

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](#)

## Fees, Charges & Transaction Limits

### General Transaction Fees

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

### Service Fees

| Fee Description  | Fee Amount                              |
|--|---|
| <b>Secure Token Replacement Fee</b><br>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.  | \$20.00                                 |
| <b>Replacement Card Fee</b><br>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.   | \$5.00                                  |
| <b>Declined Visa Dispute Fee</b><br>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. <sup>1</sup> | \$20.00                                 |
| <b>Inactive Account Fee</b><br>If there are no transactions on your membership for a period of 12 months the membership will be considered inactive. This fee applies annually until the membership becomes active again, dormant or is closed.  | \$10.00                                 |
| <b>Dormant Account Fee</b><br>This fee applies if your account becomes dormant, which is the result of no member generated transaction activity for a period of seven (7) years.   | \$15.00                                 |
| <b>Company Search Fee</b><br>When you apply for a membership in the name of an incorporated organisation or request a change to signatories on the account, we are obligated to perform a Company Search through ASIC. This fee is applied to the company's account on behalf of ASIC. <sup>1</sup>  | At cost<br><i>Free for new members</i>  |
| <b>Document Searches</b><br>Where you request us to retrieve documents not specifically covered elsewhere a search fee may apply per hour or part thereof.   | \$50.00 per hour                        |
| <b>Duplicate Copy of Statement</b><br>If you request a duplicate copy of a formal statement this fee may apply.  | \$12.50                                 |
| <b>Electronic Transfer Trace and Recall Fees</b><br>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 \$10.00<br>Recall Fee \$25.00 |

| Fee Description   | Fee Amount  |
|---|---|
| <b>Audit Certificate Fee</b><br>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. | \$60.00 per hour<br>Minimum \$30.00<br>(per Certificate)  |
| <b>Transaction Listing Print Fee</b><br>Where you request branch or SSC staff to print a listing of your transactions you may be charged a fee.   | \$2.50 per request<br>\$0.50 per additional 2 pages or part thereof.<br>Maximum \$10.00         |
| <b>Cash Handling Fee</b><br>For people and businesses that are utilising the branch service to order bulk cash & coin.  | Non-members:<br>5% of value<br>(minimum \$10)   |
|   | Members that hold a monthly membership balance <\$5,000:<br>2.5% of value<br>(minimum \$10)     |
|   | Members with a monthly membership balance >\$5,000, or who are under 18 years of age:<br>No Fee |

## Referral and Over Limit Fees

| Fee Description  | Fee Amount  |
|--|---|
| <b>Over Limit Fee</b><br>This fee applies for each day that a Direct Debit or Cheque transaction is debited to a member which results in a deposit or overdraft account being drawn beyond its available balance or limit.   | \$3.50  |
| <b>Interest on Over Limit Balances</b><br>If your account becomes overdrawn default interest will apply on the amount that exceeds the available balance at an interest rate 3% above the Standard Overdraft rate. <sup>3</sup> If your overdraft exceeds its credit limit an interest rate 3% above the existing overdraft rate will apply to the over limit amount for each day the account is over the limit. | 3% above the Standard Overdraft rate or existing rate applicable to the account |
| <b>Direct Debit Dishonour Fee</b><br>Where a direct debit request is rejected by us due to insufficient funds in your account a Dishonour Fee will apply.  | \$5.00  |

## Cheque Fees

| Fee Description   | Fee Amount         |
|---|--------------------|
| <b>Cheque Book Fee</b><br>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    |
| <b>Financial Institution Cheque Fee</b><br>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. <sup>3</sup> | \$11.00 per cheque |
| <b>Personal Cheque Dishonour Fee</b><br>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            |
| <b>Cheque Deposit Dishonour Fee</b><br>Where a cheque deposited to your account cannot be honoured due to insufficient funds in the drawer's account this fee may apply. <sup>1</sup>         | \$12.50            |

