

# Business Banking

## Guide to Fees and Charges

This booklet forms part of the terms and conditions for Business Transaction and Investment Products and the Supplementary Terms and Conditions for Business Lending and Merchant Facilities and Electronic Banking Terms and Conditions (if applicable).

3 October 2011

The logo consists of a black right-angled triangle pointing towards the bottom right corner of the page. Inside the triangle, the letters "BOQ" are written in a bold, white, sans-serif font.

**BOQ**

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# INTRODUCTION

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Welcome to BOQ and thank you for banking with us.

This booklet contains the most common fees and charges that apply to our range of business banking and lending services. The information is easy to find in the sections under Account Operating Fees and Charges, Business Lending, Merchant Facilities, Electronic Banking, International Services, General Services and Safe Custody 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:

- Business Transaction and Investment Accounts Terms and Conditions;
- Merchant Facility Terms and Conditions;
- Business Lending Supplementary Terms and Conditions;
- Electronic Banking Terms and Conditions (where applicable).

Words in capitals are defined in the Business Transaction and Investment Accounts Terms and Conditions, Business Lending Supplementary Terms and Conditions, Merchant Facility Terms and Conditions and Electronic Banking 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.

# ACCOUNT OPERATING FEES AND CHARGES

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The fees and charges outlined in this ACCOUNT OPERATING FEES AND CHARGES section apply to the following accounts:

## Transaction Accounts

Everyday Business Account

Business Cheque Account

Business Management Account

## Investment Accounts

BOQ Superannuation Savings Account

Business WebSavings Account

Business Investment Account

Premier Investment Account

Farm Management Deposit Account

## Trust Accounts

ACT Agents Trust Account

SA Solicitor Trust Account

ACT Solicitor Trust Account

TAS Agents Trust Account

NSW Agents Trust Account

TAS Solicitor Trust Account

NSW Solicitor Trust Account

VIC Agents Trust Account

NT Agents Trust Account

VIC Solicitor Trust Account

QLD PAMD Trust Account

WA REBA Trust Account

QLD Solicitor Trust Account

WA Settlement Trust Account

QLD Special Trust Account

WA Solicitor Trust Account

SA Agents Trust Account

WA Tenancy Bond Account

Transaction Accounts				
TRANSACTION	Everyday Business Account	Business Cheque Account	Everyday Business Account <sup>2</sup> & Business Cheque Account <sup>5</sup>	Business Management Account
Eligibility	Business Customer	Business Customer	Not-for-profit Organisations	Business Customer
Account Maintenance Fee	\$10.00 <sup>1</sup>	\$7.00 <sup>1</sup>	Free	\$15.00 <sup>1</sup>
Minimum monthly balance to waive Account Maintenance Fee	\$5,000	\$5,000	N/A	\$20,000
Branch Deposit/BOQ ATM Deposit	5 free per month then \$0.60 each	\$0.55 each	Free	\$0.55 each
Branch Withdrawal	Free <sup>2</sup>	\$0.55 each	Free	\$0.55 each
Monthly Card Fee (VISA Debit)	\$1 per card per month	\$1 per card per month	Free	\$1 per card per month
Cheques Written	Free <sup>2</sup>	\$0.65 each	Free	\$0.65 each
Cheques Deposited	5 free per month then \$0.60 each	5 free per month then \$0.40 each	Free	20 free per month then \$0.40 each
Direct Debit	Free <sup>2</sup>	5 free per month then \$0.20 each	Free	10 free per month then \$0.20 each
Direct Credit	Free <sup>2</sup>		Free	
<b>ATM/EFTPOS<sup>3</sup></b>				
BOQ ATM/EFTPOS Withdrawal / Transfers	Free <sup>2</sup>	\$0.65 each	Free	\$0.65 each
BOQ ATM Balance Enquiry	Free <sup>2</sup>	Free	Free	Free
Other Bank ATM Withdrawals / Balance Enquiry	Free <sup>2</sup>	Free	Free	Free
ATM Operator Fee	As disclosed on the ATM at the time of the transaction	As disclosed on the ATM at the time of the transaction	As disclosed on the ATM at the time of the transaction	As disclosed on the ATM at the time of the transaction
Bank@Post withdrawals	\$3.00	\$3.00	\$3.00	\$3.00
Bank@Post deposits	\$3.00	\$3.00	\$3.00	\$3.00
<b>INTERNET BANKING</b>				
Funds transfer and BPAY®	Free <sup>2</sup>	10 free per month then \$0.20 each	Free	10 free per month then \$0.20 each
Single Pay Anyone or Funds transfer to third party BOQ accounts	Free <sup>2</sup>	\$0.65 each	Free	\$0.65 each
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	\$1.50 for up to 10 payments then \$0.19 for each additional transaction
Balance Enquiry / Transaction History Enquiry	Free	Free	Free	Free

<b>INTERNATIONAL TRANSACTIONS<sup>4</sup></b>				
Overseas Bank ATM Withdrawal	\$5.00	\$5.00	\$5.00	\$5.00
Overseas Bank ATM Balance Enquiry	\$2.00	\$2.00	\$2.00	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Business Visa Debit Card)	2.5%	2.5%	2.5%	2.5%

<sup>1</sup> Account maintenance fee waived if you operate an approved overdraft with an Everyday Business Account, Business Cheque Account, or Business Management Account.

