

# Schedule of Fees and Charges

Effective date: 1 March 2024

## Bank of Heritage Isle

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## About This Booklet

This booklet covers the fees and charges that apply to the Bank's:

- Savings Accounts
- Term Deposits
- Payment Services
- Loans/Continuing Credit

Fees and charges relating to the Equity Maximiser Loan are contained in the "Schedule of Fees and Charges Equity Maximiser" booklet. Additional information on fees and charges for business loans or securitised mortgages is available on application.

The fees and charges listed in this booklet are current from 31 January 2020. This booklet provides notification of:

1. the introduction of any fees applicable to any loan or overdraft that did not originally disclose those fees (if they have not been introduced by a previous notice)
2. Changes to existing fees and charges.

Interest rates are detailed in our separate "Interest Rates" brochure. Terms and Conditions for loan/credit products and other services are available on application.

The credit related fees listed in this booklet may not apply to all contracts entered into with the Bank. If you apply for credit, all fees applicable to your loan or credit facility will be disclosed in your credit contract.

## Investment Accounts

There are no fees or charges payable.

However, if you redeem a term deposit prior to the end of its term the interest rate will be reduced from the rate we agreed to pay. The reduced rate will be as decided by us from time to time and can be much lower than the rate that would otherwise apply. This applies to all Members.

## Transaction Fees

Any transaction charges in excess of any monthly allowances benefit will be debited to your account on the last day of the month in which the fees were incurred.

**\*Important Changes to the Cheque Facility\***

Effective February 1, 2024, Bank of Heritage Isle will no longer automatically issue Cheque Books for new and existing accounts.

Effective May 8, 2024 Cheque Book/Facility access will be discontinued for all new and existing accounts.

## Payment services

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*	Edvest
Account Transfers by email or Facsimile (excluding S12 accounts)	Per transfer between your accounts within the same Membership	\$3.00	\$3.00	\$3.00	\$3.00
	Per transfer to another Member's account.	\$1.50	\$1.50	\$1.50	\$1.50
Periodical Payments via Cheque Fee	Per cheque.	\$3.00	\$3.00	\$3.00	Free
External Electronic Periodical Payments Fee	Per transaction that you request Bank of Heritage Isle staff to set up on your behalf.	\$1.00	First 3 Free	\$1.00	Free
Direct Debit Dishonour Fee	Per transaction.	\$9.00	\$9.00	\$9.00	\$9.00
Counter Cheque Withdrawal Fee (excluding S12 accounts)	Per cheque.	\$3.00	\$3.00	\$3.00	Free
Cash Passport, Foreign Cash	We receive commission equal to 1% of the value issued to you inclusive of GST (\$10 minimum).	-	-	-	-
We receive commission equal to 1% of the value issued to you	A fee is calculated for each money transfer service, based on the amount of money to be transferred and the destination country.	At Cost	At Cost	At Cost	At Cost
Draft	Per draft.	\$15.00	\$15.00	\$15.00	\$15.00

**Payment services** *(Continued)*

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*	Edvest
Telegraphic Transfer	Per telegraphic transfer (Foreign Currency).	\$30.00	\$30.00	\$30.00	\$30.00
	Per telegraphic transfer (Australian Dollars)	\$50.00	\$50.00	\$50.00	\$50.00
International Inward Funds	Per telegraphic transfer (TT) for credit to a Members account. Please note that TT's are sent via a network of correspondent banks, which sometimes levy a small handling charge on your payment. Any such fees, and payments delays, are out of our control.	At Cost	At Cost	At Cost	At Cost
International Cheque Deposits	Per cheque	\$10.00	\$10.00	\$10.00	\$10.00
Counter Cash Withdrawal Fee	Per cash withdrawal \$0.00 to \$24,999	\$2.00	First 3 Free	\$2.00	\$2.00
	Per cash withdrawal \$25,000 or over	\$50.00	\$50.00	\$50.00	\$50.00
Bank@Post Cash Withdrawal Fee	Per transaction. This is inclusive of the following: <ul style="list-style-type: none"> <li>• Bank@Post cash withdrawal</li> <li>• Declined Bank@Post transactions</li> </ul> Including <ul style="list-style-type: none"> <li>• Incorrect PIN entered</li> <li>• Insufficient funds</li> <li>• Exceeding withdrawal limits</li> </ul>	\$2.00	\$2.00	\$2.00	\$2.00
Online SuperSaver Account Transaction Fee	Per transaction payable for any operator assisted transaction on your account.	\$5.00	\$5.00	\$5.00	\$5.00

