

# Personal banking guide to fees and charges

**This booklet forms part of the Deposit Products Terms and Conditions and the Supplementary Terms and Conditions for Personal Lending and the Electronic Banking Terms and Conditions (if applicable)**

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# INTRODUCTION

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Welcome to BOQ and thank you for banking with us.

This booklet contains the fees and charges that apply to our range of personal banking and lending services. The information is easy to find in the sections under Account Operating Fees and Charges, Home Lending, Electronic Banking, International Services and General Services. There may be some other fees that apply to various services. We'll give you details of these fees when you make an application or as soon as possible afterwards.

BOQ offers a great many incentives to its customers through a variety of different account options, all designed to meet the individual needs of every customer.

This Guide to Fees and Charges should be read in conjunction with the relevant terms and conditions as it forms part of the following documents:

- Deposit Products Terms and Conditions;
- Personal Lending Supplementary Terms and Conditions;
- Loan Schedule and Consumer Lending General Conditions (where applicable);
- Electronic Banking Terms and Conditions (where applicable).

Words in capitals are defined in the Deposit Products Terms and Conditions and Personal Leading Supplementary Terms and Conditions

GST is not included and is not payable in respect of any fees and charges in this book unless otherwise stated.

You can get further information about our fees and charges by visiting any one of our branches, Business Banking Centres or our website [www.boq.com.au](http://www.boq.com.au) or by phoning us on 1300 55 72 72.

Visit [www.boq.com.au/contact-us](http://www.boq.com.au/contact-us) for our operating hours.

# ACCOUNT OPERATING FEES AND CHARGES

Transaction Accounts	Day2Day Plus Account™	Mortgage Offset Account
Minimum Monthly Balance	N/A	N/A
Account Maintenance Fee	Nil	Nil
Monthly Card Fee (Visa Debit)	Free	Free
Cashed Cheques	Free	Free
Teller Withdrawals	Free	Free
Cheques Written	Free	Free
BOQ Balance Enquiry	Free	Free
<b>ATM &amp; EFTPOS</b>		
BOQ ATM/EFTPOS Withdrawals/Transfers/Balance Enquiry <sup>1</sup>	Free	Free
Other Bank ATM Withdrawal	Free	Free
ATM Operator Fee	As charged by the ATM Operator (the fee amount is often disclosed on the ATM screen at the time of the transaction)	
<b>Internet Banking</b>		
Transfers and BPAY	Free	Free
Single Pay Anyone Payment	Free	Free
Multi Payment	Free	Free
<b>Transfer Orders, Direct Debits and Direct Credits</b>		
Transfer Orders to BOQ Accounts	Free	Free
Direct Debits	Free	Free
Direct Credits	Free	Free
<b>International Transactions#</b>		
Overseas Bank ATM Withdrawal	\$5.00	\$5.00
Overseas Bank ATM Balance Enquiry	\$2.00	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)	3.0%	3.0%
<b>Account Maintenance Fee Exemptions:</b> Upon request, the Account Maintenance Fee will be waived on a nominated account where customers:		
• Are under 18 years of age	N/A	X
• Are a full-time student at a University, TAFE or Secondary School (annual renewal applies)	N/A	X
• Have a BOQ Home Loan	N/A	X
<b>Emergency Limit Fee:</b>		
• Payable for the establishment of a temporary increase to your personal overdraft facility limit (no longer offered), or the establishment of a temporary limit on your Day2Day Plus Account™, Reverse Charges Account™ (no longer offered) or Ultimate Account (no longer offered).	\$300	N/A

<sup>1</sup> Merchants or other providers of electronic transactions may impose additional limits and or charges.

# Only available if an account is linked to a Visa Debit Card. Please note that accounts linked to a Visa Debit Card can be accessed using both overseas ATM's and EFTPOS.

