

Schedule of Fees and Charges

Standard Fees

Fee Type	On Call	Everyday Plus	Pension Plus
Monthly account keeping fee	FREE	\$3.50 [~]	FREE
Cash withdrawals/cashing cheques over the counter	FREE	FREE	FREE
Visa Debit 'Credit' transactions	FREE	FREE	FREE
BPAY transactions	FREE	FREE	FREE
Cash/cheque deposits and direct credits	FREE	FREE	FREE
Internal transfers	FREE	FREE	FREE
All transactions on NetLink Direct (\$20) accounts	FREE	FREE	FREE
EFTPOS per month	8 FREE then \$1.00 per transaction	FREE	8 FREE then \$1.00 per transaction
Direct Debits per month	5 FREE then \$0.50 per transaction	FREE	FREE
QBANK ATMs	FREE	FREE	FREE
Personal cheques	\$1.00	FREE	N/A
External transfers (includes NPP and OSKO transactions to other financial institutions)	\$2.50	FREE	FREE

~Everyday Plus Account

Monthly fees of \$3.50 waived on the Everyday Plus account when:

- a minimum monthly deposit of \$1,500 is credited into the account or
- the account holder is a full-time student.

Account Subject to Fees

Transaction accounts and sub accounts are subject to standard fees with the exception of Junior Saver, Teen On Call, Teen Netlink Direct, Christmas Club, NetLink Direct and Mortgage Offset (no longer available).

Foreign ATMs

Under direct charging provisions, members using non-QBANK owned ATMs will be charged directly by the ATM owner.

Bonus Banking

The above On Call account fees are waived for personal members who maintain an average monthly balance of at least \$50,000 in loans/ secured overdrafts or \$20,000 in savings for each month.

Christmas Club Account

Withdrawal Fee	\$5.00
Charged on all withdrawals and transfers from the account between 1 January and 31 October.	

Cheque Fees

QBANK does not charge for issuing personal cheque books or depositing cheques in Australian currency.

Deposits

Special Clearance	\$15.00
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Withdrawals

Corporate Cheque	\$3.00
Bank Cheque	\$13.00

Dishonours

Personal Cheque	\$11.50
Cheque Deposit subsequently dishonoured through Bank@Post	Australia Post may charge a fee

Stop Payment of Cheques

Stop a Personal Cheque	FREE
Stop a Corporate Cheque	\$12.00

Copies/Vouchers/Traces etc.

Copy of Paid Corporate Cheque	\$6.50
Trace of Paid Corporate Cheque	\$17.50
Trace of Paid Personal Cheque	\$22.00

Copy of Personal Cheque/Voucher

Under 30 days	\$11.00
30-90 days	\$16.50
Over 90 days	\$33.00

Inactive Account Fees

Dormant Membership Fee

Fee applies after 12 months of no activity on the account	\$10.00 twice yearly
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Card Fees and Charges

Visa Card Administration Fee

Visa Debit Card per account	\$2.00 per month
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This fee will be waived for cards linked to the Everyday Plus and Pension Plus accounts, and for personal members who qualify for Bonus Banking.

Retrieval of Visa Transaction Voucher

Copy of Voucher	\$35.00
Visa Chargeback Transaction	\$35.00

Visa International Transaction Fee

Payable on all foreign currency transactions.

International Transaction Fee	3.65% of the transaction when converted to \$AUD
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Replacement Cards & Wearables

Cue & Visa Card (Everyday Plus, Pension Plus, under 18 y/o and renewal cards exempt)	\$5.00
Replacement Visa Wristband	\$15.00
Emergency Visa Cash or Card (overseas)	\$175.00 USD

Other Fees and Charges

Visa and CueCard

International ATM transaction	\$5.00
Cash Advance – Australia & international	\$5.00

Bank@Post

Bank@Posts deposits	FREE
Bank@Posts withdrawals	\$2.50

Direct Debits

Direct Debit dishonours/non payment	\$11.50
Debit external account rejection fee	\$5.00

ATM

Dispute fee	\$27.50
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Cash Withdrawals

More than \$5,000 (24 hours notice required)	\$1.00 per \$1000
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Overdrawn Savings Accounts

Debit interest is charged if the balance of your Savings Accounts are overdrawn where an Overdraft limit exists.	
Unauthorised Overdrawn Savings and Overlimit Overdraft Fee	\$30.00

Statements / Voucher Searches

No charge for current transaction list.	\$5.00
Reissue more than 6 months	per page

Bank@Post

Archived Voucher and Account Research	at cost
Account Audit Confirmation	\$10.00

Any costs incurred by the Bank in retrieving requested information will be passed on to the member.

Term Deposit Early Redemption Fee

Fee Type	Interest Rate Reduction
0 to less than 20%	60%
20% to less than 40%	50%
40% to less than 60%	40%
60% to less than 80%	30%
80% to less than 100%	20%

External Transfers & BPAY

Recall of external transfer (includes NPP and OSKO transactions to other financial institutions)	\$40.00
Trace of external transfer (includes NPP and OSKO transactions to other financial institutions)	\$40.00
Recall of BPAY	\$12.00
Trace of BPAY	\$12.00

Currency Charges

A hold of 45 calendar days applies on foreign cheques before clearance.

Travellers Cheques & Currency Purchases

Purchase Foreign Cash (minimum order \$250 AU)	FREE
Re-purchase Foreign Cash (cancellation of purchase order)	\$8.00

Travellers Cheques & Currency Deposits

Foreign Cash deposit (per currency)	\$8.00
Travellers Cheque deposit (per currency)	\$8.00
Foreign Cheque Deposit	\$15.00

Cash Passport Travel Card

Initial load fee	\$15.00
Reload fee	1% (maximum \$10)

Bank Drafts

Foreign Currency Bank Drafts	\$25.00
Re-purchase Foreign Currency Bank Draft (cancellation of purchase order)	\$25.00

Telegraphic Transfers

Within Australia	\$15.00
Overseas	\$25.00
Recall of Telegraphic Transfer (within Australia & overseas)	\$35.00

Destination banks may charge a fee that is beyond the Bank's control. All foreign currency (including cheques) is converted at the exchange rate applicable on the day.