

General Banking Fees & Charges Guide

Effective as of 22 September 2023

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About this guide

This guide outlines general banking and transaction fees that may be applicable to our personal and business transaction and savings accounts, term deposits, credit cards and other general services. This guide helps you to identify fees that may apply to products you hold with Bank of Sydney and ways you may reduce or avoid these fees.

This guide does not apply to home loans, home equity lines of credit, and business or commercial loans. For the fees and charges related to these products, see the 'Lending Facilities Fees & Charges Guide'.

This guide forms part of our product disclosure statement, and may be read in conjunction with:

- Bank of Sydney Deposit, Saving & Transaction Accounts Product Disclosure Statement
- Terms and Conditions for Internet Banking
- Terms and Conditions for Visa Debit Cards
- Terms and Conditions for Credit Cards

These documents can also be found on our website banksyd.com.au or in any of our branches. Please contact us on 13 95 00 if you have any enquiries.

All fees and charges stated in this guide are applicable in Australian dollars (AUD) unless otherwise stated.

Important Changes to our Cheque Services

The following changes to Cheque Services and facilities are effective from 28 October 2023:

- New Bank of Sydney accounts will not have access to Cheque Services or facilities.
- Cheque books will no longer be issued for Bank of Sydney accounts.
- Bank of Sydney will no longer issue Bank Cheques.

From 16 February 2024, Cheque Services will no longer be provided by Bank of Sydney. This means:

- You will be unable to deposit cheques from Bank of Sydney or any other financial institution into a Bank of Sydney account.
- Bank of Sydney cheques will no longer be accepted at other financial institutions.

For more information, please refer to the Deposit, Saving & Transaction Accounts PDS or contact Bank of Sydney Mon - Fri, 9am-5pm AEST on 13 95 00 (Australia) or +61 2 8262 9191 (International).

Section 1 - Personal Facilities

Account specific fees

The fees described below are specific to the account you hold. Please refer to section 3 - General Fees for further charges associated with using your account or other Bank of Sydney services.

Everyday Saver Account

Fee Type	Fee Amount
Monthly Account Fee	\$5.00 per month; or \$0.00 if waiving conditions are met: This fee will be waived if: <ul style="list-style-type: none"> • The account owner holds a Term Deposit or lending product with Bank of Sydney, or • The account owner is under 18 years old, or • The account owner is a Concession Card holder and are eligible for a basic account, or • This account's average monthly balance* is equal to or higher than \$5,000.
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Nil
Staff Assisted Transactions Fee	Nil

*The monthly average balance is calculated by adding up your daily closing balance throughout the month, divided by the number of days in that month.

BOS Saver Account

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	N/A
ATM Balance Enquiry Fee	N/A
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	N/A
Staff Assisted Transactions Fee	\$5.00 per transaction

Everyday Main Account

Fee Type	Fee Amount
Monthly Account Fee	\$5.00 per month; or \$0.00 if waiving conditions are met: This fee will be waived if: <ul style="list-style-type: none"> • This account's balance is higher than \$2,000 at all times during the calendar month, or • The account is linked as an offset account to an Expect More Home Loan product.
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil

Fee Type	Fee Amount
Cheque Negotiation Fee	\$0.65 per cheque
Staff Assisted Transactions Fee	2 free transactions, then \$2.00 per subsequent transaction

Easy Life Account

Fee Type	Fee Amount
Monthly Account Fee	\$5.00 per month; or \$0.00 if waiving conditions are met: This fee will be waived if: <ul style="list-style-type: none"> • This account's balance is higher than \$1,000 at all times during the calendar month, or • The account owner is under 18 years old.
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Nil
Staff Assisted Transactions Fee	2 free transactions, then \$2.00 per subsequent transaction

Foreign Currency Account (USD, EUR, GBP)

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	N/A
ATM Balance Enquiry Fee	N/A
Cheque Deposit Fee	Refer to Foreign Currency (FCCY) Notes & Accounts table on page 9
Cheque Negotiation Fee	Not available
Transactions Fees	Refer to Foreign Currency (FCCY) Notes & Accounts table on page 9

Home Equity Maximiser

Fee Type	Fee Amount
Monthly Account Fee	\$10.00 per month
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Nil
Staff Assisted Transactions Fee	4 free transactions, then \$2.00 per subsequent transaction

Section 2 – Business Facilities

The fees described below are specific to the account you hold. Please refer to section 3 - General Fees for further charges associated with using your account or other Bank of Sydney services.