<sup>2</sup> The Everyday Business Account is subject to a "Fair Use" policy as outlined in section 2.10 of the Business Transaction and Investment Account Terms and Conditions.

<sup>3</sup> Card access is only available on Any One to Operate Accounts.

<sup>4</sup> Overseas ATM access is only available if an Account is linked to a Full Access Visa Debit Card. Government charges may be payable. This table does not represent all fees and charges that may be payable on your account.

<sup>5</sup> Applicable only for not-for-profit organisations who opened a Business Cheque Account before 3 October 2011. Business Cheque Accounts opened by not-for-profit organisations from 3 October 2011 will be subject to the same fees and charges as other business customers.

## Investment Accounts

TRANSACTION	Business Websavings Accounts™	BOQ Superannuation Savings Account	Farm Management Deposit Account
Account Maintenance Fee	Nil	Nil	N/A
Branch Deposit	\$2.50 each	\$2.50 each	Free
Branch Withdrawal	\$2.50 each	\$2.50 each	Free
Cheques Deposited	\$1.00 each	\$1.00 each	Free
Direct Credit	Free	Free	Free
BOQ Branch Balance Enquiry	Free	Free	Free
INTERNET BANKING			
Funds transfer and BPAY®	Free	Free	N/A
Single Pay Anyone	Free	\$0.65 each	N/A
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)	N/A
Balance Enquiry / Transaction History Enquiry	Free	Free	Free

Please note ATM/EFTPOS, Cheque book facility and Direct Debits are not permitted on these accounts. Transfer Orders are not permitted on Farm Management Deposits Accounts or BOQ Superannuation Savings Accounts.

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

TRANSACTION	Business Investment
Account Maintenance Fee	\$5.00
Minimum monthly balance to waive Account Maintenance Fee	\$5,000
Over the Counter	\$2.00 each
Cheques Written	\$1.00 each
Cheques Deposited	\$0.65 each
Direct Entry	\$0.35 each
Monthly Card Fee (Visa Debit)	\$1 per card per month
ATM/EFTPOS*	
BOQ ATM/EFTPOS Withdrawal / Transfers	\$0.65 each
BOQ ATM Balance Enquiry	Free
Other Bank ATM Withdrawals / Balance Enquiry	Free
ATM Operator Fee	As disclosed on the ATM at the time of the transaction
Bank@Post withdrawals	\$3.00
Bank@Post deposits	\$3.00
INTERNET BANKING	
Funds transfer and BPAY®	10 free per month then \$0.35 each
Single Pay Anyone	\$0.65 each
Multi Payment	\$1.50 for up to 10 payments then \$0.19 for each additional transaction
Balance Enquiry / Transaction History Enquiry	Free
INTERNATIONAL TRANSACTIONS^	
Overseas Bank ATM Withdrawal	\$5.00
Overseas Bank ATM Balance Enquiry	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Business Visa Debit Card)	2.5%

\* Only available for Any One to Operate Accounts.

^ Overseas ATM access is only available if an Account is linked to a Full Access Visa Debit Card.

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

Term Investment Accounts		
	Premier Investment	Farm Management EOT Farm Management Monthly
Minimum Monthly Balance	\$1,000	\$1,000
Branch Withdrawal	Free <sup>#</sup>	Free <sup>#</sup>
Balance Enquiry in-branch or through Internet Banking	Free	Free
Early Payout Fee	\$30.00	N/A

<sup>#</sup> Deposits and withdrawals only available during renewal grace period.

