

Personal Banking

Guide to Fees and Charges

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

10 October 2011

The logo for BOQ, consisting of the letters 'BOQ' in a bold, white, sans-serif font, set against a black square background. The square is positioned in the bottom right corner of the page and is partially cut off by the edge of the document.

BOQ

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INTRODUCTION

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 personal banking and lending services. The information is easy to find in the sections under Account Operating Fees and Charges, Home and Personal Lending, 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:

- Deposit Products Terms and Conditions;
- Personal Lending Supplementary Terms and Conditions;
- Loan Schedule and 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 Lending 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 or by phoning us on 1300 55 72 72.

ACCOUNT OPERATING FEES AND CHARGES

Transaction Accounts	Day2Day Plus Account™
Minimum Monthly Balance	N/A
Account Maintenance Fee	Nil
Monthly Card Fee (Visa Debit)	Free
Bonus Payment*	N/A
Cashed Cheques	Free
Teller Withdrawals	Free
Cheques Written	Free
BOQ Balance Enquiry	Free
ATM & EFTPOS	
BOQ ATM/EFTPOS Withdrawals/Transfers/Balance Enquiry	Free
Other Bank ATM Withdrawal	Free
Bank@Post Withdrawals	\$3 each
Bank@Post Deposits	Free
ATM Operator Fee	As disclosed on the ATM at the time of the transaction
Internet Banking and EasyPhone Banking	
Funds Transfer and BPAY	Free
Single Pay Anyone	Free
Multi Payment	Free
Transfer Orders, Direct Debits and Direct Credits	
Transfer to BOQ Accounts	Free
Direct Debits	Free
Direct Credits	Free
International Transactions#	
Overseas Bank ATM Withdrawal	\$5.00
Overseas Bank ATM Balance Enquiry	\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)	2.5%
Foreign Currency Transaction Fee (Accounts linked to a Credit Card)	3.0%
Account Maintenance Fee Exemptions: Upon request, the Account Maintenance Fee will be waived on a nominated account if:	
▪ Are under 18 years of age	N/A
▪ Are a full-time student at a University, TAFE or Secondary School (annual renewal applies)	N/A
▪ Have a BOQ Home Loan	N/A

* 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 or Credit Card. Please note that accounts linked to a Visa Debit Card can be accessed using both overseas ATM's and EFTPOS. Accounts linked to a Credit Card can be accessed via overseas ATM only.

Reverse Charges Account		Pension Plus Account	Mortgage Offset Account
Less than \$2,000	\$2,000 and over	N/A	N/A
\$4.00	Nil	Nil	\$10.00
\$1.00	\$1.00	\$1.00	\$1.00
Nil	\$2.00	N/A	N/A
\$2.00		Free	\$2.00
Free		Free	2 free then \$2.00 each
Free		Free	2 free then \$1.00 each
Free		Free	Free
Free		Free	2 free then \$0.65 each
Free		Free	Free
\$3.00		\$3.00	\$3.00
Free		Free	Free
As disclosed on the ATM screen at the time of the transaction		As disclosed on the ATM screen at the time of the transaction	As disclosed on the ATM screen at the time of the transaction
Free		Free	2 free then \$0.30 each
Free		Free	\$0.65
\$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
Free		Free	Free
Free		Free	2 free then \$0.30 each
Free		Free	Free
\$5.00		\$5.00	\$5.00
\$2.00		\$2.00	\$2.00
2.5%		2.5%	2.5%
3.0%		3.0%	3.0%
Account where customers:			
✓		x	x
✓		x	x
✓		x	x

If you have an overdraft attached to your Ultimate or Reverse Charges Account®, the fees set out in the "Home and Personal Lending" section for Personal Overdrafts will also apply to your account. Other fees and charges (including government charges) may be payable.

