

# Fees & Charges

Effective 03 March 2026

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. We will give 30 days notice of any changes.

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)
- Online banking – iBank and Hume Bank's App
- Direct debits, direct credits and BPAY
- External transfers

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, online and regular payments using a Visa debit card), staff assisted external transfers.

### 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 accounts held by customers under the age of 22 years qualify for a fee exemption. This account 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.



Savings & Transactions Accounts		Fees applicable after the fee-free quota is exceeded				
	Transactions in fee-free quota per month	Cash withdrawal at branch	Bank cheque	Member cheque	Staff assisted external transfer	EFTPOS (withdrawal or rejection)
<b>All Purpose</b>	TWENTY <sup>3</sup>	\$2.00	\$5.00	\$0.80	\$2.00	\$0.50
<b>Clancy Koala</b>	UNLIMITED	Free	Free	N/A	Free	N/A
<b>Community Link</b>	UNLIMITED	Free	Free	Free	Free	N/A
<b>Essential</b>	UNLIMITED <sup>1</sup>	Free	\$5.00	N/A	Free	Free
<b>Flexible Loan Offset</b>	UNLIMITED	Free	Free	Free	Free	Free
<b>iSave</b>	UNLIMITED	N/A	\$5.00	N/A	N/A	N/A
<b>Line of Credit (Personal)</b>	UNLIMITED	Free	Free	Free	Free	Free
<b>Retirement Account</b>	UNLIMITED	Free	Free	Free	Free	Free <sup>2</sup>
<b>Reward Saver</b>	UNLIMITED	Free	\$5.00	N/A	Free	N/A

(1) Excluding transaction fees applicable for bank cheques.

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

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

Investment Accounts		Event fees that may be applicable				
	Transactions in fee-free quota per month	Cash withdrawal at branch	Bank cheque	Member cheque	Staff assisted external transfer	EFTPOS (withdrawal or rejection)
<b>Farm Management</b>	N/A	Free	Free	N/A	Free	N/A
<b>Professional Cash Management</b>	UNLIMITED	Free	\$5.00	Free	Free	N/A
<b>Term Investment</b>	N/A	Free	Free	N/A	Free	N/A

Business Accounts							
	Cash deposit	Cheque deposit	Cash withdrawal at branch	Member cheque	Bank cheque	Staff assisted external transfer	EFTPOS (withdrawal or rejection)
<b>Business Account</b>	Free	\$0.30 per cheque	Free	\$0.80	\$5.00	\$2.00	\$0.50
<b>Business iSave</b>	N/A	N/A	N/A	N/A	\$5.00	N/A	N/A
<b>Line of Credit (Business)</b>	Free	\$0.30 per cheque	Free	\$0.80	\$5.00	\$2.00	\$0.50
<b>Professional Trust</b>	Free	Free	Free	Free	Free	Free	N/A
<b>Tax Manager</b>	Free	Free	N/A	N/A	One free per month, then \$5.00	One free per month, then \$2.00	N/A

Discontinued Accounts		Event fees that may be applicable				
	Transactions in fee-free quota per month	Cash withdrawal at branch	Bank cheque	Member cheque	Staff assisted external transfer	EFTPOS (withdrawal or rejection)
<b>Achiever Account (\$6)</b>	UNLIMITED	Free	Free	N/A	Free	N/A
<b>Passbook Account (\$1)</b>	UNLIMITED	Free	\$5.00	Free	Free	N/A
<b>Cash Management Account (\$8)</b>	UNLIMITED	Free	\$5.00	Free	Free	Free

## Non-Standard Fees and Charges

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

Type	Application	Fee
<b>Card issuance fee</b>	Applicable when requesting the replacement of an existing card, or when ordering a second or any additional card	\$10.00
<b>Archive search fee</b>	Payable when you request us to locate and provide archived account information	\$50.00 per hour (min. fee \$10.00)
<b>Bank audit certificate fee</b>	Payable when you request a certificate verifying account details for audit purposes	\$20.00
<b>Express Card Delivery</b>	When a Visa Debit Card is requested to be delivered by express post	\$50.00
<b>Coin deposits</b>	Payable when you ask us to count large amounts of coin (over \$200 in value). Not applicable when you use a coin counting machine	\$2.00 per \$200 of coin counted
<b>Transaction trace fee</b>	Payable when you request the trace of a BPAY, NPP/Osko or any other external transaction	\$20.00
<b>Direct debit - dishonour fee</b>	Payable when there are insufficient funds in your account to meet a direct debit payment and it is returned	\$15.00
<b>Direct debit - honour fee</b>	Payable when there are insufficient funds in your account and a direct debit drawing is honoured by us	\$15.00
<b>Dishonour fee personal or business cheque</b>	Payable when there are insufficient funds in your account to honour a cheque, and the cheque is returned unpaid	\$20.00
<b>Foreign currency cheque - bill for collection fee</b>	Payable when you deposit a foreign currency cheque the equivalent of AUD5,000 or more	\$50.00
<b>Foreign currency cheque deposits</b>	When you deposit a foreign currency cheque the equivalent of less than AUD5000 to your account	\$20.00 per cheque
<b>Foreign cash fee</b>	Payable when you purchase foreign cash	1% of order value in AUD
<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>	Payable for each alteration to a periodical payment arrangement after the first four alterations in a 12-month period	\$5.00
<b>Real Time Gross Settlement</b>	Payable when you request a transaction to be processed via RTGS	\$20.00
<b>Statement request</b>	Payable when you request us to provide a copy of a statement or a statement on a passbook account	\$2.00 per page
<b>Stop cheque request</b>	Payable when you ask us to stop a cheque you have written	\$5.00 per request
<b>Telegraphic transfer</b>	Payable when you send money overseas in a foreign currency	Branch \$30 Online \$15
<b>Telegraphic transfer AUD</b>	Payable 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)	\$5.00 per request