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

Trust Account					
Account Operating Fees and Charges	QLD PAMD Trust, QLD Special Trust, NSW Agents Trust, NSW Solicitor Trust, ACT Agents Trust, ACT Solicitor Trust, WA Solicitor Trust, WA REBA Trust, WA Settlement Trust, WA Tenancy Bond, SA Agents Trust & TAS Agents Trust	VIC Agents Trust	QLD Solicitor Trust, TAS Solicitor Trust <sup>A</sup> and SA Solicitor Trust <sup>*</sup>	VIC Solicitor Trust <sup>#</sup>	NT Agents Trust <sup>#</sup>
<b>TRANSACTION</b>					
Account Maintenance Fee	\$6.00	N/A	\$6.00	N/A	\$6.00
Minimum monthly balance to waive Account Maintenance Fee	\$5,000	N/A	\$5,000	N/A	\$5,000
Over the Counter	\$0.55 each	\$0.55 each	\$0.55 each	\$0.55 each	\$0.55 each
Cheques Written	\$0.65 each	\$0.65 each	\$0.65 each	\$0.65 each	\$0.65 each
Cheques Deposited	5 free per month then \$0.40 each	5 free per month then \$0.40 each	5 free per month then \$0.40 each	5 free per month then \$0.40 each	5 free per month then \$0.40 each
Direct Entry	5 free per month then \$0.20 each	5 free per month then \$0.20 each	5 free per month then \$0.20 each	N/A	N/A
<b>INTERNET BANKING</b>					
Funds transfer and BPAY®	10 free per month then \$0.20 each	10 free per month then \$0.20 each	N/A	10 free per month then \$0.20 each	N/A
Single Pay Anyone or Funds transfer to third party BOQ accounts	\$0.65 each	\$0.65 each	N/A	\$0.65 each	N/A
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	N/A	\$1.50 for up to 10 payments then \$0.19 for each additional transaction	N/A
Balance Enquiry / Transaction History Enquiry	Free	Free	N/A	Free	N/A

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

<sup>A</sup> TAS Solicitor Trust Accounts are not permitted to be transacted on via Direct Credit.

<sup>#</sup> VIC Solicitor Trust Accounts and NT Agents Trust Accounts are not permitted to be transacted on via Direct Debit or Direct Credit.

<sup>\*</sup> SA Solicitor Trust Accounts are not permitted to be transacted on via Direct Debit.

These accounts comply with all relevant legislation.

## Definitions

### Account Maintenance Fee\*

- A 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.

### ATM/EFTPOS Withdrawal/Transfer Fee\*

- A fee charged for cash withdrawals or transfers through BOQ ATMs and EFTPOS transactions.

### ATM Operator

- An organisation, that owns, leases or operates an ATM other than a BOQ ATM.

### ATM Operator Fee

- The ATM Operator Fee is a fee charged by the ATM Operator as 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.

### Bank@Post Withdrawal Fee

- This fee is charged for each Bank@Post withdrawal conducted at Australia Post offices, including EFTPOS purchases with a cash-out component.

### Bank@Post Deposit Fee

- This fee is charged for each Bank@Post Deposit at Australia Post offices.

### Balance Enquiries

- A non-BOQ Balance Enquiry, being a request for an account balance conducted through a non-BOQ ATM.

### BOQ ATM

- BOQ ATM means a BOQ branded ATM and includes an ATM belonging to the rediATM network. BOQ is a participant in the rediATM network.

### BOQ ATM Balance Enquiry Fee

- All balance enquiries through BOQ ATMs are free.

### Branch Deposit\*

- A fee charged for deposits through BOQ branches. This fee includes deposits through BOQ ATMs.

### Branch Withdrawal\*

- A fee charged for withdrawals (includes cheques cashed) and transfers through BOQ branches.

### Business Overdraft Fees

- If you have an overdraft attached to your Everyday Business Account, Business Cheque Account, Business Management Account or Unlimited Business Account™, the fees set out under "Business Overdrafts" will also apply to your account.

### Cheques Deposited Fee\*

- A fee charged to your account for each cheque that you deposit.

### Cheques Written Fee\*

- A fee charged for cheques debited to your account other than bank cheques or cheques cashed over the counter.

### Direct Entry (Direct Debits and Direct Credits)\*

- A fee charged for direct debits and direct credits to and from BOQ. This fee is not charged for transactions through Internet Banking.

### Foreign Currency Transaction Fee

- 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. 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 (1.5% of the foreign currency value for Visa Debit).

### Internet Banking Single Pay Anyone Fee including Funds Transfer to Third Party

#### BOQ Accounts\*

- A fee charged where you make a Single Pay Anyone Payment using Internet Banking.

<b>Internet Banking Multi Payment*</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 Balance Enquiry Fee/Transaction History Enquiry</b>	
<ul style="list-style-type: none"> <li>All balance enquiries through BOQ Internet Banking are free.</li> <li>All transaction history enquiries through BOQ Internet Banking are free.</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>Over the Counter Fee*</b>	
<ul style="list-style-type: none"> <li>A fee charged for withdrawals (including cheques cashed), deposits or transfers through BOQ branches. This fee includes deposits through BOQ ATMs.</li> </ul>	
<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 Balance 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 Fee</b>	
<ul style="list-style-type: none"> <li>A fee charged for recovering unpaid fines on behalf of the government.</li> </ul>	
<b>Visa Debit Card Fee*</b>	
<ul style="list-style-type: none"> <li>A fee charged for having a Full Access Visa Debit Card or Restricted Access Visa Debit 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.	

