

FEES AND CHARGES

This document should be read in conjunction with the Terms and Conditions brochure. Together they form the Terms and Conditions for our products.

NO ACCOUNT KEEPING FEES

UNLIMITED FEE FREE TRANSACTIONS:

- EFTPOS transactions
- Bank cheques
- External transfers
- Visa Debit purchases
- Cheque books
- Bank@Post deposits and withdrawals
- BPAY transactions
- Direct credits and debits

VISA CARD & ATM

Cash advance at other financial institution (includes cash out when selecting 'Credit')	\$4.50
Overseas ATM withdrawals	\$4.50
Overseas Visa card replacement	At cost + \$20 fee
Card recovery fee	At cost + \$20 fee
Emergency replacement Visa card (within Australia)	At cost + \$20 fee
ATM transaction query	\$10.00
Voucher retrieval	\$35.00
Declined Visa dispute	\$30.00
Foreign currency conversion fee: 2.95% of transaction value	

VISA CREDIT CARD ONLY

Annual fee	\$49.00
Late payment fee	\$10.00
Default notice fee (payable when a notice is issued regarding a default under the credit card contract)	\$30.00
Arrears notice (2nd and subsequent reminders by letter or phone)	\$20.00

BPAY & PERIODICAL PAYMENTS

BPAY investigation request	\$10.00
BPAY trace/BPAY error correction	\$30.00
Periodical payment - insufficient funds rejection fee	\$5.00

DIRECT DEBITS

Direct debit dishonour - electronic	\$20.00
Direct debit dishonour - member chequing	\$40.00

CHEQUES

Presentation of stopped member cheque	\$36.00
Copy of member cheque	\$49.50
Transfer of funds within membership to meet cheque payment	\$10.00
Dishonoured member cheque	\$36.00
Trace member cheque	\$49.50
Retrieval of deposited cheque	\$45.00

FUNDS TRANSFER

EFT trace/recall of funds	\$25.00
Swift transfers (electronic funds transfer between RSL Money and other financial institutions)	\$25.00
Telegraphic transfers (foreign currency)	\$30.00
Telegraphic transfers (AUD)	\$35.00
Telegraphic transfers (online)	\$20.00
Amendment/ cancellation of telegraphic transfer/swift transfers	\$35.00

GENERAL DISHONOUR FEES

Cheque dishonour fee (payable when a cheque deposited to an account is dishonoured)	\$15.00
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Overdrawn savings fee (Charged monthly)	\$15.00
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MISCELLANEOUS

Audit Certificate fee	\$50.00
Copies of statements in branch (up to 12 months old)	\$2.50
Copies of statements in branch (over 12 months old) per page	\$5.00
Copies of statements (fax or mail) per page	\$5.00
Additional Retrieval of member documents from archives: charged at an hourly rate plus expenses	
Inactive fee: for accounts inactive 12 months or greater (charged monthly)	\$2.00
Dormancy fee for membership inactive greater than 24 months (charged monthly)	\$2.00
Paper Statement Fee (per statement)	\$2.00

FOREIGN EXCHANGE

Foreign drafts	\$20.00
Foreign cash* (commission on AUD purchased)	1%
Encashment of foreign cash	\$10.00
*Minimum order \$100 AUD and minimum buyback is \$50 AUD for foreign cash.	
Foreign cheque encashment (value <\$5,000 AUD)	\$15.00
Foreign cheque encashment (value >\$5,000 AUD)	\$50.00

UPDATING THIS SCHEDULE OF FEES AND CHARGES

All details are current at the date of publication of this Schedule of Fees and Charges. We will publish minor changes on our website. We will update the Schedule of Fees and Charges if there are any material changes adverse to members.