FEES & CHARGES SCHEDULE AND TRANSACTION LIMITS

The purpose of the brochure containing the Fees & Charges and Transaction Limits:

The brochure containing the Fees & Charges and Transaction Limits detail banking relationship benefits and transactions for which a fee or charge maybe payable when using a Geelong Bank product or for Geelong Bank providing a service requested by you, applicable to our accounts. Some loan account fees and charges are shown however a full list of fees and charges will be disclosed in the loan offer document. The information in this brochure is subject to that loan offer document.

You should retain the Fees & Charges and Transaction Limits brochure for future reference, as the information will also apply to any further accounts that you obtain, or facilities for accessing these accounts.
We do not have external shareholders who require dividends. Our profits are reinvested in Geelong Bank to either absorb new member costs or to help provide you with competitive products and services.

GEELONG BANK A DIVISION OF HUME BANK LIMITED ABN 85 051 868 556
AFSL/Australian Credit Licence Number 244248

Fees and charges current as at 20 May 2026

Head Office:
Suite 1, 69-71 Moorabool Street, Geelong Victoria 3220
Telephone: 1300 361 555
Fax: (03) 5221 1544
Email: info@geelongbank.com.au
Web site: www.geelongbank.com.au

TIPS FOR MINIMISING FEES

- Check your balance via internet banking or download the Geelong Bank App
- Use EFTPOS to pay for goods and withdraw cash at the same time where possible
- Plan cash, ATM/EFTPOS withdrawals in advance
- Spread your transactions across the range of access facilities available to maximise your free withdrawals
- Use BPAY® to pay bills
- Set up electronic funds transfers (EFT) where possible
- Consolidate accounts (including loans and term deposits from other financial institutions) to take advantage of the banking relationship
- Make use of the Autosweep facility – see below for more details

Autosweep:
Autosweep facility enables you to park your funds in a high interest savings account whilst helping you avoid insufficient funds fees by automatically transferring these funds to cover direct debits, ATM and EFTPOS transactions as required.

Other Services:
There are a number of other services that Geelong Bank can either offer you or arrange for you to use, please ask us and we will endeavour to provide the service for you. The costs for these other services will be available on application.

Government charges and taxes:
Where government charges and taxes apply to any account, these will be passed on to members. These charges and taxes may be changed at any time and are charged to members at the rate set by each State or Federal Government.

Transaction limits:

Visa:

- You can withdraw up to $1,000 per card per day in total, from either the ATM networks or EFTPOS terminals. At times a lesser daily limit may be applied and each individual merchant or other institution may impose additional restrictions.

Cash over the counter at Geelong Bank per day:

- The maximum amount of cash that can be withdrawn over the counter on any one day from an individual account is $2,000.
  If you require more than $2,000 in cash, 48 hours notice must be given (limits will apply).

Internet Banking Daily Electronic Funds Transfer (EFT) limit:

- The standard daily limit for external transfers through Internet Banking and the Banking App is $5,000 per day. International transfers standard limit is $2,500 per day.
- Future dated external payments cannot be processed if they exceed the daily limit of $5,000.
- We provide a 'Self Service' option where you can increase your limits to the maximum amounts listed below via Internet Banking only on the following payment types:

OSKO/NPP	$10,000
Standard transfer	$10,000
BPAY	$10,000
International Payments	$2,500

We recommend you reduce the limit back to standard once the transaction is complete.
To temporarily alter your transaction limit above the 'Self Service' limits, you must apply to us in writing during business hours via email to **info@geelongbank.com.au**
Please be aware that EFT daily processing cut off time is 4.30 pm EST.

AT CALL TRANSACTION/PASSBOOK ACCOUNTS. S5 and S12 closed to new accounts.

	Total Access Account (S1)	Redi-Access Account (S13)	Senior Savers Account (S65)	Affinity Savers (S8)	At-Call Passbook Accounts (S5** & S12**)
Monthly Service Fee	n/a				n/a
ATM	Unlimited free at CBA, NAB or Westpac				n/a
EFTPOS	unlimited free				n/a
Over the counter cash wdls (staff Assisted)	unlimited free				unlimited free
Internal Transfers	unlimited free				unlimited free
Auto Sweep	unlimited free				unlimited free
BPAY	unlimited free				unlimited free
Direct Debit	unlimited free				unlimited free
Electronic Funds Transfer	unlimited free				unlimited free

SPECIAL PURPOSE SAVINGS ACCOUNTS: The following table details account access.

	On-Line Saver Account (S70) A linked Geelong Bank transaction account is required.	iSaver (S80)	Superfund Maximiser Account (S75)	Access Saver Account (S60) S60 closed to new accounts.	Mortgage Offset Account (S10)
Monthly Service Fee	n/a				n/a
ATM	n/a				n/a
EFTPOS	n/a				n/a
Over the counter cash wdls	unlimited free	n/a	n/a	unlimited free	n/a
Internal Transfers	unlimited free				unlimited free
Auto Sweep	unlimited free	n/a	n/a	n/a	unlimited free
BPAY	unlimited free				unlimited free
Direct Debit	n/a				n/a
Interest Baking Electronic Funds Transfer	unlimited free				unlimited free

The following table details the ability to withdraw and deposit via branch transactions only S55, S2, S6, S7, S9 and S50 accounts have limited internet transaction connectivity.