SmartNet Account

Fee Type	Monthly Account Fee
Monthly Account Fee	\$10.00 per month; or \$0.00 if waiving conditions are met. This fee will be waived if: <ul style="list-style-type: none"> The account owner holds a Term Deposit or lending product with Bank of Sydney, or This account's average monthly balance* is equal to or higher than \$5,000.
ATM Withdrawal Fee	3 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Included in SmartNet Transaction Fee tabled below
Cheque Negotiation Fee	Included in SmartNet Transaction Fee tabled below
SmartNet Transaction Fee Includes over-the counter deposits, withdrawals, cheques drawn, cheques cashed, bank cheque withdrawals, EFTPOS purchases, periodical payments, and internet banking transfers.	5 free transactions per month, then \$2.00 per subsequent transaction

*The monthly average balance is calculated by adding up your daily closing balance throughout the month, divided by the number of days in that month.

Business Advance Account *(known as the Business Advance Cheque Account until 28 October 2023)*

Fee Type	ATM Transaction Fee
Monthly Account Fee	\$10.00 per month
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Nil
Staff Assisted Transactions Fee	Nil

Controlled Money Trust Account

Fee Type	Cheque Deposit Fee
Monthly Account Fee	Nil
ATM Withdrawal Fee	N/A
ATM Balance Enquiry Fee	N/A
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	N/A
Staff Assisted Transactions Fee	Nil

Solicitor or Real Estate Agent Trust Account

Fee Type	Fee Amount
Monthly Account Fee	\$10.00 per month (Charged to another nominated BOS account)
ATM Withdrawal Fee	N/A
ATM Balance Enquiry Fee	N/A
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Nil
Staff Assisted Transactions Fee	Nil

Section 3 - General Fees

Applicable to personal and business accounts.

General Account Related Fees

Fee	Amount
Overdrawn Account Fee Charged on the day a payment is honoured by BOS, causing your account to become overdrawn. Applicable where a direct debit, periodical payment or recurring payment exceeds the account balance and/or causes the account to go in debit or in excess of the account or credit limit. <i>Note: Unclear funds are excluded from this fee.</i>	\$7.00 per payment
Dishonour Fee Applicable when a direct debit, periodical payment or recurring payment (including a Credit Card) claimed on a BOS customer's account is dishonoured due to lack of cleared funds in the account or due to lack of available credit.	\$15.00 per item
Account Statement When you request additional printed copies of statements and statements printed outside of normal product cycle.	Nil
Transaction Trace Request If you request BOS to trace an external payment debited from your account.	\$35.00 per item

Local Telegraphic Transfer (RTGS)

Fee	Amount
Same Day Local Telegraphic Transfer (RTGS) Transfer of funds to an Australian Financial Institution. Funds are credited the same day, provided the instructions are received before 3:30pm EST. <i>Exception: Funds sent to Credit Unions will not be credited the same day and may take 48 hours or longer.</i>	\$35.00 per item
Advice of Fate, Cancellation, or Amendment of Instructions of Local Telegraphic Transfers If you request us to cancel the payment at any time, or if you request BOS to amend or trace the RTGS transaction.	\$25.00 per item

Visa Debit Card Fees

Fee	Amount
Disputed Transaction Fee	Nil if transaction is proved unauthorised \$22.00 if transaction is proved authorised
Replacement / Lost Card Fee	\$20.00 per item
Emergency Card / Special delivery fee for cards mailed overseas	\$50.00 per item
Overseas Transaction Fee Applies to transactions when using your BOS Visa Debit Card Overseas	3.00% of any purchase or cash withdrawal performed overseas (debited to your Account in Australian Dollars)
Overseas ATM Fee	Nil
Overseas EFTPOS Fee	Nil

Cheque Fees

Fee	Amount
Stop Cheque A written request that payment not to be made on a BOS customer cheque that has not yet been presented.	\$7.00 per request
Dishonoured Cheque / Bank Cheque (Inward)	\$10.00 per item
Dishonoured Cheque (Outward)	\$15.00 per item
Cheque Referral Fee / Excess Fee	\$7.00 per account
Special Clearance of Cheques	\$15.00 per clearance