Savings Accounts				
	WebSavings Account	Cash Management Account		Bonus Interest† Savings Account
Minimum Monthly Balance	N/A	Less than \$5,000	\$5,000 and over	N/A
Account Maintenance Fee	Nil	\$5	Nil	Nil
Monthly Card Fee (Visa Debit)	Nil	\$1.00		\$1.00
Cashed Cheques	N/A	\$2.00		N/A
Teller Withdrawals	Free	4 free then \$2 each	Free	1 free then \$2 each
Cheques Written	N/A	\$1 each	Free	N/A
BOQ Balance Enquiry	Free	Free		Free
ATM & EFTPOS				
BOQ ATM/EFTPOS Withdrawals/Transfers	N/A	8 free then \$0.65 each	Free	1 free then \$0.65 each
Other Bank ATM Withdrawal/Balance Enquiry	N/A	Free		Free
Bank@Post Withdrawals	N/A	\$3.00		\$3.00
Bank@Post Deposits	N/A	Free		Free
ATM Operator Fee	N/A	As disclosed on the ATM screen at the time of the transaction		As disclosed on the ATM screen at the time of the transaction
INTERNET BANKING AND EASYPHONE BANKING				
Funds Transfer and BPAY	Free	10 free Internet and 10 Free EasyPhone then \$0.30 each	Free	1 free Internet and 1 Free EasyPhone then \$0.30 each
Single Pay Anyone	\$0.65 each	\$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		\$1.50 for up to 10 payments then \$0.19 for each additional transaction
Transfer Orders, Direct Debits and Direct Credits				
Transfer to BOQ Accounts	Free	Free		N/A
Direct Debits	N/A			N/A
Direct Credits	Free			Free
International Transactions #				
Overseas Bank ATM Withdrawal	N/A	\$5.00		\$5.00
Overseas Bank ATM Balance Enquiry	N/A	\$2.00		\$2.00
Foreign Currency Transaction Fee (Accounts linked to a Visa Debit Card)	N/A	2.5%		2.5%
Foreign Currency Transaction Fee (Accounts linked to a Credit Card)	N/A	3.0%		3.0%

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

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

† For bonus interest to apply you can make only one withdrawal per month.

Line of Credit Facilities		
	Line of Credit	Line of Credit Packages
Account Maintenance Fee	\$10.00	Nil
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	40 free transactions per month then \$0.60 each
Other Bank ATM Withdrawals/Balance Enquiry	Free	Free
Bank@Post Withdrawals	\$3.00	\$3.00
Bank@Post Deposits	Free	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction	As disclosed on the ATM screen at the time of the transaction
EFTPOS	\$0.65 each	Free
BOQ ATM Balance Enquiry	Free	Free
INTERNET BANKING		
Funds Transfer and BPAY	10 free per month then \$0.30 each	Free
Single Pay Anyone	\$0.65 each	Free
Multi Payment	\$1.50 for up to 10 payments then \$0.19 for each additional transaction	Free
Balance and Transaction History Enquiry	Free	Free
EASYPHONE BANKING		
Funds Transfer and BPAY	10 free per month then \$0.30 each	Free
Funds Transfer to third party BOQ Accounts and Credit Cards	\$0.65 each	Free
Balance and Transaction History Enquiry	Free	Free

Other fees and charges (including government charges) may be payable.
Please refer to your Loan Agreement for details of other fees and charges.

Term Investment Accounts	
	Premier Investment
Minimum Monthly Balance	\$1,000
Branch Withdrawal	Free [#]
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.

Definitions
Account Maintenance Fee*
<ul style="list-style-type: none"> 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.
ATM/EFTPOS Withdrawal/Transfer Fee*
<ul style="list-style-type: none"> A fee charged for cash withdrawals or transfers through BOQ ATMs and EFTPOS transactions.
ATM Operator
<ul style="list-style-type: none"> An organisation, that owns, leases or operates an ATM other than a BOQ ATM.
ATM Operator Fee
<ul style="list-style-type: none"> 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.
BOQ ATM
<ul style="list-style-type: none"> An organisation, that owns, leases or operates an ATM other than a BOQ ATM.
Balance Enquiry
<ul style="list-style-type: none"> BOQ ATM means a BOQ branded ATM and includes an ATM belonging to the rediATM network. BOQ is a participant in the rediATM network
Balance Enquiry
<ul style="list-style-type: none"> A non-BOQ Balance Enquiry, being a request for an account balance conducted through a non-BOQ ATM.
Bank@Post Withdrawal Fee*
<ul style="list-style-type: none"> 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*
<ul style="list-style-type: none"> This fee is charged for each Bank@Post deposit conducted at Australia Post offices.
BOQ Balance Enquiry
<ul style="list-style-type: none"> All balance enquiries in-branch, through BOQ ATMs, Internet banking, Easyphone Banking, EFTPOS, and Bank@Post.
Cashed Cheques Fee*
<ul style="list-style-type: none"> A fee charged to your account when a cheque you have written is cashed at a BOQ branch.
Cheques Written Fee*
<ul style="list-style-type: none"> A fee charged for cheques debited to your account other than cheques cashed at a BOQ branch.
Credit Cards
<ul style="list-style-type: none"> Means the BOQ credit card issued by Citigroup Pty Ltd ABN 88 004 325 080.
Early payout Fee
<ul style="list-style-type: none"> A fee for early redemption of a fixed term deposit.

