

## ***Addendum to Business Banking Guide to Fees and Charges***

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

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

The fees and charges details under the "Transaction Accounts" heading on page 3 relating to the "Business Cheque" account is deleted and replaced with the following:

<b><i>TRANSACTION</i></b>	<b><i>Business Cheque</i></b>
Account Maintenance Fee	\$7.00 <sup>#</sup>
Minimum monthly balance to waive Account Maintenance Fee	\$5,000
Over the Counter	\$0.55 each
Monthly Card Fee (Visa Debit)	\$1 per card per month
Cheques Written	\$0.65 each
Cheques Deposited	5 free per month then \$0.40 each
Direct Entry	5 free per month then \$0.20 each
<b><i>ATM/EFTPOS*</i></b>	
BOQ ATM/EFTPOS Withdrawal / Transfers	\$0.65
BOQ ATM Balance Enquiry	Free
Other Bank ATM Withdrawals / Balance Enquiry	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction
Bank@Post withdrawals	\$3.00
Bank@Post deposits	\$3.00
<b><i>INTERNET BANKING</i></b>	
Funds transfer and BPAY <sup>®</sup>	10 free per month then \$0.20 each
Single Pay Anyone or Funds transfer to third party BOQ accounts	\$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
<b><i>International Transactions<sup>^</sup></i></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)	2.5%

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

<sup>\*</sup> Only available for Any One to Operate Accounts.

<sup>^</sup> Overseas ATM access is only available if an account is linked to a Full Access Visa Debit Card.

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 "Bank@Post Inward Dishonour Fee" is added under the "General Services" heading on pages 16 to 19.

<b>Bank@Post Inward Dishonour Fee</b>	
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

The fees and charges details under the "General Services" heading on pages 16 to 19 relating to the "Dishonour Fees" and "Overdrawn Fee" is deleted and replaced with the following:

<b>Dishonour Fees</b>	
<b>Inward</b>	
Charged to your account on the day where a cheque deposited to your account is dishonoured.	
▪ Commercial Hire Purchase, Commercial Leasing, Chattel Mortgages and Bills of Sale – each occasion.	\$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.	
▪ Each item dishonoured	\$15.00
<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

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