

# Fees & Charges.

Effective 1 October 2020

This document should be read in conjunction with our **Product Disclosure Statement** and our interest rate sheet, before making a decision to acquire any financial product.

- Savings Accounts
- Transaction Accounts
- Investment Accounts
- Business Accounts
- Non-Standard Fees & Charges

The fees and charges contained in this document are effective at the date of this document and are subject to change.

Fees and charges relating to loan and credit card accounts are detailed on the relevant loan documentation.

If you have a Visa debit card attached to your account, refer to the Visa debit card Terms & Conditions document.

## Understanding our fees and charges.

### Direct charging at non-Hume Bank ATMs.

If you use an ATM that is not operated by Hume Bank, you may see the charge for using that ATM on the screen before you decide whether to proceed with the transaction. If you decide to accept that fee, it will be separately debited to your account at the time of the transaction and will be shown on your statement as "ATM Operator fee" (or similar).

If you decide not to proceed with the transaction or the transaction is declined, no fee will be charged.

### Fee-free transactions.

The following transactions are free across all of the accounts listed in this Fees & Charges document (where the transaction is applicable to that account type):

- All transactions at Hume Bank ATMs
- Internal transfers (Hume Bank to Hume Bank)
- Electronic banking – iBank, Hume Bank's App and Hume Bank Connect (1)
- Deposit and cheque books (2)
- Direct debits, direct credits and BPAY
- External transfers

(1) Excluding any charges which may be applied by your carrier and transaction fees applicable for bank cheques.

(2) Excluding specially printed deposit books or cheque books and bulk orders of deposit books (>5).

Refer to the non-standard fees and charges section of this document.

### Fee free quotas.

Hume Bank offers a fee free quota on a number of accounts for transactions whereby a fee would normally occur. Refer to the table in this document for the fee free quota that applies to each account.

The following are classified as transactions for the purposes of calculating the fee free quota: cash withdrawals at a branch, bank or member cheques, EFTPOS transactions (including phone, internet and regular payments using a Visa debit card), electronic external transfers at branch.

### Qualifying accounts for fee free quota and fee exemptions.

If you have a number of accounts or sub accounts within one account type, only one of them is eligible to qualify for the fee free quota at any time.

In addition to the above condition, only one of your accounts is eligible to qualify for a linked account fee exemption at any one time, even if you have a number of loans and/or term deposits that qualify for this exemption.

### Debiting of fees and charges.

Transaction based fees and charges are debited to the account on the last day of each month.

Direct charge fees by non-Hume Bank ATMs are debited to the account at the time of acceptance. Non-standard fees and charges are debited to the account at the time of relevant activity.

### Fee-exempt accounts.

Hume Bank offers a number of fee-exempt accounts. Fee-exempt accounts still attract non-standard fees and charges. Refer to the table in this document for details.

All Purpose and Essential accounts held by customers under the age of 22 years qualify for a fee exemption. These accounts will be fee-exempt, except for non-standard fees and charges. When the customer turns 22 years of age, the account will revert to the standard fee structure for that account type at that time.

### Linked accounts.

Where you have a qualifying home loan or have term investments totalling \$20,000 or more, you may link that loan or term investment to one savings or transaction account in the name of one or more parties to that loan or term investment. Business accounts and Line of Credit loans are not eligible for linkage.

The linked account will be fee-exempt, except for non-standard fees and charges.

You must contact Hume Bank to nominate your account or change your nominated account. If you do not nominate an account, we may, but are not obliged to arrange this on your behalf by linking your loan or term investment to an eligible account.

It is your responsibility to ensure the nomination is in place; if not, Hume Bank is entitled to charge appropriate fees in accordance with this document.

**Hume Bank**

Savings & Transactions Accounts.				Fees applicable after the fee-free quota is exceeded				
	Monthly access fee	Transactions in fee-free quota per month	Linked account exemption	Cash withdrawal at branch	Bank cheque	Member cheque	External transfer at branch	EFTPOS (withdrawal or rejection)
All Purpose	N/A	TWENTY (4)	Yes	\$2.00	\$5.00	\$0.80	\$2.00	\$0.50
Clancy Koala	N/A	EXEMPT	N/A	Free	Free	N/A	Free	N/A
Community Link	N/A	EXEMPT	N/A	Free	Free	Free	Free	N/A
Essential	\$5.00 (3,4)	UNLIMITED (1)	No	Free	\$5.00	N/A	Free	Free
Flexible Loan Offset	N/A	FOUR	Yes	\$2.00	\$5.00	\$0.80	\$2.00	\$0.50
iSave	N/A	NIL	No	N/A	\$5.00	N/A	N/A	N/A
Line of Credit (Personal)	N/A	NIL	No	Free	Free	Free	Free	Free
Retirement Account	N/A	NIL	Yes	Free	Free	Free	Free	Free (2)
Reward Saver	N/A	TWO	Yes	\$2.00	\$5.00	N/A	\$2.00	N/A

(1) Excluding transaction fees applicable for bank cheques.