**Payment Services - Cheque deposit fees**

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*	Edvest
Special Cheque Clearance Fee	Personal Accounts.	\$16.50	\$16.50	\$16.50	\$16.50
	Business Accounts.	\$27.50	\$27.50	\$27.50	\$27.50
Cheque Deposit Collection Fee	Per cheque deposited.	30c	30c	30c	30c
Dishonoured Cheque Fee	Payable if and when a cheque or other payment to your account is dishonoured.	\$9.00	\$9.00	\$9.00	\$9.00
Bank@Post Dishonoured Cheque Fee	This charge is processed and debited directly by Bank@Post. Payable if and when a cheque or other payment deposited at Bank@Post to your account is dishonoured.	At Cost	At Cost	At Cost	At Cost

**Payment Services - Cheque \* deposit fees (Continued)**

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*	Edvest
Bank Cheque	Any costs charged to us from a third party to obtain a bank cheque will be passed on to you.	At Cost	At Cost	At Cost	At Cost
Overseas Dishonoured Cheque Fee	Any costs charged to us from a third party when an overseas cheque dishonours will be passed on to you.	At Cost	At Cost	At Cost	At Cost

**Member Chequing Facility Fees**

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*
Member Chequing Fee (excluding S12 accounts)	Per cheque (personal or company) which is written and presented.	\$1.00	First 6 Free	\$1.00
Business Cheque Book	Book of 100 cheques.	\$15.00	\$15.00	\$15.00
Dishonoured Member Cheque Fee	Per cheque dishonoured.	\$9.00	\$9.00	\$9.00
Stop Payment Fee	Per cheque stopped and subsequently presented.	\$9.00	\$9.00	\$9.00
Member Cheque Retrieval Fee	Per cheque requested.	\$22.00	\$22.00	\$22.00

**Visa Debit/Credit Card And Redicard - ATM/Eftpos transaction fees**

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*	Edvest
ATM Balance Enquiry Fee	Per enquiry.	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).	At Cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).
ATM Transaction Fee	Per transaction. ATM transactions are inclusive of the following:- • ATM Withdrawals  See page 4 for overseas and Visa Credit Card ATM withdrawals.	At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction).  Visit our website (see front page for Border Bank, Police Bank and Bank of Heritage Isle owned ATM locations.)	atmx 10 free transactions per month, excess transactions charged at \$1.37 per transaction each calendar month.  Other Institution's ATM First 4 ATM transactions rebated at up to \$2 per transaction - maximum rebate of up to \$8 per calendar month and credited at the end of the month.	atmx first 4 transactions free, excess transactions charged at \$1.37 per transaction each calendar month.  Other Institution's ATM transactions - at cost	atmx 10 free transactions per month, excess transactions charged at \$1.37 per transaction each calendar month.  Other Institution's ATM - First 4 ATM transactions rebated at up to \$2 per transaction - maximum rebate of up to \$8 per calendar month and credited at the end of the month

\*Important Changes to the Cheque Facility\*

Bank of Heritage Isle presently offers more secure, swifter, and more dependable payment alternatives.

With the changing payment scenario in Australia, there is a requirement for the Bank to fortify the payments system in response to the declining use of cheques.

Effective February 1, 2024, Bank of Heritage Isle will no longer automatically issue Cheque Books for new and existing accounts.

Effective May 8, 2024 Cheque Book/Facility access will be discontinued for all new and existing accounts.