Definitions
EFTPOS Withdrawal Fee*
<ul style="list-style-type: none"> A fee charged for EFTPOS transactions on your account.
Foreign Currency Transaction Fee
<ul style="list-style-type: none"> 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 and 2.0% for Accounts linked to a Credit Card).
Internet Banking and EasyPhone Banking Transaction History Enquiry
<ul style="list-style-type: none"> All transaction history enquiries through Internet Banking and EasyPhone Banking are free.
Internet Banking Multi Payment Fee*
<ul style="list-style-type: none"> A fee charged where you make a Multi Payment using Internet Banking.
Internet Banking Single Pay Anyone Fee
<ul style="list-style-type: none"> All 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.
Internet Banking and EasyPhone Banking Transfer and BPAY Fee*
<ul style="list-style-type: none"> A fee charged for transfers between Nominated Accounts or BPAY Payments using Internet or EasyPhone Banking.
Line Of Credit Account Maintenance Fee
<ul style="list-style-type: none"> 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.
Other Bank ATM Withdrawal Fee/Other Bank ATM Balance Enquiry Fee*
<ul style="list-style-type: none"> A fee charged by BOQ for each withdrawal or balance enquiry you make through non-BOQ ATMs.
Overseas bank ATM Balance Enquiry Fee*
<ul style="list-style-type: none"> A fee charged when an ATM balance enquiry is made outside of Australia.
Overseas bank ATM Withdrawal Fee*
<ul style="list-style-type: none"> A fee charged when an ATM withdrawal is made outside of Australia.
State Penalty Enforcement Fee
<ul style="list-style-type: none"> A fee for recovering unpaid fines on behalf of the government.
Teller Withdrawal Fee*
<ul style="list-style-type: none"> A fee charged for cash withdrawals or transfers through BOQ branches (using a withdrawal form or your Account access card)
Transfers to BOQ Accounts Fee
<ul style="list-style-type: none"> A fee changed 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.
Visa Debit Card Fee*
<ul style="list-style-type: none"> A fee charged for having a Visa Debit Card linked to your account.

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

HOME AND PERSONAL LENDING

Loan Account Fees			
Loan Type	Application Fee	Ongoing Fees	
Home Loan Packages	N/A	Annual Package Fee ¹	\$375.00
Standard Home Loans	\$495.00	Home Loan Fee ²	\$10.00
Economy Home Loans	\$595.00		\$10.00
Low Doc Home Loans	\$995.00		\$10.00
Line of Credit Facilities	\$495.00	Refer to Account Operating Fees and Charges	
Personal Loans - Unsecured	\$150.00	Maintenance Fee ²	\$7.50
Personal Loans - Secured	\$195.00	Maintenance Fee ²	\$7.50
Personal Overdrafts - Unsecured ³	\$150.00	Agreed Credit Advance Fee ⁴	0.25% of approved overdraft limit
Personal Overdrafts - Secured ³	\$495.00		

1 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.

2 Charged to your loan account on each repayment date.

3 Personal Overdrafts are available on the Ultimate Account and the Reverse Charges Account™.

4 This fee will be charged quarterly in advance on the last day of February, May, August and November.

Other ongoing fees are payable for Line of Credit Facilities, Ultimate Accounts and the Reverse Charges Account™. Please refer to Account Operating Fees and Charges for more information about these fees

General Lending Fees

The General Lending Fees outlined in this table are general in nature and subject to your Facility Agreement, apply to all Home and Personal 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

Rate Lock Fee

- 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. 0.15% of approved loan amount

Break Cost Administration Fee

- Break Cost Administration Fee. \$50.00
- 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 for 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