<b>Savings Accounts</b>			
	<b>Fast Track Accounts</b>	<b>WebSavings Account</b>	<b>Bonus Interest Savings Account</b>
Minimum Monthly Balance	N/A	N/A	N/A
Account Maintenance Fee	Nil	Nil	Nil
Monthly Card Fee (Visa Debit)	N/A	Nil	Free
Cashed Cheques	N/A	N/A	N/A
Teller Withdrawals	N/A	Free	Free
Cheques Written	N/A	N/A	N/A
BOQ Balance Enquiry	Free	Free	Free
<b>ATM &amp; EFTPOS</b>			
BOQ ATM/EFTPOS Withdrawals/Transfers	N/A	N/A	1 free then \$0.65 each
Other Bank ATM Withdrawal/Balance Enquiry	N/A	N/A	Free
ATM Operator Fee	N/A	N/A	As charged by the ATM Operator (the fee amount is often disclosed on the ATM screen at the time of the transaction)
<b>INTERNET BANKING</b>			
Transfers and BPAY	Free to the linked Day2Day Plus Account	Free	1 free Internet Banking Transfer or BPAY then \$0.30 each
Single Pay Anyone Payment	N/A	\$0.65 each	\$0.65 each
Multi Payment	N/A	\$1.50 for up to 10 payments then \$0.19 for each additional transaction	\$1.50 for up to 10 payments then \$0.19 for each additional transaction
<b>Transfer Orders, Direct Debits and Direct Credits</b>			
Transfer Orders to BOQ Accounts	Free to the linked Day2Day Plus Account	Free	Free
Direct Debits	N/A	N/A	Free
Direct Credits	Free	Free	Free
<b>International Transactions #</b>			
Overseas Bank ATM Withdrawal	N/A	N/A	\$5.00
Overseas Bank ATM Balance Enquiry	N/A	N/A	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)	N/A	N/A	3.0%

# Only available if an account is linked to a Visa Debit Card. Please note that accounts linked to a Visa Debit Card can be accessed using both overseas ATM's and EFTPOS.

<b>Term Investment Accounts</b>	
	<b>Premier Investment</b>
Minimum Monthly Balance	\$1,000
Branch Withdrawal	Free <sup>#</sup>
BOQ Balance Enquiry	Free
Early payout fee	\$30.00*

# Deposits and withdrawals only available during renewal grace period. Other fees and charges (including government charges) may be payable.

\* An interest adjustment is also applicable for early redemption.

<b>Definitions</b>
<b>Account Maintenance Fee*</b>
<ul style="list-style-type: none"> <li>Line of Credit Accounts (no longer offered) A fee charged for deposits and withdrawals, including BOQ ATM withdrawals and cheques debited to an account, direct debits and direct credits up to your free transaction limit. Deposits are counted as one transaction, regardless of the number of cheques included with the deposit. This fee is charged even if you make no transactions in a month.</li> </ul>
<ul style="list-style-type: none"> <li>For all other Accounts A set fee charged if the balance falls below the required minimum monthly balance. This fee will not be charged in the month your account is opened. If there are insufficient funds in your account to cover this fee, we will debit your account, but not overdraw it, and the balance of the fee will be carried forward to the last day of the month in which sufficient credit funds are available. This fee will be listed on your statement as a Carry Forward Service.</li> </ul>
<b>ATM/EFTPOS Withdrawals/Transfers/Balance Enquiry Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged for cash withdrawals or transfers through BOQ ATMs and EFTPOS transactions.</li> </ul>
<b>ATM Operator</b>
<ul style="list-style-type: none"> <li>An organisation, that owns, leases or operates an ATM other than a BOQ ATM.</li> </ul>
<b>ATM Operator Fee</b>
<ul style="list-style-type: none"> <li>The ATM Operator Fee is a fee charged by the ATM Operator that is often disclosed on the ATM screen at a point in the transaction which allows the cardholder to opt-out of the transaction without incurring any charge. The ATM Operator Fee includes Balance Enquiries.</li> </ul>
<b>BOQ ATM</b>
<ul style="list-style-type: none"> <li>BOQ ATM means a BOQ branded ATM.</li> </ul>
<b>Balance Enquiry</b>
<ul style="list-style-type: none"> <li>A non-BOQ Balance Enquiry, being a request for an account balance conducted through a non-BOQ ATM.</li> </ul>
<b>BOQ Balance Enquiry</b>
<ul style="list-style-type: none"> <li>All balance enquiries in-branch, through BOQ ATMs, Internet banking and EFTPOS.</li> </ul>
<b>Cashed Cheques Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged to your account when a cheque you have written is cashed at a BOQ branch.</li> </ul>
<b>Cheques Written Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged for cheques debited to your account other than cheques cashed at a BOQ branch.</li> </ul>
<b>Early payout Fee</b>
<ul style="list-style-type: none"> <li>A fee for early redemption of a fixed term deposit.</li> </ul>
<b>EFTPOS Withdrawal Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged for EFTPOS transactions on your account.</li> </ul>
<b>Fast Track Account/s</b>
<ul style="list-style-type: none"> <li>Is a reference to both the Fast Track Starter and Fast Track Saver accounts.</li> </ul>
<b>Foreign Currency Transaction Fee</b>
<ul style="list-style-type: none"> <li>A fee charged when you use your Card for transactions involving foreign currency. The fee is calculated as a percentage of the Australian dollar equivalent of the foreign currency value of the transaction.</li> <li>This fee is comprised of two components – the fee we pay to the Card Scheme to perform currency exchange services for us (1% of the foreign currency value) and our administration fee (2.0% of the foreign currency value for Visa Debit).</li> </ul>
<b>Internet Banking Transaction History Enquiry</b>
<ul style="list-style-type: none"> <li>All transaction history enquiries through Internet Banking are free.</li> </ul>
<b>Internet Banking Multi Payment Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged where you make a Multi Payment using Internet Banking.</li> </ul>
<b>Internet Banking Single Pay Anyone Fee</b>
<ul style="list-style-type: none"> <li>A fee charged when you make a Single Pay Anyone Payment using Internet Banking. A Single Pay Anyone Payment is a transfer of funds to an account at another financial institution or a 3rd party BOQ Account.</li> </ul>
<b>Internet Banking Transfer and BPAY Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged for transfers between Nominated Accounts or BPAY Payments using Internet Banking.</li> </ul>
<b>Other Bank ATM Withdrawal Fee/Other Bank ATM Balance Enquiry Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged by BOQ for each withdrawal or balance enquiry you make through non-BOQ ATMs.</li> </ul>