| Fee Description   | Fee Amount |
|---|------------|
| <b>Stop Payment on Cheque Fee</b><br>This fee may apply where you request us to cancel a personal or Financial Institution cheque drawn on your account. <sup>1</sup> If the cheque is presented and no fraudulent activity has occurred a Personal Cheque Dishonour Fee may also apply.  | \$12.50    |
| <b>Cheque Copy or Trace Fee</b><br>Applies where you request a copy of: <ul style="list-style-type: none"> <li>- a personal cheque you have written or deposited</li> <li>- a Financial Institution cheque</li> <li>- an ANZ deposit slip.</li> </ul> Also applies where you wish to determine if a cheque you have written has been deposited or reached its intended destination. | \$15.00    |
| <b>Cheque Deposit Fee</b><br>Your first 10 cheque deposits to your membership each month are free, each subsequent deposit will be charged per cheque. <sup>3</sup>   | \$0.50     |

## Overseas & Foreign Exchange Fees

| Fee Description   | Fee Amount   |
|---|--|
| <b>Online International Payments</b><br>This fee applies to each International Payment you perform through Internet Banking. <sup>1</sup>   | \$20.00  |
| <b>Real Time Gross Settlement (RTGS)/ Telegraphic Transfer Fee<sup>1</sup></b><br>To foreign country in destination currency<br>To foreign country in Australian dollars<br>Within Australia<br>Receiving an incoming payment   | \$30.00<br>\$50.00<br>\$35.00<br>\$15.00                       |
| <b>Foreign Cheque Deposit Fee</b><br>This fee applies to each foreign cheque, whether in Australian dollars or another currency, deposited into your account. <sup>1</sup>  | \$10.00  |
| <b>Foreign Currency Cheque Dishonour Fee</b><br>This fee applies when a foreign currency cheque or draft that has been deposited into an account has been dishonoured. <sup>1</sup>   | \$30.00  |
| <b>Foreign Cash Fee</b><br>Applies when you purchase foreign cash from us or wish to deposit foreign cash into your account. <sup>1</sup>   | 1% of the value in Australian dollars - minimum fee is \$10.00 |
| <b>Emergency Visa Card Fee</b><br>If your card is lost or stolen whilst overseas, a replacement card can be replaced within 2 business days. <sup>1</sup>   | US\$300.00   |
| <b>Cash Passport Fees</b><br>A range of fees may apply to Cash Passports issued by us on behalf of third-party suppliers. <sup>1</sup> Please contact us for further details or a copy of the relevant product brochure.  | See Cash Passport brochure for details                         |
| <b>Cards Optional Issuer Fee (International Transaction Fee)</b><br>This fee is charged by the card issuer: <ul style="list-style-type: none"> <li>• Purchases in foreign currency (whether made online or in-person).</li> <li>• Payments in Australian Dollars (AUD) processed by a merchant or financial institution located outside Australia.</li> <li>• Transactions where a currency conversion occurs.</li> </ul> | 3% of the transaction value                                    |

## Default Transaction Limits

| Transaction Type   | Limit                      |
|--|----------------------------|
| <b>Internet Banking and Mobile App</b>   | <i>Per account per day</i> |
| 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                   |
| <b>Cards</b>   |                            |
| 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      |
| NB- changes to limits may be available for some transaction types, upon your request and subject to approval |                            |

## Credit Fees & Charges

### Credit Card and Personal Overdraft Fees

| Fee Description  | Fee Amount  |
|--|---|
| <b>Your Choice Visa Credit Card Annual Fee</b><br>Applies on 31 <sup>st</sup> of March each calendar year after initial funding of your "Your Choice Visa" account. Fee does not apply to additional cardholders on the same Your Choice Visa account.<br><i>Not applicable when a Partnership Advantage loan is active at the time of the fee charge.</i> | \$40.00   |
| <b>Unsecured Overdraft Approval Fee</b><br>Applied on approval of an unsecured Overdraft facility for your Access Savings account.   | \$150.00  |
| <b>Mortgage Secured Overdraft Fees</b><br>Refer to the Home Loan Fees and Mortgage and Security Fees.  | Home Loan Fees, and, Mortgage and Security Fees apply |

### Personal & Car Loan Fees

| Fee Description   | Fee Amount |
|---|------------|
| <b>Approval Fee</b><br>Applied on approval of your Personal or Car loan, prior to the initial drawdown. | \$195.00   |
| <b>PPSR Registration &amp; Discharge Fee</b> <sup>1</sup><br>Previously known as REVS.                  | At cost    |

