$2,000
International Payments	\$5,000
BPAY® Transactions	\$10,000

Cards

Transaction Type	Limit
Cash out at ATM or with purchase	\$1,000 per card per day
Purchase at point of sale using Visa Card	Balance of account
Contactless transactions (such as payWave) before a PIN may be required.	\$100 per transaction

Fees and charges for discontinued products

The current Fees, Charges & Transaction Limits detailed above apply to all discontinued products unless a variance is specified below.

Partnership Advantage Home Loan

Fee Description	Fee Amount
Annual Fee	\$375
Over limit Fee	\$3.50
Loan Top Up Fee	No Fee
Discharge of Mortgage Preparation	No Fee
Property Valuation Costs	No Fee

Home Sweet Home – Home Loan

Fee Description	Fee Amount
Annual Fee	\$360

Light Credit Card

Fee Description	Fee Amount
Annual Fee	\$25
Over limit Fee	\$3.50
Late Payment Notice Fee	\$25