

Addendum to Personal Banking Guide to Fees and Charges

This addendum dated 1 November 2010 amends and supplements the Personal Banking Guide to Fees and Charges dated 1 July 2010, and must be read in conjunction and together with that document.

Unless otherwise noted, terms defined in the Personal Banking Guide to Fees and Charges have the same meaning in this addendum.

The definition of "BOQ ATM" is added and the definition of "ATM Operator" is replaced under Definitions located on Page 7 with the following:

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.

ATM Operator

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

The fees and charges details under the "General Services" heading on pages 14 to 16 relating to the "Bank@Post Inward Dishonour Fee", "Dishonour Fees" and "Overdrawn Fee" is deleted and replaced with the following:

<i>Bank@Post Inward Dishonour Fee</i>	
This is not a Bank Fee. Bank@Post directly charges this to your account when a cheque deposited to your account (via the Bank@Post service) is dishonoured. This is charged on the same date as the cheque is deposited.	
▪ Each item dishonoured	\$19.33
<i>Dishonour Fee</i>	
<i>Outward</i>	
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.	
▪ Each item dishonoured	\$15.00
<i>Overdrawn Fee</i>	
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

1300 55 72 72

boq.com.au

Issuer Bank of Queensland Limited ABN 32 009 656 740

AFSL No. 244616