## BUSINESS LENDING

Loan Account Fees			
Loan Type	Application Fee	Ongoing Fees	
<b>Business First Lending Package<sup>1</sup></b>	0.75% <sup>2</sup> of the loan amount, with a minimum of \$900.00	<b>Annual Package Fee</b>	\$495.00 <sup>5</sup>
<b>Business First Lending Package (Additional Facility Fee)</b>	0.25% <sup>3</sup> of the loan amount, with a minimum of \$300.00		
<b>Business First Lending Package (Conversion Fee)</b>	\$495.00 <sup>4</sup>		
<b>Business Overdraft</b>	0.75% <sup>2</sup> of the loan amount, with a minimum of \$750.00	<b>Agreed Credit Advance Fee</b>	0.25% of approved overdraft limit <sup>6</sup>
<b>Business Term Loan</b>		<b>Loan Service Fee</b>	\$15.00 per month
<b>Business Line of Credit</b>		<b>Loan Service Fee</b>	\$25.00 per month
<b>Commercial Rate Loan</b>		<b>Loan Service Fee</b>	\$50.00 per month <sup>7</sup>
<b>Commercial Bill Facility</b>		Not applicable	
<b>Guarantee Facility</b>		<b>Line Fee</b>	2.00% per annum <sup>8</sup>
<b>Trade Facility</b>	On Application	Not applicable	

<sup>1</sup> Payable for the application and establishment of your Business First Lending Package.

<sup>2</sup> A higher fee may be payable where the transaction or corporate structure of the borrower is more complex than usual and therefore requires additional consideration beyond normal assessment work.

<sup>3</sup> Payable for establishing a new eligible facility under your existing Business First Lending Package. A higher fee may be payable where the transaction or corporate structure of the borrower is more complex than usual and therefore requires additional consideration beyond normal assessment work.

<sup>4</sup> Payable when you convert your eligible Business Overdraft, Business Line of Credit or Business Term Loan to a new Business First Lending Package. This will be charged as an Annual Package Fee.

<sup>5</sup> Charged annually on the anniversary of the package establishment date, for every year or part of the year that you hold the package.

<sup>6</sup> This fee will be charged quarterly on the last day of March, June, September and December.

<sup>7</sup> This fee is assessed monthly and payable on your interest payment date.

<sup>8</sup> Fee is payable half-year in advance.

## Business Line of Credit

<b>Transaction Fee</b> A fee charged for all deposits and withdrawals, including transactions completed through BOQ branches, cheques debited to an account, direct debits and direct credits, BOQ ATM withdrawals/transfers/deposits, Bank@Post withdrawals, Bank@Post deposits, EFTPOS withdrawals and Internet Banking withdrawals and transfers.	10 free per month then \$5.00 each
<b>Cheques Deposited</b>	5 free per month then \$5.00 each
<b>Other Bank ATM withdrawals / balance enquiry</b>	Free
<b>ATM Operator Fee</b>	As disclosed on the ATM screen at the time of the transaction

## Cashflow Finance Facilities

<b>Facility/Administration Fee</b>	On application
<b>Annual Fee</b>	On application
<b>Exit Fee</b>	On application
<b>Credit Reference Check</b>	\$20.00 each enquiry
<b>Multi-Score Credit Reference Check</b>	\$40.00 each enquiry
<b>Merchant Service Fee</b>	2% of transaction amount
<b>Mailing Fee</b>	\$0.77 each item (GST inclusive)

## Equipment Finance Facilities

The following fees are applicable to Commercial Hire Purchase, Commercial Leasing, Chattel Mortgage and Bill of Sale Facilities. All of the following fees are GST inclusive.

<b>Documentation Fee</b>	\$375.00
<b>Documentation Fee (Fixtures and Fittings)</b>	\$550.00
<b>Documentation Fee (Private Sale)</b>	\$550.00
<b>Sale and Lease/Buy Back</b>	\$550.00
<b>Non-standard Documentation Fee</b>	On application
<b>Transfer / Assignment of Lease</b>	\$550.00
<b>Substituted Equipment Agreements</b>	\$150.00
<b>Replacement Novated Agreements</b>	\$150.00
<b>Equipment Inspection Fee</b>	\$250.00
<b>Early Termination Fee</b>	Upon request

## Trade Facilities

Please refer to your Facility Agreement for details of fees and charges. Details of fees and charges for Documentary Letters of Credit are set out in the section "International Services".