<b>Definitions</b>
<b>Overseas bank ATM Balance Enquiry Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged when an ATM balance enquiry is made outside of Australia.</li> </ul>
<b>Overseas bank ATM Withdrawal Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged when an ATM withdrawal is made outside of Australia.</li> </ul>
<b>State Penalty Enforcement Registry Fee</b>
<ul style="list-style-type: none"> <li>A fee for recovering unpaid fines on behalf of the government.</li> </ul>
<b>Teller Withdrawal Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged for cash withdrawals or transfers through BOQ branches (using a withdrawal form or your Card).</li> </ul>
<b>Transfers to BOQ Accounts Fee</b>
<ul style="list-style-type: none"> <li>A fee charged for each transfer order payment deducted from your account and paid to a BOQ account. This fee is charged to your account each time the transfer occurs.</li> </ul>
<b>Visa Debit Card Fee*</b>
<ul style="list-style-type: none"> <li>A fee charged for having a Card linked to your account.</li> </ul>

\* This fee is charged monthly on the last day of the month or on the date your account is closed.

## HOME LENDING

<b>Loan Account Fees</b>		
<b>Loan Type</b>	<b>Application Fee</b>	<b>Ongoing Fees</b>
Clear Path Variable Home Loans	N/A	\$10.00
Fixed Rate Home Loans	N/A	Home Loan Fee <sup>1</sup> \$10.00
Economy Home Loans	\$300.00	\$10.00

<sup>1</sup> Charged to your loan account on each repayment date.

<b>General Lending Fees</b>	
<p>The General Lending Fees outlined in this table are general in nature and, subject to your loan agreement apply to all Home Lending products and services. If you are uncertain whether these charges apply to you, please refer to your loan agreement for more information. Some of these fees may not apply to you.</p>	
<b>Rate Lock Fee<sup>4</sup></b>	
<p>Payable if you elect to lock in your interest rate on a fixed rate home loan. We will hold the interest rate for 100 days from the date we process your request after which the rate on the date of lending would apply.</p>	0.15% of approved loan amount
<b>Break Cost Administration Fee<sup>4</sup></b>	
<ul style="list-style-type: none"> <li>Break Cost Administration Fee.</li> </ul>	\$50.00
<ul style="list-style-type: none"> <li>Break Costs.</li> </ul>	The amount is calculated in accordance with your loan agreement
<p>The Break Cost Administration Fee and Break Costs are charged in accordance with your loan agreement and may be payable if:</p> <ul style="list-style-type: none"> <li>A fixed rate period is broken (by you paying out the loan agreement or changing loan types or as a consequence of a default causing the full amount of the loan to fall due for payment).</li> <li>You pay more than the total of your elected repayments plus \$10,000 in any 12 month period during your fixed rate period.</li> <li>A Break Cost event occurs and we make a loss from re-arranging our funding</li> </ul>	
<p><sup>4</sup> Only applicable to Fixed Rate Home Loans.</p>	

