

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 electronic banking terms and conditions (if applicable)

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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 business banking and lending services. The information is easy to find in the sections under Account Operating Fees and Charges, Business 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.

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;
- 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, 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 or by phoning us on 1300 55 72 72.

Account operating fees and charges

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

TRANSACTION ACCOUNTS		
Everyday Business Account		
INVESTMENT ACCOUNTS		
BOQ Superannuation Savings Account		
Business WebSavings Account		
Farm Management Deposit Account (Fixed-Term)		
Premier Investment Account		
Controlled Money Account	Solicitors Investment Trust Account	Real Estate Investment Trust Account
TRUST ACCOUNTS		
QLD PAMD Trust Account		

This fees and charges guide also applies to existing accounts that are no longer available for sale. Please refer to “Products No Longer Offered” section for more details.

Transaction Accounts

TRANSACTION	EVERYDAY BUSINESS	EVERYDAY BUSINESS ACCOUNT
Eligibility	All eligible customers (excluding not-for-profit organisations)	Not-for-profit organisation
Account Maintenance Fee	\$10.00 ¹	Free
Branch Deposit/BOQ ATM Deposit	Free	Free
Branch Withdrawal	Free	Free
Monthly Card Fee (VISA Debit)	Free	Free
Cheques Written	Free	Free
Cheques Deposited	Free	Free
Direct Debit	Free	Free
Direct Credit	Free	Free

TRANSACTION	EVERYDAY BUSINESS	EVERYDAY BUSINESS ACCOUNT
ATM/EFTPOS		
BOQ ATM/EFTPOS Withdrawal / Transfers ²	Free	Free
BOQ ATM Balance Enquiry	Free	Free
Other Bank ATM Withdrawals / Balance Enquiry	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
INTERNET BANKING		
Funds transfer and BPAY®	Free	Free
Single Pay Anyone or Funds transfer to third party BOQ accounts	Free	Free
Multi Payment	\$1.50 for up to 10 payments then \$0.19 for Free each additional transaction	Free
Balance Enquiry / Transaction History Enquiry	Free	Free
INTERNATIONAL TRANSACTIONS³		
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 Business Visa Debit Card)	3.0%	3.0%

1. Account maintenance fee waived if you operate an approved overdraft with an Everyday Business Account.

2. 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.

3. Merchants or other providers of electronic transactions may impose additional limits and or charges.

Investment Accounts

TRANSACTION	EVERYDAY BUSINESS ACCOUNT™	BOQ SUPERANNUATION SAVINGS ACCOUNT
Account Maintenance Fee	Nil	Nil
Branch Deposit	Free	Free
Branch Withdrawal	Free	Free
Cheques Deposited	\$1.00 each	\$1.00 each
Direct Credit	Free	Free
Direct Debit	N/A	Free
BOQ Branch Balance Enquiry	Free	Free
INTERNET BANKING		
Funds transfer	Free	Free
BPAY®	Free	Free
Single Pay Anyone	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
Balance Enquiry / Transaction History Enquiry	Free	Free

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

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Term Investment Accounts

	PREMIER INVESTMENT	FARM MANAGEMENT DEPOSIT ACCOUNT FIXED TERM
Minimum Monthly Balance	\$1,000	\$1,000
Branch Withdrawal	Free [#]	Free [#]
Balance Enquiry in-branch or through Internet Banking	Free	Free
Early Payout Fee	\$30.00	N/A

[#] 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
TRANSACTION		
Account Maintenance Fee		\$6.00
Over the Counter		\$0.55 each
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
INTERNET BANKING		
Funds transfer and BPAY®		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

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account. These accounts comply with all relevant legislation.

Definitions

Fees with an asterisk * are charged monthly on the last day of the month and on the date that your account is closed.

Account Maintenance Fee* A set monthly fee is charged and this fee will not be charged in the month your account is opened. If there are sufficient funds in your account to cover the fee, we will debit your account and overdraw it.

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.

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.

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 (2.0% 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.

Internet Banking Multi Payment* A fee charged where you make a Multi Payment using Internet Banking

Internet Banking Balance Enquiry Fee/Transaction History Enquiry All balance enquiries through BOQ Internet Banking are free.