**Visa Debit/Credit Card And Redicard - ATM/Eftpos transaction fees** *(Continued)*

		Amount	With Reduced Fees Program*	Without Reduced Fees Program*	Edvest
<b>EFTPOS Transaction Fee</b>	Per transaction. This is inclusive of the following:- <ul style="list-style-type: none"> <li>• Point of sale purchases using Savings (SAV) or Cheque (CHQ) facilities only. For Credit (CR) transactions with withdrawals refer to Visa Cash Advance Fee.</li> <li>• Declined Eftpos transactions including:-               <ul style="list-style-type: none"> <li>- Incorrect PIN entered</li> <li>- Insufficient funds</li> <li>- Exceeding withdrawal limits</li> </ul> </li> </ul>	\$0.55c	Free	First 25 Free	Free

**Visa Debit/Credit Card and Redicard fees**

*(see loans, revolving credit accounts section for further visa credit card fees)*

			Members/Edvest Members
<b>Replacement Card Fee</b>	Payable for any second or subsequent request for the replacement of a Visa or Redicard.		\$10.00
<b>Visa Voucher Request</b>	Payable per Visa voucher requested.		\$16.50
<b>Visa Overseas Emergency Fee</b>	Payable when you request an emergency replacement Visa Card or emergency cash advance overseas.		USD\$175.00
<b>Visa Cash Advance Fee/ ATM Overseas Withdrawals</b>	Visa Cash withdrawal at a merchant using the CR (Credit) facility, another financial institution, or an overseas ATM withdrawal, or any ATM withdrawal from an S14 Visa Credit Card.		\$3.80 each
<b>Visa International Fees</b>	Payable if and when you use the Visa Card overseas and the transaction is in a foreign currency. All overseas transactions are converted to Australian dollars and are subject to this fee as a percentage of the value of the transaction. A proportion of the fee may be retained by Bank of Heritage Isle. The amount of this conversion fee is subject to change from time to time and we will advise you in advance.		3%
<b>Merchant Visa Surcharge Fee</b>	Please note merchants can charge a fee when the Member selects 'Visa' or 'Credit' when using a Visa Card to purchase goods or services. The Merchant not the Bank collects this fee.		At Cost

## Reduced Fees Program

*(Not applicable to S12 accounts, visa credit card#, leasing, online supersaver, equity maximiser accounts, mastercard, or Border Value home loan and Customs Value home loan approved before 1 July 2011).*

ATM Transactions.	Refer to Eligibility	Eligibility
Excludes ATM withdrawals conducted overseas.		
<b>Member Chequing Fee</b>	First 6 Free. Refer to Eligibility.	Individual and Primary Joint Account Holders <ul style="list-style-type: none"> <li>• If a minimum combined drawn loans and/or savings/term deposit balance is equal to \$5000 or greater and is maintained within the same Membership during the calendar month.</li> <li>• Combined drawn loans and/or savings and term deposit balances includes only the portion of the Credit Overdraft Facility that is drawn and excludes AMS loan balances.</li> <li>• Visa Credit Card drawn balances are included however, Visa Credit Card Accounts are not eligible for fee free transactions.</li> </ul> Secondary Joint Account Holders <ul style="list-style-type: none"> <li>* Qualify for the Reduced Fees Program for transactions on the joint S1 account or where the combined balances of any of your individual accounts allowed each month are kept over \$5000 for the whole calendar month.</li> </ul> Note: If your minimum combined drawn loans and/or savings/term deposit balance is less than \$5000 during any month (see ATM/EFTPOS Transactions table page 6 and Chequing Facility Fees table pages 6 and 7 and Services table page 4 and 5).
<b>External Electronic Periodical Payment</b>	Free. Refer to Eligibility. <ul style="list-style-type: none"> <li>• Are free only if goods are purchased.</li> <li>• If only a cash advance is obtained, transaction will count towards the number of ATM transactions allowed each month, if you use Savings (SAV) or Cheque (CHQ) facilities.</li> <li>• If goods and cash are obtained in the same transaction it will be treated as an EFTPOS transaction, if you use Savings (SAV) or Cheque (CHQ) facilities. If you use Credit (CR) function to do a cash withdrawal, it is not an EFTPOS transaction, refer to Visa Cash Advance Fee.</li> </ul>	
<b>External Electronic Periodical Payment</b>		
<b>Counter Cash Withdrawals</b>	First 3 Free. Refer to Eligibility.	