<b>Drawdown Fee</b>	
Payable each time you draw down or roll over your Trade Facility. This fee was previously called a Refinance Fee.	\$75.00 for amounts less than AUD10,000 and \$50.00 for amounts AUD10,000 and over
Prepayment/Partial prepayment	\$50.00

## General Lending Fees

The General Lending Fees outlined in this table are general in nature and subject to your Facility Agreement, apply to all Business Lending products and services. If you are uncertain whether these charges apply to you, please refer to your Facility Agreement for more specific information. Some of these fees may not apply to you.

### Additional Security Fee

Payable when more than one security is required by BOQ	\$150.00
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### Break Cost Administration Fee

<ul style="list-style-type: none"> <li>Business Term Loans</li> <li>Commercial Bill Facility and Commercial Rate Loans</li> </ul>	<p>\$50.00</p> <p>\$250.00</p>
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### Break Costs

The amount is calculated in accordance with your Facility Agreement

The Break Cost Administration Fee and Break Costs are charged in accordance with your Facility Agreement, and may be payable if:

- A fixed rate period is broken (by you paying out the loan or changing loan types or as a consequence of a default causing the full amount of the loan to fall due to payment).
- You pay more than the total of your elected repayments plus \$5,000 in any 12 month period during your fixed rate period.
- A Break Cost event occurs and we make a loss from re-arranging our funding.

### Construction Loan Fee

<ul style="list-style-type: none"> <li>Contract Builder</li> <li>Owner Builder</li> </ul>	<p>\$250.00</p> <p>\$500.00</p>
Allows up to 4 drawings, with each additional drawing \$100.00	

### Early Repayment Fee

For Business Term Loans established under the Business First Lending Package

Payable if you repay the total amount owing on or before one year after establishment date.	0.50% of the approved loan amount
Payable if you repay the total amount owing after one year but on or before 3 years	0.50% of the approved loan amount up to a maximum of \$1,200.00

### Security Release Fee

Payable when we agree (at your request) to discharge a security	\$150.00
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### Substitution of Security Fee

Payable if we agree to substitution of a security for another security	\$300.00
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### Settlement Fee

Payable for completing settlement of your facility	\$100.00
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### Switching Fee

Payable whenever your account is converted to another type of account at your request. For Commercial Rate Loans, this fee is payable when switching facility types or changing interest periods.	\$300.00
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### Emergency Limit Fee

Payable for the establishment of a temporary increase to your business overdraft facility limit, or the establishment of a temporary limit on your Everyday Business Account, Business Cheque Account, Business Management Account or Unlimited Business Account™.	\$300.00
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<b>Legal Review Fees</b>	
<b>Legal Review Fee – Standard</b> Payable for each document that the Bank is required to review, amend or prepare and which is categorised by the Bank as a standard document. A standard document may include but is not limited to: <ul style="list-style-type: none"> <li>• review of a trust deed, consent document, power of attorney or a caveat; or</li> <li>• amendment or preparation of a consent document, deed of covenant, confidentiality agreement, cross guarantee and indemnity, deed of subordination, fixed charge or a deed of priority.</li> </ul>	\$350.00
<b>Legal Review Fee – Complex</b> Payable for each document that the Bank is required to review, amend or prepare and which is categorised by the Bank as a complex document. A complex document may include, but is not limited to: <ul style="list-style-type: none"> <li>• review of an association's rules/constitution, agreements/deeds, lease or licence, and share mortgages; or</li> <li>• amendment or preparation of a mortgage over lease, right of entry, mortgagee's consent to lease, ASIC performance bonds, share mortgages and mortgage over life insurance.</li> </ul>	\$500.00

## MERCHANT FACILITIES

These fees and charges apply to merchant facilities established direct with BOQ. Please refer to your Agreement for details of other fees and charges.

\*Note: All the following fees are GST inclusive.

<b>Merchant Facilities Operating Fees and Charges</b>	
<b>Application Fee</b>	\$82.50
<b>Annual Participation Fee</b>	
Charged in advance upon establishment, then annually.	\$37.40 (includes 1 Imprinter)
Additional Imprinters	\$5.50 each per year
<b>Terminal Rental Fee*</b>	Quotes are provided upon request. Fees are charged monthly in arrears.
<b>Transaction Fee*</b>	
<b>Merchant Service Fee*</b>	
<b>Mail Order/Telephone Order (MO/TO)*</b>	
<b>Minimum Monthly Fee*</b>	
Applied in an amount up to this level to ensure the Merchant Service Fee charged is at least this amount.	\$19.25
<b>Chargeback Fee*</b>	
Can be applied where improper merchant practice contributes to the transaction being disputed.	\$30.00
<b>Authorisation Request Fee*</b> (Paper Transactions Only via 1300 302 226)	
Key Authorisation Request	\$0.88
Voice Authorisation Request	\$6.50
<b>Additional EFTPOS terminal paper rolls*</b>	
Includes delivery to trading address	
• 10 rolls	\$22.45
• 20 rolls	\$27.23
• 50 rolls	\$42.90
<b>Termination Fee*</b>	
Payable if you terminate the Merchant Agreement within the initial 3 yr term.	\$275.00

\* GST Inclusive

# ELECTRONIC BANKING

## Security Tokens for Internet Banking

▪ 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

## Payments File Upload

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.

