

Changes to Fees and Charges

Category	Fee Description	Geelong Bank Pre Merger	Geelong Bank Post Merger	Impact to Geelong Bank Members
General Fees	Staff assisted transaction fee	\$10.00	Free	Favourable Change
	Voucher/Record Search	\$40.00 per item	\$40.00 per item	No Change
	Overdrawn account fee	\$25.00	\$15.00	Favourable Change
	Inactive Account/Dormancy fee	\$5.00 per month	\$20.00 per annum	Favourable Change
	Statement Reprint (per statement)	\$5.00	\$5.00	No Change
	Transaction Summary Print (per request)	\$1.00	Free	Favourable Change
	Staff-Assisted Transfer (in-branch or by phone)	\$2.50 per transfer	Free	Favourable Change
	Staff-Assisted BPAY Transaction	\$2.50 per transaction	Free	Favourable Change
	Coin Handling (non-business customers, over \$100 total)	5% of total coin value	\$2.00 per \$200	Favourable Change
	Real Time Gross Settlement incoming (RTGS)	\$8.05	\$8.05	No Change
	Real Time Gross Settlement Outgoing (RTGS)	\$13.27	\$13.27	No Change
	Voucher Retrieval (each)	\$40.00	\$40.00	No Change
	Physical Card Replacement (lost or stolen)	\$10.00	\$10.00	No Change
	Physical Card Replacement (damaged)	\$10.00	\$10.00	No Change
	Digital Card	N/A	Free	No Change
Dishonour Fees	Direct Debit Dishonour	\$ 10.00	\$10.00	Favourable Change
Travel & Foreign Currency Fees	Telegraphic Transfer – Foreign Currency	\$30.00	\$30.00 (branch) / \$15.00 (online)	Favourable Change
	Telegraphic Transfer – AUD	\$15.00	\$15.00	No Change
	Foreign Cheque Conversion (<\$25,000 AUD)	\$5.00	\$5.00	No Change
	Foreign Cheque Conversion (>\$25,000 AUD)	\$50.00	\$50.00	No Change
Other Fees & Charges	BPAY transactions	\$0.50	Free	Favourable Change

	Direct Debits	\$0.50	Free	Favourable Change
	Excess Withdrawal Fees: ATM	\$1.20 per transaction	Free	Favourable Change
	Excess Withdrawal Fees: Eftpos	\$0.60	Free	Favourable Change
	Declined electronic transaction fees:	\$1.20	Free	Favourable Change
	EFT via internet	\$0.50	Free	Favourable Change
	Over the counter (OTC) transactions that are forwarded electronically (EFT) to another financial institution	\$2.50	Free	Favourable Change
	Variation to current regular periodical payment authority	\$3.50	\$3.50	No Change
	Periodical payments that are forwarded through the mail	\$6.00	N/A	Favourable Change
	Statement - Replacement of previous month statement	\$3.00	\$3.00	No Change