International Services and Payments

Fee	Amount
Inward Overseas Payment Received to BOS Account	\$10.00 per item
Online Banking Overseas Transfers Payment of TT can only be made by debiting a BOS account.	\$10.00 [^] per item
Overseas Telegraphic Transfers If you request BOS to initiate the funds transfer on your behalf (via branch or other type of request).	\$20.00 per item (with currency exchange) \$25.00 per item (no currency exchange)
Advice of Fate, Cancellation, or Amendment of Instructions of International Telegraphic Transfers <i>Note: Overseas bank costs also apply</i>	\$25.00 per item
International Transfer Rejected / Returned <i>Note: Applicable exchange rate will be the current rate on the day of return. BOS does not charge a fee to your account, however, overseas bank may apply charges and deduct it from the funds returned.</i>	Unascertainable

[^] An international or local correspondent may be utilised to make the payment and may charge fees for this service. These fees are not ascertainable by BOS in advance and will usually be deducted from the funds paid to the beneficiary. In some cases, they will be passed on to BOS. BOS reserves the right to recoup these costs from the sender.

Foreign Currency (FCCY) Notes & Accounts

Fee	Amount
Sales of FCCY Notes	Nil (only available to BOS customers)
Deposits & Withdrawals of Cash from FCCY Transaction Accounts	1% of the transaction amount, minimum charge of \$20.00 (converted to the currency the account is in)
Purchase of Foreign Currency Notes (From BOS customers only)	Nil
Foreign Currency Pre-Order	Customers will need to pre-pay for the order plus a \$15.00 fee

Term Deposit Fees

Fee	Amount
Early Withdrawal Fee Applicable if you choose to close your term deposit before maturity date	\$30.00

Interest Payment Reduction

If you choose to withdraw your term deposit early, an interest payment reduction may apply, and it is calculated as follows:

Percentage of Time Remaining	Interest Rate Reduction
0% to less than 20%	20%
20% to less than 40%	40%
40% to less than 60%	60%
60% to less than 80%	80%
80% to less than 100%	90%

Example: Term Deposit of \$100,000.00 fixed at 2.00% p.a. for 12 months broken after 3 months

- Interest accrued until early repayment request (3 months elapsed): $\$100,000.00 \times (2.00\% \text{ p.a.} / 365 \text{ days} \times 90 \text{ days}) = \mathbf{\$493.15}$
- If Term Deposit terminated with 75% of term remaining = 80% interest rate reduction
- $\$493.15 \times 80\% = \394.52 reduction
Interest to be paid: $\$493.15 - \$394.52 = \$98.63$
 $\$98.63 - \30.00 (early withdrawal fee) = $\$68.63$

Total payment upon early withdrawal = \$68.63

Please refer to the Product Disclosure Statement for Deposit, Saving & Transaction Accounts for more information on Term Deposits features.

Section 4 - Credit Card Fees

Annual Fees

Credit Card Type	Fee
Classic Mastercard <i>Removed from sale from 30 July 2021</i>	\$49.00 p.a.
Platinum Mastercard	\$129.00 p.a.

Other Credit Card Fees

Fee	Amount
Additional Card Fee	Nil
Foreign Transaction Fee	3.00% of the Australian dollar value of a foreign transaction
Overseas ATM Fee	Nil
ATM Cash Advance Fee	3% of transaction amount (minimum charge of \$3.00)
Late Payment Fee All late payment fees will be charged monthly where the minimum payment of the credit card balance has been in arrears for more than 25 days from statement date.	\$10.00
Emergency Card Replacement (Overseas Delivery – by Mastercard scheme)	\$100.00 per replacement
Urgent Card Replacement (by Bank of Sydney) Card dispatched by courier 3 days after ordering	\$50.00 per replacement – Overseas \$20.00 per replacement – within Australia

Other standard fees, as documented throughout this booklet may also be applicable to your Credit Card account, for example, Dishonour Fee listed under Section 3 – General Fees.

