

Fees and Charges

Rates current as at **1 October 2024**.

These Fees and Charges are current from 1 October 2024 unless otherwise indicated. This Fees and Charges brochure is to be read with our Terms and Conditions for Savings Accounts and Payment Services.

ATM transactions

A fee may apply to use ATMs in Australia or overseas. This fee may be charged by the owner of the ATM at the time of the withdrawal.

Members should be advised by the ATM owner of the amount of the fee prior to the transaction and be asked to accept the fee to continue with the transaction.

Overseas card transactions

3.65% of the value of the transactions.

This fee applies to foreign currency transactions made using a Visa Card, and includes a currency conversion assessment of 1% by Visa International. For example, if the value of the transaction is \$100, the fee would be \$3.65 (including a currency conversion assessment of \$1.00).

Please note that some online merchants may display a price in Australian dollars but process the transaction in a foreign currency.

SMS Banking Requests - \$0.25

This fee applies to each SMS Banking message sent to your mobile phone.

The fee will be debited to your main savings account (S0) at the time the SMS is sent. Your telecommunications provider may also charge you a fee for sending and receiving SMS.

Note: This service is not to be mistaken with QSafe SMS Authentication – which is a free service.

Westpac services

At the request of Members, Westpac services may be used to facilitate banking services that we do not provide ourselves. We are under no obligation to do so, but when we do, we will pass on to the Member the fees and charges imposed by Westpac. These fees may change without notice to reflect the fee charged to us. Examples of banking services that may be facilitated and current fees as at the date of printing is set out across. We may receive a commission for services facilitated by us, refer to our FSG for details.

Domestic telegraphic transfers - \$20.00

This fee applies to telegraphic transfers on behalf of Members, arranged via Westpac. This fee will be charged at the time of the transfer.

Convera services

At the request of Members, we can provide certain foreign exchange and payment services. We may receive a commission for providing these services to you, refer to our FSG for details.

International telegraphic transfer online - \$20.00

International telegraphic transfers phone or email assisted (sent in foreign currency) - \$30.00

International telegraphic transfers phone or email assisted (sent in AUD) - \$50.00

Telegraphic Transfer Investigation - \$25.00

Foreign Cheque Deposits

This fee applies to foreign cheques deposited on behalf of Members, via Convera. This fee will be charged at the time of the deposit.

- > other than on a collection basis \$20.00 (normally amounts under AUD\$5,000)
- > on a collection basis \$50.00 (normally amounts AUD\$5,000 and over)

Cheques

Member Cheque Book - \$10.00

This service ceased from 30th August 2024.

When you order or renew a book of Member cheques, the book includes 25 cheques.

Corporate cheque - \$10.00

This service ceased from 30th August 2024.

Charged per cheque when you request for us to issue a corporate cheque.

Corporate cheque stop payment fee - \$15.00

Charged per cheque when you request for us to stop payment on a corporate cheque.

Replacement cards

Card replacement fee - \$10.00

First 2 cards free, then \$10.00 per card.

Third party fees and charges

We may pass on any third party fees and charges that we incur as a result of processing and other services, such as tracing and recall of funds, mistaken payments, direct debit claims or cancellations and retrieval of vouchers.

Rejected Payments

Inward cheque rejection fee - \$15.00

This fee is applied for each cheque deposited to a Member's account which is subsequently rejected. This fee will be charged at the time of the rejection.

Member cheque rejection fee - \$15.00

This fee is applied for each Member cheque rejected. This fee will be charged at the time of the rejection.

Electronic debit rejection fee - \$15.00

This fee is applied for each direct electronic debit rejected. This fee will be charged at the time of the rejection.

Visa transactions

Visa replacement card - US\$200.00

Visa International can arrange for the issue of an emergency replacement card if your card is lost, stolen or damaged whilst you are overseas. Visa International bills this charge to your Qudos Bank account.

Emergency overseas Visa cash advance - US\$175.00

Visa International can arrange for a cash advance to be issued if your card is lost, stolen or damaged whilst you are overseas. It should be noted that this fee can be avoided by obtaining cash from any bank displaying the Visa logo after an emergency card has been issued by Visa International.

Important: If you apply for an emergency replacement card and an emergency cash advance from Visa International, your Qudos Bank account will be debited with both fees amounting to US\$375.00.

Other fees

Dormant accounts - \$10.00 per account per year

This fee is applied if a savings account has been classified as a dormant account. An account can be classified as a dormant account if there have been no Member initiated transactions for 12 months and we have followed procedures required by our Constitution. This fee will be charged each year.

Statement copies - \$5.00 per statement

This fee is applied when a Member requests a copy of a statement on an account for a period more than 3 months before the request. There is no charge for copies of statements less than 3 months old. This fee will be charged at the time the copy is provided.

Copies of documents other than statement - \$5.00 per page & \$25.00 per hour

This fee is applied where a Member requests copies of documents such as loan forms or withdrawal forms. The fee comprises a fee per page copied plus a fee per hour or part thereof for the time involved in locating and copying the documents. This fee will be charged at the time the copies are provided.

Other products and services

Certain other products and services, such as loan accounts and Retirement Savings Accounts may have other fees and charges.

These fees and charges will be detailed in the relevant contract, terms and conditions, Product Disclosure Statement and/or brochure.

Changes

We reserve the right to change any of the fees and charges detailed in this brochure, introduce fees, remove fees, waive fees and vary transaction limits. If we change fees and charges, Members will be notified in accordance with the relevant contract or terms and conditions.

For further information, please read the relevant contract, Terms and Conditions or Product Disclosure Statement.

These fees and charges are applied by Qudos Bank for the various services we provide.

How to avoid fees

By smart transacting, you can help yourself and Qudos Bank save on fees. Here are some tips to transact fee free:

Rejected payments fee

Always ensure you have sufficient funds to cover your cheques, direct debits and auto transfers.

Statement copies

Keep all statements. Alternatively you can access e-statements online dating back 15 years.

Dormant accounts

Use your Qudos Bank account at least once per year.