

## 5. DEPOSIT ACCOUNTS

### 5.1 CURRENT ACCOUNT & TERM DEPOSIT FEES AND CHARGES

This document must be read in conjunction with SBIS Terms and Conditions for AUD denominated Current Accounts and Term Deposits and SBIS' Schedule of Interest Rates. Together they form part of the Product Disclosure Statement for the above products.

Particulars	Current Account	Term Deposit
Monthly Account Service Fee	Nil	Not Applicable
Fee Free Transactions Per Calendar Month	Unlimited	Not Applicable
<i>Additional Transaction / Cheque Deposit Fees Cheque Deposit Electronic Transaction</i> Fees applicable to your account will be charged at monthly intervals unless otherwise advised by SBIS.	NIL	NIL
<i>Outward Dishonour Fee</i> Charged when a direct debit or a periodic payment is dishonoured due to lack of cleared funds.	\$40.00 per dishonour	Not applicable
<i>Inward Dishonour Fee</i> Charged when a cheque deposited to your account is dishonoured.	NIL	Not applicable
<i>Honour Fee</i> Charged on each occasion that the account is overdrawn or exceeds its maximum credit limit without prior arrangement with SBIS.	\$25.00	Not applicable
<i>Debit interest fees Charged on an overdrawn account that does not have an approved credit limit</i>	10% p.a.	10 % p.a.
<b>Re-presentation and Collection of Dishonoured Cheques</b> A cheque which has previously been deposited into your account and dishonoured due to lack of funds can be presented again on a collection basis (SBIS forwards the cheque for payment to be made by the drawer's bank when sufficient funds are available).	\$30.00	
<i>Statements</i> <ul style="list-style-type: none"> <li>• Replacement Statements (per page)</li> <li>• Additional Statements (per statement)</li> </ul> May be printed and issued simultaneously with the original, or printed simultaneously with the original and issued to a third party.	\$10.00 (min. \$20.00)  \$10.00  \$15.00	



	Certificate of Balance		
	Duplicate / Triplicate Deposit Books	\$3.00	
	<i>Stop Payment</i> Cheques reported stolen are exempt from this fee when a copy of the police report is provided.	\$15.00	
	<b>Account Closure</b> a.) Accounts with balance of AU\$ 25.00 or less (or its foreign currency equivalent) b.) Accounts with balance more than AU\$ 25.00 (or its foreign currency equivalent)	Balance will not be returned  Full balance will be returned	Full balance will be returned
	<i>Transfer of Funds to Another Bank</i> • By SBIS Customers • A additional charge if lodging cheques Where transfer fees are paid by drawing on bank account of favouree (additional): • Individual transactions Transactions drawn periodically	\$15.00 \$0.35 per cheque  \$3.00 per deposit \$2.20 per deposit (min. monthly drawing) \$17.60	

### **Additional Transactions / Cheque Deposit Fees**

*Additional Fees are only charged on the number of Transactions / Cheque Deposits made over the free monthly limit. Bank fees, government charges, Periodical payments, Direct Debits balance enquiries are not counted towards the free transaction limit.*

### **Cheque Deposits**

*Does not include electronic deposits. Fees apply to each item deposited.*

### **Transactions**

*Any deposit (other than Cheque Deposits), or withdrawal, or transfer.*