## Home Loan Fees

| Fee Description  | Fee Amount |
|--|------------|
| <b>Loan Restructure Fee</b><br>Applies when you switch your existing Regional Australia Bank home loan to a different loan type, other than a Partnership Advantage.   | \$200.00   |
| <b>Loan Top Up Fee</b><br>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.<br><i>Not applicable on Partnership Advantage loans.</i> | \$195.00   |
| <b>Temporary Overdraft Approval Fee</b><br>Where we allow you to draw on a temporary overdraft to assist with mortgage related costs this fee will apply.  | \$90.00    |

## Mortgage and Security Fees

| Fee Description  | Fee Amount |
|--|------------|
| <b>Mortgage Documentation Preparation</b><br><i>Not applicable on Partnership Advantage loans.</i>   | \$250.00   |
| <b>Discharge of Mortgage Preparation</b><br><i>Not applicable on Partnership Advantage loans.</i>    | \$250.00   |
| <b>Registration of Mortgage<sup>1</sup></b>  | At cost    |
| <b>Registration of Discharge of Mortgage<sup>1</sup></b>   | At cost    |
| <b>Registration of Transfer<sup>1</sup></b>  | At cost    |
| <b>Agency Settlement/Handing Fee<sup>1</sup></b>   | At cost    |
| <b>PEXA Processing Fee<sup>1</sup></b>   | At cost    |
| <b>Title Search<sup>1</sup></b>  | At cost    |
| <b>Property Valuation Costs<sup>1</sup></b><br><i>Not applicable on Partnership Advantage loans.</i> | At cost    |

## Commercial Lending Fees

Please contact our Lending Support Team on **132 067** for further information on our comprehensive range of competitive Commercial, Rural and Self-Managed Super Fund lending products and any associated fees.

## Default/Enforcement Expenses

| Fee Description                | Fee Amount |
|--------------------------------|------------|
| <b>SMS Reminder</b>            | Nil        |
| <b>Late Payment Notice Fee</b> | \$20.00    |
| <b>Default Notice Fee</b>      | \$30.00    |

<sup>1</sup> Contain service fees charged to us, on behalf of members, by other financial institutions or organisations.

<sup>2</sup> ATM transactions with institutions other than Regional Australia Bank may incur third party charges.

<sup>3</sup> Fees accumulate over the month and are charged to the member account on the last day of each month.

## Please see below for fees and charges relating to discontinued products.

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

| Transaction accounts no longer available  | S18<br>Residential<br>Overdraft | S88<br>Business<br>Access | S89<br>Basic<br>Business | S82<br>GST<br>Management |
|---|---------------------------------|---------------------------|--------------------------|--------------------------|
| <b>Account Servicing Fees</b>   |                                 |                           |                          |                          |
| Monthly Account Servicing Fee per Account Type (Nil if less than 10 transactions conducted during the month)  | \$0                             | \$0                       | \$0                      | \$0                      |
| Rebate Available for Reducing the Account Servicing Fee   | N/A                             | N/A                       | - -                      | - -                      |
| <b>Transaction Fees for these Accounts</b>  |                                 |                           |                          |                          |
| Free Transaction Allowance per Month  | Unlimited                       | Unlimited                 | Unlimited                | Unlimited                |
| Criteria to waive excess transaction fees   | No                              | No                        | No                       | No                       |
| <b>Free Transactions and Fees for Transactions Included in Free Allowance</b>   |                                 |                           |                          |                          |
| Electronic Direct Credits (including Payroll Transactions)  | Free                            | Free                      | Free                     | Free                     |
| Branch and Bank@Post Cash or Cheque Deposits (Cheque Item fee applies)  | Free                            | Free                      | Free                     | Free                     |
| Internal Transfers between accounts via Internet, Phone & Mobile Banking and Periodical Payments  | Free                            | Free                      | Free                     | Free                     |
| External Transfers and BPAY® Payments (including Periodical Payments), and Internet, Phone & Mobile Banking Transfers and Payments                        | Free                            | Free                      | Free                     | Free                     |
| Direct Debits and Sweep Facility Transfers  | Free                            | Free                      | Free                     | Free                     |
| Visa Purchases (using Credit option), Eftpos Purchases & Cash Out (using Savings or Cheque options), payWave and ATM Withdrawals & Transfers <sup>4</sup> | Free                            | Free                      | Free                     | N/A                      |
| Other fees apply beyond those relating specifically to these products.<br>Please see Fees, Charges & Transaction Limits above.                            |                                 |                           |                          |                          |