All transaction history enquiries through BOQ Internet Banking are free.

Internet Banking Transfer and BPAY Fee* A fee charged for transfers between Nominated Accounts or BPAY Payments using Internet Banking.

Other Bank ATM Withdrawal Fee/Other Bank ATM Balance Enquiry Fee A fee charged by BOQ for each withdrawal or balance enquiry you make through non-BOQ ATMs.

Over the Counter Fee* A fee charged where you make a Multi Payment using Internet Banking branches. This fee includes deposits through BOQ ATMs.

Overseas bank ATM Balance Enquiry Fee* A fee charged when an ATM balance enquiry is made outside of Australia.

Overseas bank ATM Balance Withdrawal Fee* A fee charged when an ATM withdrawal is made outside of Australia.

State Penalty Enforcement Fee A fee charged for recovering unpaid fines on behalf of the government.

Visa Debit Card Fee* A fee charged for having a Full Access Debit Card or Restricted Access Visa Debit Card linked to your account unpaid fines on behalf of the government.

Business lending

Loan Account Fees

LOAN TYPE	APPLICATION FEE	ONGOING FEES	
Business Overdraft and Business Line of Credit	0.75% ¹ of the loan amount, with a minimum fee of \$750.00	Agreed Credit Advance Fee	0.30% of the approved limit, with a minimum of \$70.00 ²
Business Term Loan		Loan Service Fee	\$25.00 per month ³
Commercial Rate Loan		Loan Service Fee	\$50.00 per month ⁴
Guarantee Facility ⁵		Line Fee	2.95% per annum ⁶
Trade Facility	On Application	On Application	

1. 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.
2. The fee will be charged quarterly on the last day of March, June, September and December.
3. This fee is assessed monthly and is payable on your interest payment date and account closure.
4. This fee is assessed monthly and is payable on your interest payment date and account closure or, for an Interest Capitalised Commercial Rate Loan, the fee may be capitalised to the loan and payable at loan maturity.
5. Includes Express Bank Guarantee Request and Facility Agreement.
6. The Application Fee payable for the Express Bank Guarantee Request and Facility Agreement is \$350.00⁶ Fee is payable half-yearly in advance.

Business Line of Credit¹

Transaction Fee	10 free per month then \$5.00 each
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.	
Cheques Deposited	5 free per month then \$5.00 each
Other Bank ATM withdrawals / balance enquiry	Free
ATM Operator Fee	As disclosed on the ATM screen at the time of the transaction

1. The fees applicable to the SME Government Guarantee Scheme Business Loan also known as the Business Line of Credit - Other Security (COVID19) has the same fee structure as the "Everyday Business Account" (with overdraft attached) which can be found under the Account Operating Fees and Charges section on pages 3-4 of this document. All other Business Line of Credit accounts continue to be governed by the Business Line of Credit fee structure.

Cashflow Finance Facilities

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

Equipment Finance Facilities¹

The following fees are applicable to Finance Lease, Rental, Specific Security Agreement, Escrow Agreement, Progress Agreement and Commercial Hire Purchase facilities – facilities provided by either BOQ Equipment Finance Limited or BOQ Credit Pty Limited. All amounts include GST where applicable.

This table is a guide only and does not represent all fees and charges that may be payable in connection with your equipment finance facility contract. Please refer to the terms and conditions of your contract and any fee disclosure letters that form part of your contract for further details.

Establishment Fee	\$440.00
Documentation Fee (Drawdown under Master Agreement)	\$330.00
Establishment Fee (Private Sale or Sale and Lease/Buy Back)	\$495.00
Non-standard Documentation Fee	On application
Transfer/ Assignment of Lease	\$440.00
Substituted Equipment Agreements	\$440.00
Replacement Novated Agreements	\$440.00
Equipment Inspection Fee	\$250.00
Miscellaneous Service Fee	\$110.00
Contract restructures and re-writes (excl. approved Hardship cases)	\$495.00
General Security Agreements	\$115.00
Documentary Import Letter of Credit (including Progress Agreements)	\$770.00 plus 1% of face value of LC (in AUD) with a minimum fee of \$2,000.00

1. Facilities are provided by either BOQ Equipment Finance Limited ABN 78 008 492 582 (BOQEF) or BOQ Credit Pty Limited ABN 92 080 151 266 (BOQC) (Australian Credit Licence Number 393331), both of which are wholly owned subsidiaries of Bank of Queensland Limited ABN 32 009 656 740 (BOQL). BOQL does not guarantee or otherwise support the obligations or performance of BOQEF, BOQC or the products they offer.