<b>Construction Loan Fee<sup>1</sup></b>	
<ul style="list-style-type: none"> <li>Contract Builder.</li> <li>Owner Builder.</li> </ul>	<p style="text-align: right;">\$250.00</p> <p style="text-align: right;">\$500.00</p>
<sup>1</sup> Charged to your loan account at the date of lending.	
<b>Valuation Fee</b>	
<p>A Valuation Fee is payable in relation to each valuation we obtain for a property over which you have granted or propose to grant a mortgage to us:</p> <ul style="list-style-type: none"> <li>at the time we first lend you any amount of credit, if we required a valuation to assess your application; and</li> <li>each time we obtain an updated valuation for any mortgaged property when you are in default or when we are considering a request from you to provide our consent, to vary your credit contract, to release a guarantor or to partially discharge or otherwise change the mortgaged property securing your loan.</li> </ul> <p>This is not a Bank fee. The amount of the fee will be the fee charged to us by the appointed valuer and will vary depending on factors such as the location and the value of the property. The amount of the Valuation Fee payable at the time we first lend you any amount of credit will be stated in your credit contract.</p>	
<b>Default Fee</b>	
<ul style="list-style-type: none"> <li>Payable 10 days after a repayment date if you have not paid your repayment or any other payment in full on or before that repayment date. A further default fee is payable 10 days after the repayment date in each subsequent month until all overdue amounts are paid.</li> </ul>	\$30.00
<b>Redraw Fee</b>	
<ul style="list-style-type: none"> <li>Charged each time advance loan payments are re-drawn.</li> </ul>	Free
<b>Settlement Fee</b>	
<ul style="list-style-type: none"> <li>Payable for completing settlement of your facility.</li> </ul>	\$150.00
<b>Security Release Fee</b>	
<ul style="list-style-type: none"> <li>Payable when we agree (at your request) to discharge a security.</li> </ul>	\$350.00
<b>Substitution of Security Fee</b>	
<ul style="list-style-type: none"> <li>Payable if we agree to substitution of a security for another security.</li> <li>Payable if we agree to substitution of security of a motor vehicle for another motor vehicle security.</li> </ul>	<p>\$300.00</p> <p>\$150.00</p>
<b>Consent Fee</b>	
<ul style="list-style-type: none"> <li>Payable whenever we give consent (following a request from you) to a change in security.</li> </ul>	\$300.00
<b>Production Fee</b>	
<ul style="list-style-type: none"> <li>Payable if a certificate of title or any security is required to be produced to another financial institution.</li> </ul>	\$150.00
<b>Legal Review Fees</b>	
<p><b>Legal Review Fee</b></p> <p>Payable for each document that we require to review, amend or prepare and which is categorised by us as a standard document. A standard document includes the following:</p> <ul style="list-style-type: none"> <li>review of a trust deed, consent document, power of attorney, deed of priority or a caveat.</li> </ul>	\$350.00



# ELECTRONIC BANKING

<b>Security Tokens for Internet Banking</b>	
• Initial Token issued for up to 2 Users on a profile	Free
• Defective Tokens	Free
• Stolen Token (police report required)	Free
• Tokens required for any Delegated Users that are not a signatory to the profile	\$50.00 each
• Additional Token (if profile has more than 2 Users)	\$50.00 each
• Replacement Tokens	\$50.00 each
<b>Payments File Upload</b>	
Fees are charged monthly to your Nominated Account on the first Bank Business Day of each month. All of the following fees are GST inclusive.	
<b>Establishment Fees</b>	
• Direct Credit Facility	\$100.00
• Direct Debit Facility	\$450.00
<b>Transaction Fees (Debit and Credit Transactions must be in separate batch files)</b>	
• Batch file – up to 20 transaction items	\$3.00
• Each additional transaction per batch file	\$0.15
• Manual input of a Credit or Debit Transaction – each transaction	\$3.00
• Reference Fee (charged when insufficient funds/limit require manager approval to process payment file)	\$25.00
<b>Recall Fees</b>	
• Recall Fee (in addition to the following items)	\$50.00
• Batch file – up to 20 transaction items	\$3.00
• Each additional transaction per batch file, or each individual transaction	\$0.15
• Manual input of a Credit or Debit Transaction – each transaction	\$3.00
<b>Transaction Negotiation Authority</b>	
• Establishment Fee	\$100.00
• Amendment Fee	\$50.00
• TNA Limit Reference Fee	\$25.00
<b>Telegraphic Transfer Processing Fees</b>	
• To debit an Australian Dollar Account	\$20.00
• To credit an Australian Dollar Account	\$10.00
• Cancellation of a Telegraphic Transfer	\$25.00
• Amendment of a Telegraphic Transfer	\$25.00
• Trace of a Telegraphic Transfer	\$40.00
<p>Correspondent Banking Fee Reference Guide Estimated Correspondent Banking Fee when sending a Telegraphic Transfer from Australia</p> <p>We process telegraphic transfers through a global network of Correspondent Banks. The correspondent banking fees set out above are to be used as a guide only. Sometimes there may be more than one Correspondent Bank. Any additional fees will generally be deducted from the value of the telegraphic transfer. These fees may change at any time without notice and are subject to a number of factors including value of the telegraphic transfer and destination country.</p> <p>Upon your request we will use best endeavours to obtain details of the fees charged by Correspondent Banks that were used to send your telegraphic transfer.</p>	USD\$20
	EUR€20
	GBP15
	CHFSFr.20
	NZD\$27
	CAD\$0
	SGD\$20
	JPY¥3000
	HKD\$220
	THB450
ZAR R300	

