

Banking products - fees and charges

Current Words	New Words
<p>1.1 Home Loan Fee Schedule (within Banking Package) Bank Cheque Fee</p> <p>Payment dishonour fee: Payable if a repayment debited to your account is dishonoured - \$45</p> <p>PEXA fee was not included</p> <p><u>Additional Fees that may apply</u> Progress draw down fee was not included</p> <p>Quantity Surveyor's fee was not included</p>	<p>1.1 Home Loan Fee Schedule (within Banking Package) Bank Cheque Fee (no new Bank Cheques will be issued from 30 June 2026)</p> <p>Payment dishonour fee removed</p> <p>PEXA fee included to align with Banking package T&Cs</p> <p>Charged externally by Property Exchange Australia Limited (PEXA) if your loan is settled or a security is registered over the PEXA platform.</p> <p><u>Additional Fees that may apply</u> Progress draw down fee included to align with Banking package T&Cs. Progress drawdown fee: \$150, payable when more than one drawdown per month is made from a construction loan. This fee applies to the second and each subsequent drawdown within that month.</p> <p>Quantity Surveyor's fee included to align with Banking package T&Cs.</p> <p>This fee is charged externally when it is necessary for us to commission a quantity surveyor to examine construction works.</p>
<p>1.2 One Account / Offset Account Fee Schedule (within Banking Package) Bank Cheque Fee</p>	<p>1.2 One Account / Offset Account Fee Schedule (within Banking Package) Bank Cheque Fee (no new Bank Cheques will be issued from 30 June 2026)</p>
<p>1.3 Credit Card Fee Schedule (within Banking Package) Priority Pass Guest Visit fee: The primary cardholder is entitled to four complimentary visits to Priority Pass lounges and may bring one guest per visit free of charge. Any additional guests will be charged directly to you by Priority Pass at their ordinary price, currently US\$29 per person per visit. Signature Card: US\$29</p> <p>Payment dishonour fee: Charged if any payment is dishonoured - \$45</p>	<p>1.3 Credit Card Fee Schedule (within Banking Package) Priority Pass Guest Visit fee: The primary cardholder is entitled to four complimentary visits to Priority Pass lounges and may bring one guest per visit free of charge. Any additional guests will be charged directly to you by Priority Pass at their ordinary price, currently US\$35 per person per visit. Signature Card: US\$35</p> <p>Payment dishonour fee: Charged if any payment is dishonoured - \$15</p>
<p>2.1 Home Loan Fee Schedule (outside Banking Package)</p>	<p>2.1 Home Loan Fee Schedule (outside Banking Package)</p>

<p>Bank Cheque Fee</p> <p>Payment dishonour fee: Payable if a repayment debited to your account is dishonoured - \$45</p> <p>PEXA fee was not included</p> <p><u>Additional Fees that may apply</u></p> <p>Progress draw down fee was not included</p> <p>Quantity Surveyor's fee was not included</p>	<p>Bank Cheque Fee (no new Bank Cheques will be issued from 30 June 2026)</p> <p>Payment dishonour fee removed</p> <p>PEXA fee included to align with Banking package T&Cs</p> <p>Charged externally by Property Exchange Australia Limited (PEXA) if your loan is settled or a security is registered over the PEXA platform.</p> <p><u>Additional Fees that may apply</u></p> <p>Progress draw down fee included to align with Banking package T&Cs. Progress drawdown fee: \$150, payable when more than one drawdown per month is made from a construction loan. This fee applies to the second and each subsequent drawdown within that month.</p> <p>Quantity Surveyor's fee included to align with Banking package T&Cs. This fee is charged externally when it is necessary for us to commission a quantity surveyor to examine construction works.</p>
<p>2.2 Transaction and Savings Account Fee Schedule (outside Banking Package)</p> <p>Bank Cheque Fee</p>	<p>2.2 Transaction and Savings Account Fee Schedule (outside Banking Package)</p> <p>Bank Cheque Fee (no new Bank Cheques will be issued from 30 June 2026)</p>
<p>2.4 Credit Card Fee Schedule (outside Banking Package)</p> <p>Annual Fee: Payable annually if your Credit Card is outside a Banking Package</p> <p>Platinum Card: \$150</p> <p>Priority Pass Guest Visit Fee: The primary cardholder is entitled to four complimentary visits to Priority Pass lounges and may bring one guest per visit free of charge. Any additional guests will be charged directly to you by Priority Pass at their ordinary price, currently US\$29 per person per visit.</p> <p>Signature Card: US\$29</p> <p>Payment dishonour fee: Charged if any payment is dishonoured - \$45</p>	<p>2.4 Credit Card Fee Schedule (outside Banking Package)</p> <p>Annual Fee: Payable annually if your Credit Card is outside a Banking Package</p> <p>Platinum Card: Nil</p> <p>Priority Pass Guest Visit Fee: The primary cardholder is entitled to four complimentary visits to Priority Pass lounges and may bring one guest per visit free of charge. Any additional guests will be charged directly to you by Priority Pass at their ordinary price, currently US\$35 per person per visit.</p> <p>Signature Card: US\$35</p> <p>Payment dishonour fee: Charged if any payment is dishonoured - \$15</p>