### Establishment Fees

▪ Direct Credit Facility	\$100.00
▪ Direct Debit Facility	\$450.00

### Transaction Fees (Debit and Credit Transactions must be in separate batch files)

▪ 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

### Recall Fees

▪ 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

## Tape Negotiation Advice

▪ Establishment Fee	\$100.00
▪ Amendment Fee	\$50.00
▪ TNA Limit Reference Fee	\$25.00

## International Payments

▪ International Payment request	\$20.00 plus pay anyone payment fee. Additional fees may be deducted by other banks involved in the transfer
▪ Cancellation of an International Payment	\$25.00
▪ Amendment of an International Payment	\$25.00
▪ Trace of an International Payment	\$40.00

RTGS Payments	
• RTGS Payment request	\$20.00 plus pay anyone payment fee. Additional fees may be deducted by other banks involved in the transfer
• Cancellation of a RTGS Payment	\$25.00
• Amendment of a RTGS Payment	\$25.00
• Trace of a RTGS Payment	\$40.00

## INTERNATIONAL SERVICES

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

Bills for Collection – Sent Overseas	
Cheques drawn on an overseas bank deposited to your account	
• Cheque deposited prior to payment by an overseas bank	\$7.00
• 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
• Extension/amendment of terms/amount	\$80.00 plus expenses
• Free of payment	\$0.25% of AUD value minimum \$50.00 plus expenses
• Tracers/Additional Correspondence	\$30.00 per message
• Financing	On application

## Cash Passport

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.

## Drafts – In Foreign Currency

### Inward

• Payable at another Australian financial institution	\$20.00 (plus other financial institution fee if applicable)
• Foreign Bill for Negotiation	\$7.00

### Outward

• Issued	\$15.00
• Advice of fate	\$10.00 (plus transmission cost if applicable)
• Replacement of lost draft or stop payment with refund	\$30.00
• Repurchase	\$20.00

## Documentary Letters of Credit

Fees include transmission and document handling charges.

Establishment Fees are charged for each 6-month period. A transferable Letter of Credit may attract additional fees when BOQ acts as a transferring bank.

### Import Letter of Credit

• Establishment Fee – Via Internet	0.425% of AUD value minimum \$130.00
• Establishment Fee – Standard	0.425% of AUD value minimum \$150.00
• Establishment Fee – “Standard Cash Cover”	1% of AUD value minimum \$300.00
• Establishment Fee – Complex	On application
Amendment Fee Any amount increase or extension over 6 months may also attract an additional establishment fee	\$100.00 including expenses

<b>Export Letter of Credit</b>	
Negotiation Fee	0.25% of AUD value minimum \$150.00 including expenses
Advice to Non-Customer	\$75.00
Advice to Non-Customer of amendments	\$35.00
Transfer	On application
Transfer of amendment	On application
Assignment of Proceeds	\$100.00 per set of documents
Confirmation/without recourse	On application
Documents free of payment	\$100.00
Pre-examination or Re-presentation of documents	\$75.00
<b>Back-to-Back Letter of Credit</b>	
Establishment Fee	On application
<b>Stand-by Letter of Credit</b>	
Establishment Fee (per 6 month)	Up to 2% of AUD value minimum \$300.00
<b>Transferable Letter of Credit</b>	
Establishment Fee	On application

<b>Forward Exchange Contracts</b>	
▪ Establishment Fee (for contracts under AUD 25,000 or equivalent)	Free
▪ Delivery at another bank	\$30.00 plus expenses
▪ Extension (subject to our approval)	Free
▪ Cancellation (subject to our approval)	Free

## Overseas Notes

• Purchased by us:	\$5.00 per currency
• Sold by us:	1% of AUD value minimum \$5.00 each currency

## Telegraphic Transfers

Additional fees may be deducted by other banks involved in the transfer.

### Inward

For credit of an account with us.

• Received in Australian dollars	\$10.00
• Received in foreign currency	\$10.00

### Outward

For credit of an account with us.