Section 5 - Other Services Fees

Voucher Retrieval and Trace Requests

Fee	Amount
For Records Less Than 6 Months Old (BOS internal retrieval of records)	\$20.00 first item, plus \$4.00 per additional item
For Records More Than 6 Months Old (BOS internal retrieval of records)	\$70.00 per hour, minimum charge of \$50.00

Bank Cheque Fees

Fee	Amount
Bank Cheque Issue	\$5.00 per cheque
Stop Bank Cheque[^]	\$20.00 per cheque
Repurchase of Bank Cheque	\$20.00 per cheque
Replacement/Duplicate Bank Cheque	\$20.00 per cheque

[^] Cheques reported stolen are exempt from the fee when a police report is provided

Bank@Post Fees

Fee	Amount
Bank@Post Cash Withdrawal	\$3.00 per transaction
Dishonoured Cheque Applicable when a cheque deposited via Bank@Post into a BOS customer's account is dishonoured.	\$20.00 per item

Miscellaneous Branch Services

Fee	Amount
Coin Handling	Nil for sorted coins \$5.00 per \$100.00 for unsorted coins
Certificate of Balance	\$15.00 per item
Certificate of Interest Paid or Received	\$15.00 per item
Other Comprehensive Certificates Supplied for Audit or Other Purposes including Subpoenas	\$70.00 per hour (minimum charge of \$50.00)
Document Handling and Signature Verification Includes requests for withdrawals, balances, copies of statements, interest rates and other general enquiries with Overseas Group Bank (excludes account opening instructions)	\$30.00 per item
Opening / Updating an Account with Overseas Group Bank	\$80.00 per item

Section 6 - Fees for products no longer for sale

The fees described below are specific to the account you hold. These products are no longer for sale, however, the below fees continue to apply if you hold any of these accounts. Please refer to section 3 - General Fees for further charges associated with using your account or other Bank of Sydney services.

Other fees listed in this document which are not product specific, such as transaction dishonour fees, overdrawn account and other general services may also be applicable if you hold any of the products below.

Essential Saver

Fee Type	Fee Amount
Monthly Account Fee	\$5.00 per month, or \$0.00 if waiving conditions are met. This fee will be waived if: <ul style="list-style-type: none"> This account's balance is higher than \$2,000 at all times during the calendar month.
ATM Withdrawal Fee	3 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Not available
Staff Assisted Transactions Fee	4 free transactions per month, then \$2.00 per subsequent transaction

Express Account

Fee Type	Fee Amount
Monthly Account Fee	\$5.00 per month
ATM Withdrawal Fee	3 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	\$0.65 per cheque
Staff Assisted Transactions Fee	4 free transactions per month, then \$2.00 per subsequent transaction

Smart Saver Account

Fee Type	Fee Amount
Monthly Account Fee	\$5.00 per month, or \$0.00 if waiving conditions are met. This fee will be waived if: <ul style="list-style-type: none"> This account's balance is higher than \$1,000 at all times during the calendar month.
ATM Withdrawal Fee	Not available
ATM Balance Enquiry Fee	Not available
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Not available
Staff Assisted Transactions Fee	Nil

Smart Saver 'No Notice' Fee

If less than 8 days' notice is given to withdraw funds, a 'No Notice' fee will be charged based on the following formula:
(Withdrawal Amount x Smart Saver Account Interest Rate %) x 8 days/365 days = 'No Notice' Fee

Example: Smart Saver Account withdrawal where less than 8 days' notice is provided

- Withdrawal amount: \$100,000.00
- Smart Saver Interest Rate (example only): 5.35% p.a.
- $(\$100,000.00 \times 5.35\% \text{ p.a.}) \times 8/365 = \mathbf{\$117.26}$

'No Notice' Fee = \$117.26

SuperRate Account

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	Not available
ATM Balance Enquiry Fee	Not available
Cheque Deposit Fee	\$0.65 per cheque
Cheque Negotiation Fee	Not available
Staff Assisted Transactions Fee	\$5.00 per transaction

Student Transaction Account

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Not available
Staff Assisted Transactions Fee	Nil

Student Savings Account

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Not available
Staff Assisted Transactions Fee	Nil

Retirement Account

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	4 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	\$0.65 per cheque
Staff Assisted Transactions Fee	4 free transactions, then \$2.00 per subsequent transaction

Foreign Currency Account (JPY, CHF, NZD)