<b>RTGS Payments</b>	
• RTGS Payment request	\$20 + Pay Anyone Payment Fee Additional fees may be deducted by other banks involved in the transfer
• Cancellation of an RTGS Payment	\$25.00
• Amendment of an RTGS Payment	\$25.00
• Trace of an RTGS Payment	\$40.00

## INTERNATIONAL SERVICES

<b>Bills for Collection - Received from Overseas</b>	
• For collection and payment	0.30% of AUD value, minimum \$100.00 maximum \$800.00
• Dishonour/Defer of inward collection	
• Extension/representation of inward bill	\$70.00 including expenses
• Release of goods/undertaking/Air waybill Release	\$80.00
• AVALISATION	\$80.00 plus customer's credit risk margin
• Additional Correspondence	\$70.00 including expenses
• Noting/Protesting	\$80.00 plus legal expenses

<b>Bills for Collection – Sent Overseas</b>	
Cheques drawn on an overseas bank deposited to your account	
• Cheque drawn on an overseas bank sent for payment prior to deposit (overseas bank fee deducted from proceeds)	0.2% of AUD value minimum \$50.00 plus expenses
• Dishonour of cheque negotiated/sent overseas	\$35.00 plus other bank's fee where applicable
• Documentary collection	0.25% of AUD value minimum \$80.00 plus expenses
• Dishonour of documentary collection	0.25% of AUD value minimum \$80.00 including expenses
• Tracers/Additional Correspondence	\$30.00 per enquiry
• Financing	On application

<b>Cash Passport</b>	
Please refer to the Cash Passport Brochure for a list of applicable fee's and charges. A copy of this can be obtained at any branch.	

<b>Foreign Cheque</b>	
• Cheque deposited prior to payment by an overseas bank	\$25.00

<b>Overseas Notes</b>	
• Purchased by us	\$5.00 per currency
• Sold by us	1% of AUD value minimum \$5.00 each currency

<b>Telegraphic Transfer Processing Fees</b>	
• To debit an Australian Dollar Account	\$20.00
• To credit an Australian Dollar Account	\$10.00
• Recall of telegraphic transfer	\$25.00
• Trace of telegraphic transfer	\$40.00
• Rejected telegraphic transfer (repair)	\$25.00