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”.

DRAWDOWN	
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 AUD1 0,000 and \$50.00 for amounts AUD1 0,000 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
BREAK COST ADMINISTRATION FEE	
Business Term Loans	\$50.00
Commercial Bill Facility and Commercial Rate Loans	\$250.00
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 to payment).
- You pay more than the total of your elected repayments plus \$10,000 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

SECURITY RELEASE FEE	
Payable when we agree (at your request) to discharge a security	\$350.00
SUBSTITUTION OF SECURITY FEE	
Payable if we agree to substitution of a security for another security	\$300.00
SETTLEMENT FEE	
Payable for completing settlement of your facility	\$150.00

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
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
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

Transaction Negotiation Authority

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

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

Telegraphic Transfer Processing Fees

To debit an Australian Dollar Account	\$20.00
To credit an Australian Dollar Account	\$10.00
Cancellation of a Telegraphic Transfer	\$25.00
Amendment of a Telegraphic Transfer	\$25.00
Trace of a Telegraphic Transfer	\$40.00

Correspondent Banking Fee Reference Guide

Estimated Correspondent Banking Fee when sending a Telegraphic Transfer from Australia*.	USD \$20.00
	EUR€20
	GBP£15
	CHF\$Fr.20
	NZD\$27
	CAD\$0
	SGD\$20
	JP¥3000
	HKD\$220
	THB450
	ZAR R300

* The Bank processes telegraphic transfers through its global network of Correspondent Banks. The correspondent banking fees set out above are to be used as a guide only. Sometimes there may be more than one Correspondent Bank. Any additional fees will generally be deducted from the value of the telegraphic transfer. These fees may change at any time without notice and are subject to a number of factors including value of the telegraphic transfer and destination country.

Upon your request the Bank will use best endeavours to obtain details of the fees charged by Correspondent Banks that were used to send your telegraphic transfer.

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
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 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
Tracers/Additional Correspondence	\$30.00 per enquiry
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)
OUTWARD	
Issued	\$25.00
Advice of fate	\$10.00 (plus transmission cost if applicable)
Replacement of lost draft or stop payment with refund	\$30.00
Repurchase	\$20.00
FOREIGN CHEQUE (no longer available on and from 1 July 2025)	
Cheque deposited prior to payment by an overseas bank	\$15.00
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	\$100.00 including expenses
Any amount increase or extension over 6 months may also attract an additional establishment fee	

EXPORT LETTER OF CREDIT	
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
BACK-TO-BACK LETTER OF CREDIT	
Establishment Fee	On application
STAND-BY LETTER OF CREDIT	
Establishment Fee (per 6 month)	Up to 2% of AUD value minimum \$300.00
TRANSFERABLE LETTER OF CREDIT	
Establishment Fee	On application

Overseas Notes (no longer available on and from 1 July 2025)

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

Telegraphic Transfer Processing Fees

To debit an Australian Dollar Account	\$20.00
To credit an Australian Dollar Account	\$10.00
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

Cards

Cards replaced within Australia	\$15.00 each card
Cards replaced outside Australia	\$75.00 each card

Charged whenever a lost or stolen Visa Debit Card is replaced

Card Courier Fee	\$20.00
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Charged when a new or replacement debit card is requested to be delivered sooner than the standard delivery time specified.

Bank Cheque Fee

Each cheque issued	\$10.00
Each cheque repurchased	\$15.00
Each replacement cheque issues	\$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)

Business Entity Search Fee

Charged when a business entity, either a company or a registered business, opens an account (each search)	\$40.00
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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

Coin Handling Fee

Bulk coin	\$10.00 per bag
Bagged coin	\$0.50 per bag, minimum \$2.50
Unsorted, unbagged coin	5% of value, minimum \$10.00

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

Dishonour Fees

Inward

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
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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
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International Company Search Fee

Charged when a foreign private or public company opens an account (each search)	\$120.00
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Disputed Transaction Enquiry Fee

This fee will not be payable where we have determined that the transaction was not authorised by the cardholder.