- Contract Builder. \$250.00
- Owner Builder. \$500.00

Allows up to 4 drawings, with each additional drawing \$100.00

Prepayment Adjustment Administration Fee	
Home Loans For all home loans entered into on and before 15th March 2009.	
If you repay the total amount owing on or before three years after the lending date	
1 year fixed rate loans established after 26 June 2006	0.50% of approved loan amount
All other Home Loans.	\$495.00
Home Loans For all home loans entered into between 16th March 2009 and 30th June 2011.	
If you repay the total amount owing on or before one year after the lending date.	0.50% of approved loan amount
If you repay the total amount owing after one year but on or before four years after the lending date.	0.50% of approved loan amount to a maximum of \$1,200.00
Personal Loans Charged for personal loans (entered into on and before 30th June 2011) repaid within 12 months of settlement.	
▪ All Personal Loans.	\$100.00
Redraw Fee	
▪ Charged each time advance loan payments are re-drawn.	Free
Settlement Fee	
▪ Payable for completing settlement of your facility.	\$100.00
Switching Fee	
▪ Charged for loans converted to another type of loan.	\$300.00
Security Release Fee	
▪ Payable when we agree (at your request) to discharge a security.	\$150.00
Substitution of Security Fee	
▪ Payable if we agree to substitution of a security for another security.	\$300.00
Emergency Limit Fee	
Payable for the establishment of a temporary increase to your personal overdraft facility limit, or the establishment of a temporary limit on your Day2Day Plus Account™, Reverse Charges Account™ or Ultimate Account.	\$300.00
Legal Review Fees	
Legal Review Fee – Standard 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"> ▪ review of a trust deed, consent document, power of attorney or a caveat; or ▪ 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. 	\$350.00
Legal Review Fee – Complex 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"> ▪ review of an association's rules/constitution, agreements/deeds, lease or licence, and share mortgages; or ▪ 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. 	\$500.00

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 + 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 + 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	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

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	\$50.00 plus expenses
▪ Fee or payment	\$80.00 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 per currency

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

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 another financial institution.

▪ 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 per currency

GENERAL SERVICES

Account Access Cards/Visa Debit 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 Cheque Fee	
▪ Each cheque issued	\$10.00
▪ Each cheque repurchased	\$15.00
▪ Each replacement cheque issued	\$25.00
Bank@Post Inward Dishonour Fee	
This is not a Bank Fee. This is a fee charged by Bank@Post directly to your account on the day where a cheque deposited to your account through Bank@Post is dishonoured.	
▪ Each item dishonoured	\$19.97
Bills for Collection – Local	
▪ Inward or Outward (all items)	\$30.00
▪ By personal delivery	\$60.00 each hour minimum \$30.00 (plus expenses)
Business Entity Search Fee	
▪ Charged when a business entity, either a company or a registered business, opens an account (each search).	\$40.00
Certificates	
▪ Certificate of account balance or interest paid/received	\$10.00 each
▪ Audit Certificate	\$30.00 each
▪ Other certificates (eg details of assets held)	\$60.00 each hour minimum \$30.00
Cheque Books	
▪ Each Cheque book ordered	Free
Coin Handling Fee	
▪ Coin Handling Fee	\$10.00 per bag
▪ Bagged Coin	\$0.50 per bag minimum \$2.50
▪ Unsorted, unbagged coin	5% of value minimum \$10.00
Counter Cheques	
▪ Each cheque issued	\$0.20

Default Fees	
Notices Issued	
Fees are charged when a notice is issued because your account is in default.	
▪ Demand Notice Fee	\$10.00
▪ Power of Sale Notice Fee	\$10.00
▪ Notice Requiring Vacant Possession Fee	\$10.00
▪ Notice to Tenant Requiring Vacant Possession Fee	\$10.00
Call Fee	
▪ Charged whenever we visit you after a default has occurred.	\$50.00
Mortgagee Sale Fee	
▪ 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)	\$400.00
Deposit Books	
▪ Each bound Duplicate or Triplicate book	\$4.00
Dishonour Fees	
Outward	
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
Disputed Transaction Enquiry Fee (Visa Debit Transactions)	
▪ Each disputed transaction	\$12.00
This fee will not be payable where we have determined that the transaction was not authorised by the card holder.	
Electronic Transaction Error Correction Fee	
▪ 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.	\$30.00
Overdrawn Fee	
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
Pay Envelopes	
▪ Each 100 envelopes	\$10.00
Photocopies	
▪ Each page, excluding statements	\$0.20
Special Answers on Cheques	
▪ Through the Australian Payments Clearing System by mail, telephone, facsimile	\$15.00
▪ By personal delivery	\$60.00 each hour minimum \$30.00 (plus expenses)

State Penalty Enforcement Registry Fee	
▪ Charged each time a payment is made to the State Penalties Enforcement Registry	\$30.00
Statements	
▪ Duplicate statement – each statement ¹	\$3.00
▪ Statement ordered at a branch – each statement ¹	\$3.00
▪ Statement ordered through Internet Banking ¹	Free
▪ Statement fee - for issues other than monthly, quarterly or half-yearly ¹	\$1.00
▪ Statement sent to overseas address – each statement ¹	\$5.00
▪ Repeat of previously issued statement – each statement ²	\$6.00 or \$60 each hour
▪ Faxed statement – each statement ² Other statement fees may also apply	\$2.25
▪ Transaction list issued at a branch – each list ²	\$2.00