# GENERAL SERVICES

<b>Cards</b>	
<ul style="list-style-type: none"> <li>Cards replaced within Australia</li> <li>Cards replaced outside Australia</li> </ul> Charged whenever a lost or stolen card is replaced.	\$15.00 each card \$75.00 each card
<ul style="list-style-type: none"> <li>Card Courier Fee</li> </ul> Charged when a new or replacement cards are requested to be delivered sooner than the standard delivery time specified	\$20.00 each card
<b>Bank Cheque Fee</b>	
<ul style="list-style-type: none"> <li>Each cheque issued</li> </ul>	\$10.00
<ul style="list-style-type: none"> <li>Each cheque repurchased</li> </ul>	\$15.00
<ul style="list-style-type: none"> <li>Each replacement cheque issued</li> </ul>	\$25.00
<b>Bills for Collection – Local</b>	
<ul style="list-style-type: none"> <li>Inward or Outward (all items)</li> </ul>	\$30.00
<ul style="list-style-type: none"> <li>By personal delivery</li> </ul>	\$60.00 each hour minimum \$30.00 (plus expenses)
<b>Business Entity Search Fee</b>	
<ul style="list-style-type: none"> <li>Charged when a business entity, either a company or a registered business, opens an account (each search).</li> </ul>	\$40.00
<b>Certificates</b>	
<ul style="list-style-type: none"> <li>Certificate of account balance or interest paid/received. Certificate of interest paid/received provided to auditors, accountants or other third parties authorised by the account holder</li> </ul>	\$10.00 each
<ul style="list-style-type: none"> <li>Audit Certificate provided to auditors, accountants or other third authorized by the account holder</li> </ul>	\$30.00 each
<ul style="list-style-type: none"> <li>Other Certificates (eg details of assets held) Other Certificates provided to auditors, accountants or other third parties authorized by the account holder</li> </ul>	\$60.00 each hour minimum \$30.00
<b>Cheque Books</b>	
<ul style="list-style-type: none"> <li>Each Cheque book ordered</li> </ul>	Free
<b>Coin Handling Fee</b>	
<ul style="list-style-type: none"> <li>This fee may be charged when weighing/counting bagged coins (per bagged domination)</li> </ul>	\$0.50 per bag minimum \$2.50
<ul style="list-style-type: none"> <li>This fee may be charged when weighing/counting unsorted and/or unbagged coins</li> </ul>	5% of value minimum \$10.00
<b>BPAY Error Correction Fee</b>	
<ul style="list-style-type: none"> <li>Charged when you and/or the BPAY biller request the Bank to correct, investigate, dispute or trace an error made on a BPAY instruction. Note: This fee will be waived where it is determined that either the Bank or the BPAY system has caused the error to occur.</li> </ul>	\$30.00
<b>Photocopies</b>	
<ul style="list-style-type: none"> <li>Each page, excluding statements</li> </ul>	\$0.20
<b>State Penalty Enforcement Registry Fee</b>	
<ul style="list-style-type: none"> <li>Charged each time a payment is made to the State Penalties Enforcement Registry</li> </ul>	\$30.00

<b>Statements</b>	
• Duplicate statement – each statement	Free
• Statement ordered at a branch – each statement	Free
• Statement ordered through Internet Banking	Free
• Statement fee - for issues other than monthly, quarterly or half-yearly	Free
• Statement sent to overseas address – each statement	Free
• Repeat of previously issued statement – each statement	Free
• Faxed statement – each statement. Other statement fees may also apply	Free
• Transaction list issued at a branch – each list	Free
<b>Stop Payments</b>	
• Issued Cheques The total of this fee will be charged to your account monthly on the last day of each month or on the date your account is closed.	\$10.00
• Direct Debits This fee is payable for either a temporary suspension or a permanent cancellation of the Direct Debit payment.	Free
<b>Telegraphic Transfer Processing Fees</b>	
• To debit an Australian Dollar Account	\$20.00
• To credit an Australian Dollar Account	\$10.00
• To debit an Australian Dollar Account In Branch	\$30.00
<p>Correspondent Banking Fee Reference Guide Estimated Correspondent Banking Fee when sending a Telegraphic Transfer from Australia.</p> <p>We process telegraphic transfers through a global network of Correspondent Banks. The correspondent banking fees set out above are to be used as a guide only. Sometimes there may be more than one Correspondent Bank. Any additional fees will generally be deducted from the value of the telegraphic transfer. These fees may change at any time without notice and are subject to a number of factors including value of the telegraphic transfer and destination country.</p> <p>Upon your request we will use best endeavours to obtain details of the fees charged by Correspondent Banks that were used to send your telegraphic transfer.</p>	USD\$20
	EUR€20
	GBP15
	CHF\$Fr.20
	NZD\$27
	CAD\$0
	SGD\$20
	JPY¥3000
	HKD\$220
	THB450
ZAR R300	
<b>Trace Request</b>	
• Charged when you ask us to initiate a Trace to confirm that a third-party payment was received at the destination account or when an unknown third party payment has been received into your account. Note: The fee will be waived if the trace shows that the transaction was incorrectly posted to your account.	\$15.00
<b>Transfer Fees to accounts at another Australian Financial Institution</b>	
• Periodical Transfer Fee – each payment	\$3.50
• Bank Transfer Fee (staff assisted) – each payment	\$5.00
<b>Transfer Fees to accounts at BOQ</b>	
• Periodical Transfer Fee – each payment	Free
• Excludes payments made via Internet Banking	
<b>Vouchers and other records for retrieval*</b>	
• Location and photocopying – each search	\$12.00
• General search of records	\$60.00 each hour minimum \$30.00
• Privacy Act – access request	\$66.00 each hour (GST inclusive)
• Direct debit validation search enquiry	\$30.00

\*If you request us to locate and retrieve copies of payment vouchers, withdrawal or deposit slips or any other records relating to your accounts.

