Schedule of Fees and Charges

QBANK

Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003 | Phone: 13 77 28 | Email: info@qbank.com.au
Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL No. 241413 | BSB: 704 052

Standard Fees

Fee Type	On Call	Mortgage Offset (Excl. S16)	Everyday Plus	Pension Plus
Monthly account keeping fee	FREE	FREE	$3.50~	FREE
Cash withdrawals/cashing cheques over the counter	FREE	FREE	FREE	FREE
Visa Debit 'Credit' transactions	FREE	FREE	FREE	FREE
BPAY transactions	FREE	FREE	FREE	FREE
Cash/cheque deposits and direct credits	FREE	FREE	FREE	FREE
Internal transfers	FREE	FREE	FREE	FREE
EFTPOS per month	12 FREE then $1.00 per transaction	12 FREE then $1.00 per transaction	FREE	FREE
Direct Debits per month	5 FREE then $0.50 per transaction	5 FREE then $0.50 per transaction	FREE	FREE
QBANK ATMs	FREE	FREE	FREE	FREE
Personal cheques	$1.00	N/A	N/A	FREE
External transfers (includes NPP and OSKO transactions to other financial institutions)	$2.50	$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.

Accounts 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 and NetLink Direct.

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 and Mortgage Offset (S14) 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 Charged on all withdrawals and transfers from the account between 1 January and 31 October.	$5.00

Cheque Fees

Personal cheques are no longer offered. These services are only available for existing cheque book holders. QBANK does not charge for issuing personal cheque books or depositing cheques in Australian currency.

Deposits	
Special Clearance	$15.00
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

Card Fees and Charges

Visa Debit Administration Fee

Visa Debit Card per account 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.	$2.00 per month

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 The currency conversion fee is included in the Australian dollar transaction amount shown in your statement of account.	3.65% of the transaction when converted to $AUD

SFC0425 Issue Date: 17 April 2025

Fees and charges are issued in accordance with the relevant provisions of the Customer Owned Banking Code of Practice and QBANK's General Information Terms and Conditions. QPCU Limited is incorporated under the Corporations Act (2001) and authorised to carry on banking business under the Banking Act (1959).

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Replacement Cards

Visa Card (Under 18 y/o and renewal cards exempt)	$5.00
Emergency Visa Cash or Card (overseas)	$200.00 USD

Other Fees and Charges

Visa Card

International ATM transaction	$5.00
Cash Withdrawals – Domestic & international	$5.00

Bank@Post

Bank@Post deposits	FREE
Bank@Post withdrawals	$2.50
Archived Voucher and Account Research	at cost
Account Audit Confirmation	$10.00

Direct Debits

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

ATM

Dispute fee	$27.50

Overdrawn Accounts

Debit interest is charged if the balance of your account is overdrawn where an Overdraft limit exists. Unauthorised Overdrawn Account Fee and Overlimit Overdraft Fee	$30.00

Statements / Voucher Searches

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

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

Inactive Account Fees

Dormant Membership Fee

Fee applies after 12 months of no activity on the account	$20.00 twice yearly

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
Direct Debit investigation	$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

Please refer to the Cash Passport Platinum Mastercard PDS available at qbank.com.au/travelcard for the full list of fees.

Bank Drafts

Re-purchase Foreign Currency Bank Draft	$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.

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