• In Australian dollars	\$30.00
• In foreign currency	\$30.00
• Recall of telegraphic transfer	\$25.00
• Trace of telegraphic transfer	\$40.00
• Rejected telegraphic transfer (repair)	\$25.00

## Travellers Cheques

• Issue	1% of AUD value minimum \$10.00 each applicant for each currency
• Negotiation (encashment)	\$7.00 each parcel

# GENERAL SERVICES

## Account Access Cards

• Cards replaced within Australia	\$15.00 each card
• Cards replaced outside Australia	\$75.00 each card
Charged whenever a lost or stolen account access card/Visa Debit Card is replaced	

## Bank@Post Inward Dishonour Fee

**This is a fee charged to your account when a cheque deposited to your account (via the Bank@Post service) is dishonoured. This is charged on the same day as the cheque is deposited.**

• Each item dishonoured	\$19.97
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## Bank Cheque Fee

• Each cheque issued	\$10.00
• Each cheque repurchased)	\$15.00
• Each replacement cheque issued	\$25.00

## Bills for Collection – Local

• Inward or Outward (all items)	\$30.00
• By personal delivery	\$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</li> </ul>	\$10.00 each
<ul style="list-style-type: none"> <li>Audit Certificate</li> </ul>	\$30.00 each
<ul style="list-style-type: none"> <li>Other certificates (eg details of assets held)</li> </ul>	\$60.00 each hour minimum \$30.00
<b>Coin Handling Fee</b>	
<ul style="list-style-type: none"> <li>Bulk coin</li> </ul>	\$10.00 per bag
<ul style="list-style-type: none"> <li>Bagged coin</li> </ul>	\$0.50 per bag, minimum \$2.50
<ul style="list-style-type: none"> <li>Unsorted, unbagged coin</li> </ul>	5% of value, minimum \$10.00
<b>Counter Cheques</b>	
<ul style="list-style-type: none"> <li>Each cheque issued</li> </ul>	\$0.20
<b>Default Fees</b>	
<b>Notices Issued</b>	
Fees are charged when a notice is issued because your account is in default.	
<ul style="list-style-type: none"> <li>Demand Notice Fee</li> </ul>	\$10.00
<ul style="list-style-type: none"> <li>Power of Sale Notice Fee</li> </ul>	\$10.00
<ul style="list-style-type: none"> <li>Notice Requiring Vacant Possession Fee</li> </ul>	\$10.00
<ul style="list-style-type: none"> <li>Notice to Tenant Requiring Vacant Possession Fee</li> </ul>	\$10.00
<b>Call Fee</b>	
<ul style="list-style-type: none"> <li>Charged whenever we visit you after a default has occurred.</li> </ul>	\$50.00
<b>Mortgagee Sale Fee</b>	
<ul style="list-style-type: none"> <li>Charged for each property we hold as security for a loan facility where the Bank commences mortgagee sale procedures (whether or not a sale is completed)</li> </ul>	\$400.00
<b>Deposit Books</b>	
<ul style="list-style-type: none"> <li>Each bound Duplicate book</li> </ul>	\$4.00
<b>Dishonour Fees</b>	
<b>Inward</b>	
Charged to your account on the day where a cheque deposited to your account is dishonoured.	
<ul style="list-style-type: none"> <li>Commercial Hire Purchase, Commercial Leasing, Chattel Mortgages and Bills of Sale – each occasion.</li> </ul>	\$25.00
<b>Outward</b>	
Charged to your account on the day when any drawing on your account (cheque, direct debit, transfer order, Credit Card Saver transfer) is dishonoured due to lack of available funds or irregularity of drawing.	
<ul style="list-style-type: none"> <li>Each item dishonoured</li> </ul>	\$15.00
<b>Electronic Transaction Error Correction Fee</b>	
<ul style="list-style-type: none"> <li>Payable, when the Bank is requested by you, or the recipient Financial Institution or Biller, to correct an error you have made with a BPAY payment, Pay Anyone transaction, Direct Credit/Debit transaction and Multi Payment transaction.</li> </ul>	\$30.00