# PRODUCTS AND SERVICES NO LONGER OFFERED

Transaction Accounts	Choice Account		Ultimate Account		Reverse Charges Account		Pension Plus Account	Cash Management Account
	Less than \$1,000	\$1,000 and over	Less than \$1,000	\$1,000 and over	Less than \$2,000	\$2,000 and over		
Minimum Monthly Balance	Less than \$1,000	\$1,000 and over	Less than \$1,000	\$1,000 and over	Less than \$2,000	\$2,000 and over	N/A	N/A
Account Maintenance Fee	\$5.00	Nil	\$5.00	Nil	\$4.00	Nil	Nil	\$5.00
Monthly Card Fee (Visa Debit)	Free			Free		Free	Free	Free
Bonus Payment*	N/A			Nil	\$2.00	N/A	N/A	N/A
Cashed Cheques	\$2.00			\$2.00		Free	Free	Free
Teller Withdrawals	2 free then \$2 each		2 free then \$2 each	Free	Free		Free	Free
Cheques Written	\$1.00		2 free then \$1 each		Free		Free	Free
BOQ Balance Enquiry	Free			Free		Free	Free	Free
<b>ATM &amp; EFTPOS</b>								
BOQ ATM/EFTPOS Withdrawals/Transfers/Balance Enquiry	5 free then \$0.65 each		3 free then \$0.65 each	15 free then \$0.65 each	Free		Free	Free
Other Bank ATM Withdrawal	Free			Free		Free	Free	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction							
<b>Internet Banking</b>								
Funds Transfer and BPAY	10 free Internet then \$0.30 each			Free		Free	Free	Free
Single Pay Anyone	\$0.65 each			Free		Free	Free	Free
Multi Payment	\$1.50 for up to 10 payments then \$0.19 for each additional transaction			Free		Free	Free	Free
<b>Transfer Orders, Direct Debits and Direct Credits</b>								
Transfer to BOQ Accounts				Free		Free		
Direct Debits				Free		Free		
Direct Credits				Free		Free		
<b>International Transactions#</b>								
Overseas Bank ATM Withdrawal				\$5.00		\$5.00		
Overseas Bank ATM Balance Enquiry				\$2.00		\$2.00		
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)				3.0%		3.0%		
<b>Account Maintenance Fee Exemptions:</b> Upon request, the Account Maintenance Fee will be waived on a nominated account where customers:								
• Are under 18 years of age	✓			✓		✓	X	X
• Are a full-time student at a University, TAFE or Secondary School (annual renewal applies)	✓			✓		✓	X	X
• Have a BOQ Home Loan	✓			✓		✓	X	X

\* Bonus payment is paid to accounts that maintain a minimum balance of \$2,000 for the full month. Any bonus payment amount will be included in the interest payment figure, which is paid quarterly on the last day of the month and shown at the bottom of your statement. Refer to Deposit Products Terms and Conditions for General Tax Information.

# Only available if an account is linked to a Visa Debit Card. Please note that accounts linked to a Visa Debit Card can be accessed using both overseas ATM's and EFTPOS. If you have an overdraft attached to your Ultimate Account, the fees set out in the "Home Lending" section for Personal Overdrafts will also apply to your Account. Other fees and charges (including government charges) may be payable.

<b>Easy Investment Account</b>	
Minimum Monthly Balance	\$1,000
Branch Withdrawal	Free <sup>^</sup>
Balance Enquiry in-branch or through Internet Banking	Free <sup>^</sup>
Internet Banking funds transfers	Free <sup>^</sup>
Internet Banking Pay Anyone Payments	Free <sup>^</sup>
Direct Debits and Credits	Free <sup>^</sup>
Multi Payment	\$1.50 for up to 10 payments then \$0.19 for each additional transaction

<sup>^</sup> Withdrawals and Deposits must be larger than the relevant minimum withdrawal or deposit limit.

Government charges may be payable. This table does not represent all fees and charges that may be payable on your account.