## S12 Cash Management Account

### Benefits

This account is no longer available. This information is for existing S12 account holders only.

5 free withdrawals per month made up of the following:

- cash withdrawals
- Member cheque withdrawals
- cheque withdrawals
- debit transfers
- external electronic periodical payments

Each additional withdrawal will be charged at \$1.50 per month.

## S19 U30 SUPER CHARGE Account

### Benefits

This account is only available for members aged between 18 – 29 years' old and credit their whole salary to Bank of Heritage Isle. This account will help you manage your everyday banking, budgeting and/or savings needs.

U30 SUPER CHARGE account gives you up to 2 sub accounts providing the ability to set money aside for budgeting bills and other regular expenses and savings goals. You can access your funds using the Visa Debit Card, internet and mobile banking.

The Interest is paid monthly and calculated daily for amounts up to \$10,000 for each account. Amounts over \$10,000 will not receive interest.

The following fees are waived for this account:

- Eftpos transaction
- ATM Transaction (some ATM Providers may charge fees)
- Periodical Payments staff assisted fee
- Counter cheque withdrawal fee
- Cash withdrawal fee
- Overdrawn or Dishonour fees
- Replacement card fee
- Additional Statement fee
- Overseas replacement card fee
- Bank@Post fee

Service fees		Members	Edvest Members
Edvest Fee	Payable annually for Membership of the Edvest Service.	N/A	\$29.00
Overdrawn Savings Account Fee	<ul style="list-style-type: none"> <li>• Payable when any Savings Account is overdrawn by \$75 or more within a calendar month</li> <li>• Interest will also be charged at the then current Overdraft interest rate</li> </ul>	\$15.00	\$15.00
Default Notice Fee	Payable if and when we send you a default notice for an overdrawn account where an arrear remains unremedied after we have sent you an arrear letter.	\$21.50	\$21.50
Additional Statement Fee	Payable if and when you request an additional statement.	\$5.00 for Archive Retrieval and \$1.50 per page.	\$5.00 for Archive Retrieval and \$1.50 per page.
Document Retrieval Fee	Payable on request for documents to be retrieved.	Minimum \$22.77 per hour retrieval fee and minimum \$30.00 per hour administrative fee.	Minimum \$22.77 per hour retrieval fee and minimum \$30.00 per hour administrative fee.
Passing on of Third Party Costs	Any costs charged to us from a third party will be passed on to you. Information on these costs is available on request.	At Cost.	At Cost.
Coin Handling Fee	Payable whenever coins deposited in a single month reach an accumulated value in excess of \$100.	\$12.00 or 2% of the amount deposited whichever is the greater.	\$12.00 or 2% of the amount deposited whichever is the greater.
Christmas Club Withdrawal Fee	Payable if you withdraw funds from your Christmas Club Account between 1 January and 31 October each year.	\$5.00 per withdrawal.	\$5.00 per withdrawal.
Dormant Accounts Fee	After 3 years an account is classed as dormant if no Member transactions occur. Interest, fees and government charges are not classed as transactions.	\$10.00 per annum	\$10.00 per annum



**Service fees** *(Continued)*

		Members	Edvest Members
Security Token Replacement Fee	Payable if you request a replacement Internet Banking Security Token.  (note: first token issued free of charge)	\$20.00	\$20.00

*Transactions and service fees may also be debited to your account as set out in this schedule.*

