

4. REMITTANCES AND INDIA SERVICES

Sl No	Particulars	Charges (in AU\$)			
		Applications through e-remit		Normal remittance	
		Amount in AU\$	Amount	Amount in AU\$	Amount
4.1	INR Remittance ¹	\$1 - \$1000.99	\$2.00	Up to AU\$ 25,000.00	AU\$ 15.00
		\$1001.00 - \$10,000.99	\$ 4.00	Above AU\$ 25,000.00	NIL
		\$10,001.00 - \$24,000.99	\$ 4.00		
		More than \$25,000	NIL		
4.2	Remittance in other currencies ² (US\$; GBP; EUR;)	Not available ²		AU\$ 30.00 ²	
4.3	Reprocessing of error in each instances#	AU\$ 10.00		10.00	
4.4	Dis-honour of Direct Debit	AU\$ 15.00		15.00	
4.5	Request for return of fund (if transaction is already processed by us)	AU\$ 15.00 + Conversion @ TT Buying rate of request date		AU\$ 15.00 + Conversion @ TT Buying rate of request date	
4.6	Request for old record (more than 3 months)	AU\$ 15.00 each		AU\$ 15.00 each	
4.7	Verification of SBI Home Loan Documents	AU\$ 25 per set			
4.8	Life Certificate of SBI Pensioner	NIL			
4.9	Attestation (a) Account opening Documents for SBI Branches	AU\$25.00 per application			
	(b) any other additional document	AU\$ 10.00 per page			
	© Life Certificates	Nil			

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¹ Relaxation/ Waiver of charges are provided for the employees of certain Organisations

² Excluding correspondent Bank charges if applicable

^{*3} No charges if intimation is received from the Indian Branch by SBIS

Charges can be paid separately or can be adjusted in remittance amount as per instruction of customer

4.11 DISCRETION:

- a) **Full waiver of Remittance charges for employees of Indian High Commission / Consulate at Sydney, Melbourne, Perth, Brisbane.**
- b) **Full waiver of Remittance charges for staff employed in Companies presently Banking with SBI Sydney like Adani Mining Group, Wollongong Coal Group, Helensburgh Temple staff,**

Discretion to the extent detailed below, based on business considerations may be exercised by the following Officials:

Sl No	Designation of Officials	Discretion
i)	Assistant Vice President- Operations	25% of normal charges
ii)	Vice President- Operations	50% of normal charges
iii)	Chief Executive Officer	Full waiver

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
	Annual Account Maintenance Charges	\$100	Not Applicable
	Transaction fee for customer transfers requests (MT103)	\$25 per payment	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</i> Charged on an overdrawn account that does not have an approved credit limit	10% p.a.	10 % p.a.
	Re-presentation and Collection of Dishonoured Cheques <i>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).</i>	\$30.00	

<p><i>Statements</i></p> <ul style="list-style-type: none"> • Replacement Statements (per page) • Additional Statements (per statement) <p>May be printed and issued simultaneously with the original, or printed simultaneously with the original and issued to a third party.</p> <p>Certificate of Balance</p>	<p>\$10.00 (min. \$20.00)</p> <p>\$10.00</p> <p>\$15.00</p>	
Duplicate / Triplicate Deposit Books	\$3.00	
<p><i>Stop Payment</i></p> <p>Cheques reported stolen are exempt from this fee when a copy of the police report is provided.</p>	\$15.00	
<p>Account Closure</p> <p>a.) Accounts with balance of AU\$ 25.00 or less (or its foreign currency equivalent)</p> <p>b.) Accounts with balance more than AU\$ 25.00 (or its foreign currency equivalent)</p>	<p>Balance will not be returned</p> <p>Full balance will be returned</p>	<p>Full balance will be returned</p>
<p><i>Transfer of Funds to Another Bank</i></p> <ul style="list-style-type: none"> • By SBIS Customers • A dditional charge if lodging cheques <p>Where transfer fees are paid by drawing on bank account of favouree (additional):</p> <ul style="list-style-type: none"> • Individual transactions <p>Transactions drawn periodically</p>	<p>\$15.00 \$0.35 per cheque</p> <p>\$3.00 per deposit</p> <p>\$2.20 per deposit (min. \$17.60 monthly drawing)</p>	
<p>Confirmations/Certificate issued to Auditors on Customer request</p>	<p>AUD \$100 per certificate</p>	<p>AUD \$100 per certificate</p>

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.