<b>Line of Credit Accounts</b>				
	<b>HELP I</b>	<b>HELP II*</b>	<b>Line of Credit</b>	<b>Line of Credit Packages</b>
Account Maintenance Fee	N/A	\$10 each month 40 free transactions per month then \$0.60 each	\$10.00	Nil
Agreed Credit Advance Fee*	N/A	\$60 each quarter	N/A	N/A
Monthly Card Fee (Visa Debit)	N/A	Free	N/A	N/A
Deposits and withdrawals, including BOQ ATM withdrawals and cheques debited to an account, direct debits and direct credits	N/A	N/A	40 free transactions per month then \$0.60 each	40 free transactions per month then \$0.60 each
Other Bank ATM	N/A	N/A	Free	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction			
EFTPOS	\$0.65 each		\$0.65 each	Free
BOQ ATM Balance Enquiry	Free		Free	Free
<b>Internet Banking</b>				
Funds Transfer and BPAY	Free	10 free per month then \$0.30 each	10 free per month then \$0.30 each	Free
Single Pay Anyone Payments		\$0.65 each	\$0.65 each	Free
Multi Payment		\$1.50 for up to 10 payments then \$0.19 for each additional transaction	\$1.50 for up to 10 payments then \$0.19 for each additional transaction	Free
Balance and Transaction History Enquiry	Free		Free	Free
<b>International Transactions #</b>				
Overseas Bank ATM Withdrawal	N/A	N/A	\$5.00	\$5.00
Overseas Bank ATM Balance Enquiry	N/A	N/A	\$2.00	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)	N/A	N/A	3.0%	3.0%

\* A set fee charged quarterly on the last day of February, May, August and November. Please refer to your Loan Agreement for details of other fees and charges.

Other fees and charges (including government charges) may be payable.

# Only available if an account is linked to a Visa Debit Card. Please refer to your Loan Agreement for details of other fees and charges.

<b>Line of Credit Facilities</b>	
	<b>Clear Path Line of Credit</b>
Account Maintenance Fee	\$10.00
Deposits and withdrawals, including BOQ ATM withdrawals and cheques debited to an account, direct debits and direct credits	40 free transactions per month then \$0.60 each
Other Bank ATM	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction
EFTPOS	Free
BOQATM Balance Enquiry	Free
<b>INTERNET BANKING</b>	
Funds Transfer and BPAY	Free
Single Pay Anyone	Free
Multi Payment	Free
Balance and Transaction History Enquiry	Free
<b>International Transactions #</b>	
Overseas Bank ATM Withdrawal	\$5.00
Overseas Bank ATM Balance Enquiry	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)	3.0%

Other fees and charges (including government charges) may be payable.

# Only available if an account is linked to a Visa Debit Card.

<b>Personal Overdrafts<sup>1</sup> (Secured/Unsecured)</b>	
Maintenance Fee <sup>2</sup>	\$7.50
Agreed Credit Advance Fee <sup>3</sup>	0.25% of approved overdraft limit

<b>Personal Loans and Home Loans</b>	<b>Ongoing Fees</b>	
Personal Loans - Secured	Maintenance Fee <sup>2</sup>	\$7.50
Personal Loans – Unsecured	Maintenance Fee <sup>2</sup>	\$7.50
Standard Variable Home Loans	Home Loan Fee <sup>2</sup>	\$10.00
Intro Rate Variable Home Loans	Home Loan Fee <sup>2</sup>	\$10.00
Home Loan Packages	Annual Package Fee <sup>4</sup>	\$395.00

<sup>1</sup> Personal Overdrafts are available on the Day2Day Plus Account™, Ultimate Account and the Reverse Charges Account™.

<sup>2</sup> Charged to your loan account on each repayment date.

<sup>3</sup> This fee will be charged quarterly in advance on the last day of February, May, August, and November.

<sup>4</sup> Charged annually on the package establishment date, and on the anniversary of the package establishment date, for every year or part of the year that you hold the package.

## SAFE CUSTODY SERVICES

<b>Safe Custody</b>	
<b>Envelope (annual fee)</b>	
• 406mm x 152mm	\$10.00
• 308mm x 254mm	\$20.00
<b>Boxes (annual fee)</b>	
• First 8,000 cubic centimetres	\$30.00
• Each additional 1,000 cubic centimetres	\$2.50
• Postmasters' or others' locked bags and boxes – each lodgement	\$10.00
<b>Access fee</b>	
• Each inspection	\$2.00



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