**Loans/Revolving Credit Accounts**

Fee	Description	Amount
Personal and Car Loan Establishment Fee	Payable when your loan or top-up is funded.	\$98 per application
<ul style="list-style-type: none"> <li>• New Applications</li> <li>• Top-Ups</li> </ul>		
Overdraft Limit Establishment Fee	A fee will be debited to your overdraft when your account is opened and when any future application for an increase in overdraft limit is approved.	\$50 per overdraft approval
Annual Overdraft Fee	Payable when your account is opened and on each anniversary of its opening.	\$31
Visa Credit Card Annual Fee	Debited to your Visa Credit Card Account on the first statement of account after acceptance of the contract, and then annually in advance.	\$30
Home Loan Establishment Fee (excluding Bridging Home Loan)	Includes cost of valuation up to an amount of \$300. Where the cost of valuation is in excess of \$300 the Excess Valuation Fee shall apply.	\$600
Bridging Home Loan Establishment Fee	Includes cost of valuation up to an amount of \$300. Where the cost of valuation is in excess of \$300 the Excess Valuation fee shall apply.	\$880
Retirement Lifestyle Loan (Reverse Mortgage) Monthly Account Fee	Payable monthly during the term of this loan.	\$7
Retirement Lifestyle Loan (Reverse Mortgage) Security Revaluation Fee	Payable and debited to your Retirement Lifestyle Loan account 5 years after initial funding and every 5 years thereafter.	At Cost
AMS Securitised Home Loan Top-Up Application Fee	Payable on application or funding. Refer to your loan contract for other fees and charges.	\$315 per application
Mortgage Loan Top Up / Increase in Credit Limit Fee	Payable on application or funding. Applies to all Home Loan Applications.	\$315 per application

**Loans/Revolving Credit Accounts** *(Continued)*

<b>Fee</b>	<b>Description</b>	<b>Amount</b>
<b>Fixed Rate Lock Fee</b>	Payable when you request the Bank, before loan disbursement, to lock-in an advertised or offered interest rate (whether fixed or capped) to apply to your loan after disbursement.	Currently \$600
<b>Early Repayment Fee</b>	Payable if during any fixed rate period applicable to your loan, you: <ul style="list-style-type: none"> <li>• Repay the whole of your unpaid balance (full early repayment)</li> <li>• Pay \$5000 or more in repayments above the contractual repayments (partial early repayment); or</li> <li>• Become obliged to repay the whole loan after you have defaulted (full early repayment) and the fixed rate that applied to the loan is more than the prevailing market interest rate at the time of early repayment.</li> </ul>	The amount of any Early Repayment Fee is calculated to recompense us for loss due to the early repayment. For details, see clause 20 (Fixed Interest Loans) of your loan contract. Contact Account Fulfilment on 134 347 for a written payout figure.
<b>Excess Valuation Fee</b>	Payable if and when the costs of valuing your security property/ies exceeds \$300 in aggregate over the term of the loan. Calculated as an amount of the excess.	At Cost
<b>Additional Valuation Fee</b>	Payable to our valuer if more than one security is required for your loan and/or when application is made for additional finance and/or altering the title of the property or the property itself and Bank of Heritage Isle Loan policy dictates that a subsequent valuation is required.	At Cost
<b>General Consent Fee</b>	Payable when you ask for our consent to any matter relating to a loan contract or security (other than a matter for which a separate fee is payable).	\$250 per security
<b>Second Mortgage Consent Fee</b>	Payable when you ask us to consent to a second mortgage	\$75 per security
<b>Production of Title Fee</b>	Payable to our solicitors when you ask us to produce the certificate of title of your property to enable registration of a plan or any document dealing with your property	\$110
<b>Substituting Securities Fee</b>	Payable to us when you substitute an existing property with a new property as security for your home loan.	\$315 per security
<b>Substitution of Security Legal Fee</b>	Payable to us when you substitute an existing property with a new property as security for your home loan.	\$605
<b>Consent to Subdivision Fee</b>	Payable when you ask for our consent to register a subdivision or other plan or dealing.	\$162 per plan
<b>Mortgage Discharge Preparation Fee</b>	Payable when you ask us to prepare a discharge of mortgage. Note: This fee does not include registration costs for the land titles office.	\$294 per security
<b>Stamp Duty</b>	Payable at the rate charged by the Office of State Revenue or its interstate counterparts when payable by law.	At Cost
<b>Stamp Duty Increase Fee</b>	Payable at the rate charged by the Office of State Revenue or its interstate counterparts when topping up an existing loan where the original stamp duty is not sufficient; when payable by law.	At Cost