Each disputed transaction where Visa Debit was used	\$12.00
Each disputed transaction where EFTPOS was used	\$15.00

Pay Envelopes

Each 100 envelopes	\$10.00
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Photocopies

Each page, excluding statements	\$0.20
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Statements

Duplicate statement – each statement	Free
Statement ordered at a branch – each statement	Free
Statement ordered through Internet Banking	Free
Statement fee – for issues other than monthly, quarterly or half-yearly	Free
Statement sent to overseas address – each statement	Free
Repeat of previously issued statement – each statement	Free
Faxed statement – each statement Other statement fees may also apply	Free
Transaction list issued at a branch – each list	Free

Stop Payments

Issued Cheques	\$10.00
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.	
Direct Debits Free	Free
This fee is payable for either a temporary suspension or a permanent cancellation of the Direct Debit payment.	

Telegraphic Transfer Processing Fees

To debit an Australian Dollar Account	\$20.00
To credit an Australian Dollar Account	\$10.00
To debit an Australian Dollar Account in Branch	\$30.00

Correspondent Banking Fee Reference Guide

Estimated Correspondent Banking Fee when sending a Telegraphic Transfer from Australia*.	USD \$20.00
	EUR€20
	GBP£15
	CHF\$Fr.20
	NZD\$27
	CAD\$0
	SGD\$20
	JP¥3000
	HKD\$220
	THB450
	ZAR R300

Trace Request

For each request to perform a trace on any transaction type.	\$15.00
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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 Excludes payments made via Internet Banking	Free
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Unclaimed Funds Fee

Charged when an account has been inoperative for 7 years or more as at 31 December.	\$30.00
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Vouchers and other records for searching

General search of records	\$60.00 each hour
Privacy Act – access request	\$60.00 each hour minimum \$30.00 (GST inclusive)
Direct debit validation search enquiry	\$30.00

* The Bank processes telegraphic transfers through its global network of Correspondent Banks. The correspondent banking fees set out above are to be used as a guide only. Sometimes there may be more than one Correspondent Bank. Any additional fees will generally be deducted from the value of the telegraphic transfer. These fees may change at any time without notice and are subject to a number of factors including value of the telegraphic transfer and destination country.

Upon your request the Bank will use best endeavours to obtain details of the fees charged by Correspondent Banks that were used to send your telegraphic transfer.

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

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

Services no longer offered

Night Safe

LASER PRINTER CHEQUES	500	1,000
Business Cheque Accounts		
Business Management Accounts	\$240.00	\$295.00
Business Overdrafts		

Products no longer offered

Trust Account

ACCOUNT OPERATING FEES AND CHARGES TRANSACTION	QLD SPECIAL TRUST, ACT AGENTS TRUST, ACT SOLICITOR TRUST, WA SOLICITOR TRUST, WA REBA TRUST, WA SETTLEMENT TRUST, SA AGENTS TRUST, TAS AGENTS TRUST	VIC AGENTS TRUST	TAS SOLICITOR TRUST ¹ , SA SOLICITOR TRUST ²	NT AGENTS TRUST ³	BUSINESS MANAGEMENT ACCOUNT
Account Maintenance Fee	\$6.00	N/A	\$6.00	\$6.00	\$15.00 ⁴
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	20 free per month then \$0.40 each
Direct Entry	5 free per month then \$0.20 each	4 free per month then \$0.20 each	5 free per month then \$0.20 each	N/A	10 free per month then \$0.20 each
INTERNET BANKING					
Funds transfer and BPAY®	10 free per month then \$0.20 each	10 free per month then \$0.20 each	N/A	N/A	10 free per month then \$0.20 each
Single Pay Anyone or Funds transfer to third party BOQ accounts	\$0.65 each	\$0.65 each	N/A	N/A	\$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	N/A	N/A	\$1.50 for up to 10 payments then \$0.19 for each additional transaction
Balance Enquiry / Transaction History Enquiry	Free	Free	N/A	N/A	Free

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

1. TAS Solicitor Trust Accounts are not permitted to be transacted on via Direct Credit.

2. SA Solicitor Trust Accounts are not permitted to be transacted on via Direct Debit.

3. NT Agents Trust Accounts are not permitted to be transacted on via Direct Debit or Direct Credit.

4. Account maintenance fee waived if you operate an approved overdraft with Business Management Account .

These accounts comply with the relevant legislation.