	Achieve Saver Account (S55)	Christmas Club Account (S2)	Insurance / Budget Accounts (S6, S7 and S9) S6 and S9 closed to new accounts.	Young Achiever Saver Account (S50)
Access	No transactional fees associated with this account	Funds are at call from 1 November until 31 January	No transactional fees associated with this account	No fees associated with this account, although withdrawals may affect interest earned
Monthly Service Fee	n/a			
ATM	n/a			
EFTPOS	n/a			
Over the counter cash wdls (staff assisted)	unlimited free			
Internal Transfers	n/a			
Auto Sweep	n/a			
BPAY	n/a			
Electronic Funds Transfer	n/a			

OTHER NON-STANDARD FEES AND CHARGES

The following non-standard fees and charges apply across all account types as appropriate.

Account statement fee:	
Replacement of previous month statement	$3.00
Any other account statements previously issued	$5.00
Periodical payments / Electronic Funds Transfer (EFT):	
Variation to current regular periodical payment authority	$3.50
General:	
Voucher/Record Search	$40.00 per item
Overdrawn account fee	$15.00
Inactive Account/Dormancy fee	$20.00 per annum
Company Search Fee	$15.00
Dishonour Fees:	
Dishonour of Direct Debit (inbound or outbound)	$10.00
Travel and International Products / Services:	
Telegraphic Transfer (Foreign Currency)	$30.00 over counter $15.00 online
Telegraphic Transfer (AUD)	$15.00
Foreign Cheque Conversion < $25,000 AUD (Existing Members Only)	$5.00
Foreign Cheque Conversion > $25,000 (Existing Members Only)	$50.00
Domestic Transfers sent via Swift	$13.27
Transfers received via Swift	$8.05

INVESTMENT ACCOUNTS

Withdrawal of ALL or PART of your Fixed Term Investment Account or Regular Income Investment Account during the term of your investment:

Where the funds have been invested for at least 75% of the term interest will be paid up to the date of withdrawal without penalty.

Where the funds have been invested for less than 75% of the term, any accrued interest on the amount that has been approved for early release will be paid at the penalty interest rate of 0.50%, plus any interest that has been previously paid during the current term of the investment on the amount of the approved early withdrawal will be recalculated at the rate of 0.05%, the difference being deducted from the principal amount that is being released. If the remaining balance falls into a lower tier then the interest rate on this remaining balance will alter.

If you withdraw part or all of your investment during the 5 working day period after the investment matures, the interest rate applicable between the maturity date and the date of withdrawal will be paid at the penalty interest rate of 0.05%.

VISA DEBIT CARD

Card Issuance Fee	$10.00
– payable when you request a replacement card	
International Conversion Fee	3%
– this is payable on all transactions made overseas on Visa Debit card	
Chargeback/ATM Dispute – payable if cardholder wrongly disputes a transaction	$25.00

LOAN FEES AND CHARGES

(FEES APPLICABLE TO LOAN ACCOUNTS OPENED PRIOR TO 1 MAY 2026)

The information in this brochure about fees and charges applicable to our loan products is indicative only. In some circumstances more than one fee may apply.

Loan Establishment Fees:

Affinity Home Loan Annual Fee ..... $295.00 (Charged 31st March) each year

Third Party Fees:

Legal Fees.....At Cost

Valuation Fees.....At Cost

Mortgage Loans

Administration Fees:

Variation Fee	$100.00	
Portability Fee	$350.00	
Additional Security Fee	$150.00	
Conversion/Switching Fee	$300.00	
Production of Title Fee	$350.00	
Discharge Settlement Fee (per security property)	$300.00	
Settlement Rebooking Fee	$100.00	
Construction Administration Fee	$245.00	
Progress Payments Fee (construction loans)	$50.00	each
Guarantee Fee	$200.00	
Title Search	$20.00	
Value Home Loan Administration Fee	$8.00	per month
Fixed Rate Home Loan: Re-fixing Fee	$300	Eff 20/2/22

Fixed Rate Lock Fee

- The Fixed Rate Lock fee is 0.15% of the loan amount or $500, whichever is higher, capped at $1,000 for loans up to $2 million.
- For loans above $2 million, the fixed rate lock-in-fee is 0.15% of the loan amount.
- The fee will be refunded if the loan does not proceed to funding.

Redraw Fees:

Affinity Home Loan Package and Mutual Home Loan (formerly Easy Start Home Loan)	Nil	
Basic Home Loan (formerly Value Home Loan)	$25.00	per Redraw
All other Home Loans have a Nil redraw fee if redraw is via internet or (Note: over the counter (OTC) first one free per month, all additional OTC redraws	$15.00	per Redraw

Personal Loans

Security Variation Fee $8.00

Enforcement Expenses:

Arrears letter per occasion	$30.00
Default Notice Fee per occasion (mortgage loans)	$150.00
Default Notice Fee per occasion (personal loans)	$50.00

Stamp Duties, Lodgement Fees, solicitor's costs, valuation and progress valuation costs - as charged by appropriate authority. Other third-party fees may apply.