



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

This addendum dated **1 February 2020**, amends and supplements the Personal Banking Guide to Fees and Charges dated **December 2019**. Unless otherwise noted, terms defined in the Personal Banking Guide to Fees and Charges have the same meaning in this addendum.

The following change is effective from **1 February 2020**:

### **GENERAL SERVICES**

- Statement fees are now all removed

The following change is effective from **10 February 2020**:

HOME AND PERSONAL LENDING General Lending Fees on page 10:

The Security Release Fee will be increased from \$320 for each security release request to \$350 for each security release request.

The following changes are effective from **1 March 2020**:

- Cash Management Account
  - minimum monthly balance to waive Account Maintenance Fee removed
  - Cash Cheques fee removed
  - Teller Withdrawals fee removed
  - Cheques Written fee removed
  - BOQ ATM fee removed
  - Funds Transfer and BPAY fee removed
  - Single Pay Anyone fee removed
  - Multi Payment fee removed

All other Account Terms and Conditions remain as set out in the Personal Banking Guide to Fees and Charges booklet.