**Loans/Revolving Credit Accounts** *(Continued)*

<b>Fee</b>	<b>Description</b>	<b>Amount</b>
<b>Insurance</b>	Insurance requirements may vary from applicant to applicant. Any compulsory insurance requirements will be advised on application. For example, you may be required to pay for Lenders Mortgage Insurance; and must pay mortgage property and Motor Vehicle Insurance.	At Cost
<b>Other Legal/ Solicitors Fees</b>	Payable to our solicitors when you ask us to take any action in respect of the loan or your property and we incur legal fees.	At Cost
<b>Future Legal Costs and Disbursements Relating to any Variations, Dealings, Discharges</b>	Payable to our solicitors when we incur costs in the enforcement of your contract. The costs may include court costs, legal costs, repossession costs and administrative costs.	At Cost
<b>Monthly Product Split Fee</b>	Payable if you split your Credit Limit between an Equity Maximiser Loan and another product, (such as a principal and interest housing loan).	\$7 per additional product per month during the period of the split, debited to the account for the other product each month.
<b>Pest &amp; Building Inspections Fees</b>	Payable to inspectors if we require a pest or building inspection.	At Cost
<b>Other Third Party Costs</b>	Any other costs charged to us by a third party will be passed on to you. Some examples are as follows: <ul style="list-style-type: none"> <li>• Title Change Fee</li> <li>• Land and Property Information Search Fees</li> <li>• Land and Property Information Registration Fees</li> </ul>	At Cost
<b>Real Time Gross Settlement (RTGS) Transfer Fee</b>	Payable when we are required to transfer settlement funds to an agent on behalf of our Solicitor.	\$10.50
<b>Bank Cheque Fee</b>	Any costs charged to us from a third party to obtain a bank cheque will be passed to you.	At Cost
<b>Issue of Statutory Default Notice Legal Fees</b>	Payable to our solicitors when a notice is issued by our solicitors notifying you of your default under the terms of a loan contract and the related mortgage provided as security.	At Cost
<b>Arrears Letter Fee</b>	Payable when we send you an arrears letter asking you to remedy an arrears under a loan contract.	\$6.50
<b>Default Notice Fee</b>	Payable when we send you a default notice under a loan contract when an arrears remains unremedied after we have sent you an arrears letter.	\$21.50
<b>Late Payment Fee</b>	Charged where the whole or any part of your loan repayment remains unpaid after 14 days past the due date. Applies to all Bank of Heritage Isle loans and continuing credit accounts.	\$10
<b>Independent Legal Advice/Interpreter Service</b>	You may be advised to seek independent legal advice or interpreter services. If so, you will be charged a fee by the service provider.	At Cost
<b>Additional Statement Fee</b>	Payable when you request an additional statement.	\$5 for Archive Retrieval and \$1.50 per page.

**Loans/Revolving Credit Accounts** *(Continued)*

Fee	Description	Amount
PPSR Fees (Personal Properties Security Register)	Certain loans will require us to use the services of PPSR. If we do so, the following may be payable:	
	• PPSR Registration Fee	At Cost
	• PPSR Financier Interest Enquiry	At Cost
	• PPSR Variation of Interest	At Cost
Overdrawn Account Fee	Payable when you exceed your credit limit by \$75 or more within a calendar month. Interest will also be charged on any amount overdrawn in excess of the approved credit limit at the then current annual percentage rate.	\$15
Dishonoured Member Cheque Fee	Per cheque dishonoured.	\$9
Dishonoured Cheque Fee	Payable when a cheque or other payment to your account is dishonoured.	\$9
Other Government Duties & Taxes	Any applicable Government Taxes, Duties and Fees will be passed on to you.	At Cost

**Fees & charges debited to a loan account will incur interest charges.**

*Please note: Fees & charges relating to the Equity Maximiser Loan are contained in the Schedule of Fees and Charges Equity Maximiser booklet. Additional information on fees and charges for business loans or securitised mortgages is available on application.*