(2) N/A where the account is a passbook account.

(3) Monthly access fee is waived if you deposit a total of \$2,000 or more to the account before the end of the month.

(4) Refer to Fee Exempt Accounts section for exemption applicable to customers under 22 years of age.

Investment Accounts.			Fees applicable after the fee-free quota is exceeded				
	Transactions in fee-free quota per month	Linked account exemption	Cash withdrawal at branch	Bank cheque	Member cheque	External transfer at branch	EFTPOS (withdrawal or rejection)
Farm Management	EXEMPT	N/A	Free	Free	N/A	Free	N/A
Professional Cash Management	FOUR	No	\$2.00	\$5.00	\$0.80	\$2.00	N/A
Term Investment	EXEMPT	N/A	Free	Free	N/A	Free	N/A

Business Accounts.								
	Cash deposit	Cheque deposit	Deposited by ANZ merchant envelope	Cash withdrawal at branch	Member cheque	Bank cheque	External transfer at branch	EFTPOS (withdrawal or rejection)
Business account (1)	Free	\$0.30	\$2.00 per envelope	Free	\$0.80	\$5.00	\$2.00	\$0.50
Business iSave	N/A	N/A	N/A	N/A	N/A	\$5.00	N/A	N/A
Line of Credit (Business)	Free	\$0.30 per cheque	\$2.00 per envelope	Free	\$0.80	\$5.00	\$2.00	\$0.50
Professional Trust	Free	Free	\$2.00 per envelope	Free	Free	Free	Free	N/A
Tax Manager	Free	Free	N/A	N/A	N/A	One free per month, then \$5.00	One free per month, then \$2.00	N/A

(1) External Payroll Processing: - Business Account with Hume Bank - \$7.50 per payroll <20 transactions; \$10.00 per payroll >20 transactions.  
- Business Account not with Hume Bank - \$20.00 per payroll.

## Non-Standard Fees and Charges.

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

Type	Application	Fee
<b>Additional card fee</b>	Payable for the second and any subsequent card requested per customer	\$10.00
<b>Archive search fee</b>	Retrieval of account information	\$50.00 per hour (min. fee \$10.00)
<b>Bank audit certificate fee</b>	Request a bank audit certificate	\$20.00
<b>Bill for collection fee</b>	Payable when you deposit a foreign currency cheque of \$5,000 or more	\$50.00
<b>Card replacement fee</b>	Request replacement card	\$10.00
<b>Coin deposits</b>	When you deposit large amounts of coin	Greater of \$10 or 1% of the value deposited
<b>Deposit books</b>	Specially printed deposit books or bulk deposit book orders (>5)	At cost
<b>Direct entry trace fee</b>	When you request a external transaction to be traced	\$20.00
<b>Direct debit - dishonour fee</b>	Insufficient cleared funds in your account	\$15.00
<b>Direct debit - honour fee</b>	Insufficient cleared funds in your account to meet debit request	\$15.00
<b>Dishonour fee personal or business cheque</b>	Insufficient cleared funds in your account, cheque returned to drawer	\$20.00
<b>Inactive account fee</b>	Where your account has not been transacted upon for a period of 24 months or more	\$20.00 per annum
<b>Foreign currency cheque deposits</b>	When you deposit a foreign currency cheque to your account	\$20.00 per cheque
<b>Foreign cash</b>	When you purchase foreign cash	1% of order value in \$AUD
<b>Large cash withdrawals</b>	Payable if you request a cash withdrawal totalling \$5,000 or more	0.50% of the amount withdrawn
<b>Manual return fee - direct debit</b>	Payable each time you request us to manually return a direct debit payment without cancelling the direct debit arrangement	\$15.00
<b>Periodical payment alteration</b>	Each additional alteration after a total of four consecutive alterations	\$5.00
<b>Real Time Gross Settlement</b>	Where you request a transaction to be processed via RTGS	\$20.00
<b>Security token</b>	When you order a replacement token and/or, if you are a business, when you order more than 4 tokens	\$20.00 per token
<b>Special cheque clearance</b>	Special request for priority clearance on a cheque deposited to your account	\$15.00
<b>Statement request</b>	A request to provide a copy statement or a statement on a passbook account	\$2.00 per page
<b>Stop cheque request</b>	When you ask us to stop a cheque	\$5.00 per request
<b>Telegraphic transfer</b>	When you send money overseas in a foreign currency	Branch \$30 Online \$15
<b>Telegraphic transfer AUD</b>	When you send money overseas in Australian dollars	Branch \$50
<b>Telephone enquiries</b>	Payable each time you request information on your account including balance enquiries and transactions requests (excluding the first 3 requests per month and all Hume Bank Connect transactions and enquiries)	\$5.00 per request