| Transaction accounts no longer available   | S51<br>Basic<br>Retirement<br>Account | S15<br>Basic Access<br>Account |
|--|---------------------------------------|--------------------------------|
| <b>Excess Transactions Fees</b><br>Applies per transaction when the monthly limit of combined ATM, EFTPOS and over the counter withdrawals is exceeded. <sup>4</sup><br><i>Fee changes effective 3 July 2023 has removed the fees relating to Excess Transactions.</i> | Free                                  | Free                           |
| Other fees apply beyond those relating specifically to these products.<br>Please see Fees, Charges & Transaction Limits above.   |                                       |                                |

| <b>Savings accounts no longer available</b>   | S86 Great Day Bonus Saver | S87 Percentage Plus |
|---|---------------------------|---------------------|
| Monthly Account Servicing Fee per Account Type  | \$0                       | \$0                 |
| Free Transaction Allowance per Month  | Unlimited                 | Unlimited           |
| Criteria to Waive Excess Transaction Fees   | N/A                       | N/A                 |
| Electronic Direct Credits (including Payroll Transactions)  | Free                      | Free                |
| Branch, Bank@Post and ATM Cash or Cheque Deposits (Cheque Item fee applies)   | Free                      | Free                |
| Internal Transfers between accounts via Internet, Phone & Mobile Banking & Periodic Payments  | Free                      | Free                |
| External Transfers and BPAY® Payments (including Periodical Payments), and Internet, Phone & Mobile Banking Transfers and Payments                        | Free                      | Free                |
| Direct Debits & Sweep Facility Transfers  | N/A                       | Free                |
| Visa Purchases (using Credit option), Eftpos Purchases & Cash Out (using Savings or Cheque options), PayWave and ATM Withdrawals & Transfers <sup>4</sup> | N/A                       | Free                |
| Branch, Bank@Post and Staff Assisted Payments (Internal & External Transfers, BPAY® Payments & Cashing Cheques)   | Free                      | Free                |

<sup>4</sup> A direct charge may be applied by the ATM owner at the time of the transaction.

| <b>Credit card accounts no longer available</b>   | S27 Visa Platinum Rewards Card |
|---|--------------------------------|
| <b>Annual Fee</b><br>Applies on initiation of your Visa Platinum Rewards Credit Card and during that month of each subsequent year. The fee does not apply to additional cardholders on the same Visa Platinum Rewards account. | \$195                          |
| <i>Not applicable when a Partnership Advantage loan is active at the time of the fee charge.</i>  |                                |

| <b>Home loan and credit fees no longer available</b>   | Home Sweet Home | Light Credit Card | Advantage Partnership |
|--|-----------------|-------------------|-----------------------|
| <b>Annual Fee</b>  |                 |                   |                       |
| Annual fee   | \$360           | N/A               | \$375                 |
| Applies every year in the month the credit card was first issued   | N/A             | \$25              | N/A                   |
| <b>Other Fee</b>   |                 |                   |                       |
| Over-Limit Fee   | N/A             | \$3.50            | \$3.50                |
| Late Payment Notice Fee  | N/A             | \$25              | N/A                   |
| Other fees apply beyond those relating specifically to these products. Please see Credit Fees and Charges above. |                 |                   |                       |

## Contact Us

Web: [regionalaustraliabank.com.au](http://regionalaustraliabank.com.au)

Phone: 132 067

Email: [enquiries@regionalaustraliabank.com.au](mailto:enquiries@regionalaustraliabank.com.au)

Mail: PO Box U631, Armidale, NSW 2351

Regional Australia Bank Ltd ABN 21 087 650 360 AFSL & Australian Credit Licence 241167.