<b>International Company Search Fee</b>	
Charged when a foreign private or public company opens an account (each search).	\$120.00
<b>Disputed Transaction Enquiry Fee (Visa Debit Transactions)</b>	
▪ This fee will not be payable where we have determined that the transaction was not authorised by the card holder.	Each disputed transaction \$12.00
<b>Overdrawn Fee</b>	
Charged to your account on the day where drawings are paid by the Bank and the account subsequently becomes overdrawn without prior approved arrangements, or where an approved overdraft limit is exceeded.	
▪ Each item paid, up to a maximum of once per account, per day.	\$15.00
<b>Pay Envelopes</b>	
▪ Each 100 envelopes	\$10.00
<b>Photocopies</b>	
▪ Each page, excluding statements	\$0.20
<b>Special Answers on Cheques</b>	
▪ Through the Australian Payments Clearing System by mail, telephone, facsimile	\$15.00
▪ By personal delivery	\$60.00 each hour minimum \$30.00 (plus expenses)
<b>Statements</b>	
▪ Duplicate statement – each statement <sup>1</sup>	\$3.00
▪ Statement ordered at a branch – each statement <sup>1</sup>	\$3.00
▪ Statement ordered through Internet Banking <sup>1</sup>	Free
▪ Statement fee - for issues other than monthly, quarterly or half-yearly <sup>1</sup>	\$1.00
▪ Statement sent to overseas address – each statement <sup>1</sup>	\$5.00
▪ Repeat of previously issued statement – each statement <sup>2</sup>	\$6.00 or \$60 each hour
▪ Faxed statement – each statement <sup>2</sup> Other statement fees may also apply	\$2.25
▪ Transaction list issued at a branch – each list <sup>2</sup>	\$2.00
<sup>1</sup> These fees will be charged to your account monthly on the last day of the month or on the date you close your account.	
<sup>2</sup> These fees are charged to your account on the day you request the service.	
<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	\$10.00
<b>Telegraphic Transfers – Within Australia</b>	
Other financial institutions involved in the transfer may deduct additional fees.	
▪ Outward	\$30.00
▪ Inward	\$10.00
<b>Trace Request</b>	
▪ For each request to perform a trace on any transaction type.	\$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 Excludes payments made via Internet Banking and EasyPhone Banking	Free
<b>Unclaimed Funds Fee</b>	
▪ Charged when an account has been inoperative for 7 years or more as at 31 December.	\$30.00
<b>Vouchers and other records for searching</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

## SAFE CUSTODY SERVICES

Night Safe	
▪ Security Deposit – each wallet	\$50.00
▪ Half-yearly Fee - first wallet	\$75.00
▪ Half-yearly Fee - each additional wallet	\$40.00
▪ Temporary issue of wallet for less than one (1) month or part thereof (per wallet each month)	\$30.00

Safe Custody	
<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

## SERVICES NO LONGER OFFERED

Laser Printer Cheques	500	1,000
Business Cheque Accounts		
Business Management Accounts	\$240.00	\$295.00
Business Overdrafts		

## PRODUCTS NO LONGER OFFERED

Unlimited Business Account™	
<b>Transaction</b>	
Account Maintenance Fee	\$20.00#
Minimum monthly balance to waive Account Maintenance Fee	\$5,000
Over the Counter	Free**
Cheques Written	Free**
Cheques Deposited	Free**
Direct Entry	Free**
<b>ATM/EFTPOS*</b>	
BOQ ATM/EFTPOS Withdrawal / Transfers	Free**
BOQ ATM Balance Enquiry	Free**
Other Bank ATM withdrawals / Balance Enquiry	Free
ATM Operator Fee	As disclosed on the ATM screen at time of the transaction
Bank@Post withdrawals	\$3.00
Bank@Post deposits	\$3.00
<b>Internet Banking</b>	
Funds transfer and BPAY	Free**

## Unlimited Business Account™ (continued)

Single Pay Anyone or Funds transfer to third party BOQ accounts	Free**
Multi Payment	Free**
Balance Enquiry / Transaction History Enquiry	Free**

\*\* Subject to "Fair Use" policy outlined in section 2.10 of the Business Transaction and Investment Accounts Terms and Conditions.

# Account maintenance fee is waived if you operate an approved overdraft as part of this account.

\* Only available for Any One to Operate Accounts.

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

## Easy Investment Account

Minimum Monthly Balance	\$1,000#
Branch Withdrawal	Free^
Balance Enquiry in-branch or through Enhanced Internet Banking	Free
Enhanced Internet Banking funds transfers	Free^
Enhanced Internet Banking Pay Anyone Payments	Free^
Direct Debits and Credits	Free^
Multi Payment	\$1.50 for up to 10 payments then \$0.19 for each additional transaction.

^ 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.

## Business Privileges Package – Loan Account Fees

Loan Type	Application Fee	Ongoing Fees	
<b>Business Privilege Package<sup>1</sup></b>	0.75% <sup>2</sup> of the loan amount, with a minimum of \$900.00	<b>Annual Package Fee</b>	\$400.00 <sup>4</sup>
<b>Business Privilege Package (Conversion Fee)</b>	\$400.00 <sup>3</sup>		

<sup>1</sup> Payable for the application and establishment of your Business Privileges Package.

<sup>2</sup> A higher fee may be payable where the transaction or corporate structure of the borrower is more complex than usual and therefore requires additional consideration beyond normal assessment work.

<sup>3</sup> Payable when you convert your eligible Business Overdraft, Business Line of Credit or Business Term Loan to Business Privileges Package.

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

**1300 55 72 72**  
**boq.com.au**

Issuer:

Bank of Queensland Limited ABN 32 009 656 740

AFSL No. 244616

The logo consists of a black square with a white triangle in the top-left corner, and the letters "BOQ" in white, bold, sans-serif font to the right of the square.

**BOQ**