Unlimited Business Account™

TRANSACTION	
Account Maintenance Fee	\$20.00
Over the Counter	Free
Cheques Written	Free
Cheques Deposited	Free
Direct Entry	Free
ATM/EFTPOS*	
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
INTERNET BANKING	
Funds transfer and BPAY	Free
Single Pay Anyone or Funds transfer to third party BOQ accounts	Free
Multi Payment	Free
Balance Enquiry / Transaction History Enquiry	Free

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.. Refer to your facility agreement with us for any other 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. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Business Cheque Account

TRANSACTION	
Eligibility	Business Customer
Account Maintenance Fee	\$7.00 ¹
Branch Deposit/BOQ ATM Deposit	Free
Branch Withdrawal	Free
Monthly Card Fee (Visa Debit)	Free
Cheques Written	\$0.65 each
Cheques Deposited	5 free per month then \$0.40 each
Direct Debit	Free
Direct Credit	Free
ATM Operator Fee	5 free per month then \$0.20 each
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
INTERNET BANKING	
Funds transfer and BPAY®	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
INTERNATIONAL TRANSACTIONS ²	
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)	3%

1. Account maintenance fee is waived if you operate an approved overdraft as part of this account or if you are a not-for profit organisation on the correct service charge plan.

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

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Business Investment Account / Cash Management Account - Business

TRANSACTION	
Account Maintenance Fee	\$7.00 ¹
Over the Counter	Free
Branch Withdrawal	Free
Monthly Card Fee (Visa Debit)	Free
Cheques Written	\$0.65 each
Cheques Deposited	5 free per month then \$0.40 each
Direct Debit	Free
Direct Credit	Free
ATM Operator Fee	5 free per month then \$0.20 each
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
INTERNET BANKING	
Funds transfer and BPAY®	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
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)	3%

* For Account Access Cards, 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. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Business Performance Saver / Farm Management Deposit Account (at-call)

TRANSACTION	BUSINESS PERFORMANCE SAVER	FARM MANAGEMENT DEPOSIT ACCOUNT
Account Maintenance Fee	Nil	N/A
Branch Deposit	N/A	Free
Branch Withdrawal	N/A	Free
Cheques Deposited	N/A	Free
Direct Credit	Free	Free
Direct Debit	N/A	N/A
BOQ Branch Balance Enquiry	Free	Free
INTERNET BANKING		
Funds transfer	Free to linked Everyday Business Account	N/A
BPAY®	N/A	N/A
Single Pay Anyone	N/A	N/A
Multi Payment	N/A	N/A
Balance Enquiry / Free Transaction History Enquiry	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.

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Trust Account

ACCOUNT OPERATING FEES AND CHARGES TRANSACTION	NSWAGENTS TRUST, & NSW SOLICITOR TRUST	QLD SOLICITOR TRUST
Account Maintenance Fee	\$6.00	\$6.00
Over the Counter	\$0.55 each	\$0.55 each
Cheques Written	\$0.65 each	\$0.65 each
Cheques Deposited	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
INTERNET BANKING		
Funds transfer and BPAY®	10 free per month then \$0.20 each	Free Funds Transfer BPAY – N/A
Single Pay Anyone or Funds transfer to third party BOQ accounts	\$0.65 each	Free
Multi Payment	N/A	N/A ⁵
Balance Enquiry / Transaction History Enquiry	Free	Free

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account. These accounts comply with all relevant legislation.

5. You must not process Multi Payment from a QLD Solicitors Trust Account, as the transaction information that prints on your account statement will not comply with QLD Law Society Electronic Funds Transfers Guidelines.

Client service centre

T 1300 160 160
boqspecialist

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Australia