Fee Type	Fee Amount
Monthly Account Fee	Nil
ATM Withdrawal Fee	Not available
Cheque Deposit Fee	Refer to Foreign Currency (FCCY) Notes & Accounts table on page 9
Cheque Negotiation Fee	Not available
Staff Assisted Transactions Fee	Refer to Foreign Currency (FCCY) Notes & Accounts table on page 9

Cash Management Account

Fee Type	Fee Amount
Monthly Account Fee	\$10.00 per month, if balance is lower than \$5,000 at any time during the calendar month; or \$5.00 per month, if balance is higher than \$5,000 at any time during the calendar month.
ATM Withdrawal Fee	3 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	\$0.65 per cheque
Staff Assisted Transactions Fee	4 free transactions, then \$2.00 per subsequent transaction

Business Account *(known as the Business Cheque Account until 28 October 2023)*

Fee Type	Fee Amount
Monthly Account Fee	\$10.00 per month
ATM Withdrawal Fee	3 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	10 free transactions, then \$0.55 per subsequent transaction
Cheque Negotiation Fee	Included in 'Transaction Fee' tabled below
Staff Assisted Transactions Fee	Included in 'Transaction Fee' tabled below
Transaction Fee Includes over the counter deposits, over the counter withdrawals, cheques drawn, cheques cashed over the counter, bank cheque withdrawal, ATM withdrawal, EFTPOS purchase, direct debit, direct credits, periodical payment, internet banking transfer, BOS Quick deposits and deposits made via the Commonwealth Bank or other agency.	10 free transactions, then \$0.55 per subsequent transaction

Business Easy Account *(known as the Business Easy Cheque Account until 28 October 2023)*

Fee Type	Fee Amount
Monthly Account Fee	\$10.00 per month; or \$0.00 if waiving conditions are met. This fee will be waived if: <ul style="list-style-type: none"> • The account owner holds a Term Deposit or lending product with Bank of Sydney, or • This account's average monthly balance* is equal to or higher than \$5,000.
ATM Withdrawal Fee	3 free transactions per month, then \$2.00 per subsequent transaction
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	10 free transactions, then \$0.55 per subsequent transaction
Cheque Negotiation Fee	Included in 'Transaction Fee' tabled below
Staff Assisted Transactions Fee	Included in 'Transaction Fee' tabled below
Transaction Fee Includes over the counter deposits, over the counter withdrawals, cheques drawn, cheques cashed over the counter, bank cheque withdrawal, ATM withdrawal, EFTPOS purchase, direct debit, direct credits, periodical payment, internet banking transfer, BOS Quick deposits and deposits made via the Commonwealth Bank or other agency.	10 free transactions, then \$0.55 per subsequent transaction

*The monthly average balance is calculated by adding up your daily closing balance throughout the month, divided by the number of days in that month.

Maximiser Account

Fee Type	Fee Amount
Monthly Account Fee	\$10.00 per month
ATM Withdrawal Fee	Nil
ATM Balance Enquiry Fee	Nil
Cheque Deposit Fee	Nil
Cheque Negotiation Fee	Nil
Staff Assisted Transactions Fee	4 free transactions, then \$2.00 per subsequent transaction

How we charge fees

Transaction fees, including ATM Withdrawal Fees and other fees specific to your product are debited from your account on the first day of the following month or upon account closure for account activity for the previous month.

Other fees such as those listed under section 3 – General Fees, Section 4 – Credit Card Fees, and Section 5 – Other Services Fees may apply upon use of a specific service or occurrence of a transaction or event, for example, Direct Debit Dishonour Fees.

At times, we may elect not to charge a fee, which we are otherwise entitled to charge, under the terms and conditions of your account. Any failure by us to charge a fee shall not constitute a waiver of that fee or the right to charge that fee.

If you close your account during the month, any accrued or pending fees, including Monthly Account Fees, may be debited from your closing balance.

For more information:**Website:** banksyd.com.au**Phone:** **13 95 00**
(Mon - Fri, 9am - 5pm AEST)**Email:** info@banksyd.com.au**Mail:** Bank of Sydney Ltd
GPO Box 4288
Sydney NSW 2001

Bank of Sydney Ltd
ABN 44 093 488 629
AFSL & Australian Credit Licence Number 243 444