1 These fees will be charged to your account monthly on the last day of the month or on the date you close your account.

2 These fees are charged to your account on the day you request the service.

Stop Payments	
▪ 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.	\$10.00
Telegraphic Transfers – Within Australia	
Other financial institutions involved in the transfer may deduct additional fees.	
▪ Outward	\$30.00
▪ Inward	\$10.00
Trace Request	
▪ For each request to perform a trace on any transaction type.	\$15.00
Transfer Fees to accounts at another Australian Financial Institution	
▪ Periodical Transfer Fee – each payment	\$3.50
▪ Bank Transfer Fee (staff assisted) – each payment	\$5.00
Transfer Fees to accounts at BOQ	
▪ Periodical Transfer Fee – each payment	Free
▪ Excludes payments made via Internet Banking and EasyPhone Banking	
Unclaimed Funds Fee	
▪ Charged when an account has been inoperative for 7 years or more as at 31 December.	\$30.00
Vouchers and other records for searching	
▪ 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

Safe Custody	
Envelope (annual fee)	
▪ 406mm x 152mm	\$10.00
▪ 308mm x 254mm	\$20.00
Boxes (annual fee)	
▪ 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
Access fee	
▪ Each inspection	\$2.00

PRODUCTS AND SERVICES NO LONGER OFFERED

Transaction Accounts	Choice Account	Ultimate Account
Minimum Monthly Balance	Less than \$1,000	\$1,000 and over
Account Maintenance Fee	\$5.00	Nil
Monthly Card Fee (Visa Debit)	\$1.00	\$1.00
Cashed Cheques	\$2.00	\$2.00
Teller Withdrawals	2 free then \$2 each	2 free then \$2 each
Cheques Written	\$1.00	2 free then \$1 each
BOQ Balance Enquiry	Free	Free
ATM & EFTPOS		
BOQ ATM/EFTPOS Withdrawals/Transfers/Balance Enquiry	5 free then \$0.65 each	3 free then \$0.65 each
Other Bank ATM Withdrawal	Free	Free
Bank@Post Withdrawals	\$3.00	\$3.00
Bank@Post Deposits	Free	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction	As disclosed on the ATM screen at the time of the transaction
Internet Banking and EasyPhone Banking		
Funds Transfer and BPAY	10 free Internet and 10 free EasyPhone then \$0.30 each	10 free Internet and 10 free EasyPhone then \$0.30 each
Single Pay Anyone	\$0.65 each	\$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
Transfer Orders, Direct Debits and Direct Credits		
Transfer to BOQ Accounts	Free	Free
Direct Debits	Free	Free
Direct Credits	Free	Free
International Transactions #		
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)	2.5%	2.5%
Foreign Currency Transaction Fee (Accounts linked to a Credit Card)	3.0%	3.0%
Account Maintenance Fee Exemptions: Upon request, the Account Maintenance Fee will be waived on a nominated account where customers:		
▪ Are under 18 years of age	✓	✓
▪ Are a full-time student at a University, TAFE or Secondary School (annual renewal applies)	✓	✓
▪ Have a BOQ Home Loan	✓	✓

Easy Investment Account

Minimum Monthly Balance	\$1,000
Branch Withdrawal	Free [^]
Balance Enquiry in-branch or through Internet Banking	Free
Internet Banking funds transfers	Free [^]
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.

Line of Credit Accounts

	HELP I	HELP II*
Maintenance Fee	N/A	\$10 each month 40 free transactions per month then \$0.60 each
Agreed Credit Advance Fee*	N/A	\$60 each quarter
Monthly Card Fee (Visa Debit)	N/A	\$1.00
Bank@Post Withdrawals	\$3.00	
Bank@Post Deposits	Free	
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction	
EFTPOS	\$0.65 each	
BOQ ATM Balance Enquiry	Free	
Internet Banking		
Funds Transfer and BPAY	Free	10 free per month then \$0.30 each
Single Pay Anyone Payments		\$0.65 each
Multi Payment		\$1.50 for up to 10 payments the \$0.19 for each additional transaction
Balance and Transaction History Enquiry	Free	
EasyPhone Banking		
Funds Transfer and BPAY	Free	10 free per month then \$0.30 each
Funds Transfers to third party BOQ Accounts and Credit Cards		\$0.65 each
Balance and Transaction History Enquiry	Free	

* 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.

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boq.com.au

Issuer:

Bank of Queensland Limited ABN 32 009 656 740

AFSL No. 244616

The BOQ logo is located in the bottom right corner of the page. It consists of the letters "BOQ" in a bold, white, sans-serif font, set against a black rectangular background. The background of the logo is a white triangle that points towards the bottom right corner of the page, creating a stylized, modern look.

BOQ