



## Fees and Charges

# Schedule of Fees and Charges for Savings, Term Deposit Accounts and Financial Planning Services

Effective Date 3 May 2010

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- Section C      Other
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- Tips on Minimising Fees

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Registered Office – Heritage House 172 Collins Street Hobart Tasmania 7000  
A wholly owned subsidiary of MyState Limited  
ABN 26 133 623 962

This document is part of the Financial Services Guide (FSG) and Product Disclosure Statements (PDS) for Savings Accounts & Payment Services, Term Deposits, No Longer Offered Products, Visa Debit Card and Redicard and Redicard PLUS.

The other documents that make up the PDS for these products are:

- Terms and Conditions governing the operation of Accounts, Account Facilities and Services.
- Interest at a Glance for Savings and Term Deposit Rates.

You should read all these documents carefully and retain them for future reference. Copies of each of these documents are available from MyState Financial.

The Fees and Charges in this Schedule are effective from 3 May 2010 and are subject to change.

# About MyState Financial Fees and Charges

MyState Financial transaction accounts have customer-based fees, not product-based fees. If you have more than one transaction account, the fees applying to each of those accounts will be charged to the Main or Lead Fee Account (referred to as the Lead Fee Account).

When some of the fees apply to accounts owned solely by a customer and some of the fees apply to accounts that are owned jointly with another customer(s), the Lead Fee Account may be charged for the transactions on the joint account and the first customer's sole account.

All transaction fees are charged to the Lead Fee Account on the last day of the month.

## **Which account is the Lead Fee Account?**

For customers who have sole and joint accounts the first customer's sole account will be the Lead Fee Account unless alternative instructions are received. For customers who were MyState Financial customers prior to 17 September 2009, there will be no change to your Lead Fee Account unless alternative instructions are received.

In all other instances MyState Financial will determine your Lead Fee Account.

# Section A – Personal Accounts

## Monthly Transaction Charges

The monthly transaction charge is offset against average combined Savings Balances\* and the outstanding balances of MyState Financial Term Deposit and Loan\* accounts as at the last working day of each month and will be debited to your Lead Fee Account\*.

\* See Section E – Additional Notes for an explanation of terms marked with an \*.

## Scale of Charges per Month per Customer

| Combined Savings, Term Deposit and Loan Balances* | Number of Allowable Transactions per month <sup>†</sup> | Excess Transactions fee per item |
|---|---|----------------------------------|
| \$0.00-\$99.99                                    | 1 Staff Assisted<br>4 Self Service                      | \$2.75<br>\$0.85                 |
| \$100.00-\$1,999.99                               | 1 Staff Assisted<br>6 Self Service                      | \$2.75<br>\$0.85                 |
| \$2,000.00-\$9,999.99                             | 1 Staff Assisted<br>12 Self Service                     | \$2.75<br>\$0.85                 |
| \$10,000.00-\$49,999.99                           | 2 Staff Assisted<br>18 Self Service                     | \$2.75<br>\$0.85                 |
| \$50,000.00+                                      | Unlimited <sup>##</sup>                                 | Nil                              |

If the transaction is a Bank@Post™ withdrawal an additional \$2.50 fee will apply. These transactions will also be counted in your number of allowable Self Service transactions per month.

## The allocation does not include Fees and Charges itemised in Section C – Other Fees.

## Staff Assisted Transactions

- A cash withdrawal or a transfer from one account to another made over the counter, through the Service Centre or via a mail or facsimile request at a MyState Financial Branch including cheques written by you, that are cashed by you or another person in a MyState Financial Branch.
- A cash advance from your MyState Financial account transacted at another financial institution.

## Self Service Transactions

### ATM transactions

- A withdrawal or a transfer from one account to another at an ATM in Australia.

## Cheques written

- A customer cheque withdrawal (not a MyState Financial Corporate Cheque).

## EFTPOS and Bank@Post

- A cash withdrawal or purchase made via EFTPOS.
- A deposit or withdrawal at Bank@Post Agency Banking in Australia.

## Direct Debits

A withdrawal from an account using the direct debit system.

If the withdrawal is a Bank@Post withdrawal, an additional \$2.50 fee will apply. See Bank@Post Withdrawal Fee in Section C – Other Fees.

## Exempted Transactions

The following transactions are not included when calculating the number of transactions per month.

- MyState Financial Phone and Internet Banking transactions, including:
  - A transfer from one account to another.
  - A bill payment request using the BPAY® system.
- A deposit through the direct entry system, including payroll, dividends, tax returns and transfers from other financial institutions.
- A cash or cheque deposit to your account.
- A balance enquiry on an account conducted through an ATM in Australia.
- A transaction via Visa Merchant / EFTPOS Credit Option (non PIN).
- Government charges.
- The transaction for a MyState Financial Corporate Cheque (but a separate fee is charged for the cheque).
- The transaction for a periodic payment (but a separate fee is charged for each occurrence).
- Transfers between MyState Financial accounts that are set up on a permanent authority.

# Section B – Business Accounts

## Monthly Transaction Charges

The monthly transaction charge is offset against average combined Savings Balances\* and the outstanding balances of MyState Financial Term Deposit and Loan\* accounts as at the last working day of each month and will be debited to your Lead Fee Account\*.

\*See Section E – Additional Notes for an explanation of terms marked with an \*.

## Scale of Charges per Month per Customer

| Combined Savings*, Term Deposit and Loan Balances* | Number of Allowable Transactions per month <sup>#</sup> | Excess Transactions fee per item |
|--|---|----------------------------------|
| \$0.00-\$24,999.99                                 | 1 Staff Assisted  | \$1.50                           |
|  | 3 Self Service  | \$0.60                           |
| \$25,000.00-\$149,999.99                           | 3 Staff Assisted  | \$1.50                           |
|  | 10 Self Service   | \$0.60                           |
| \$150,000.00+                                      | 5 Staff Assisted  | \$1.50                           |
|  | 15 Self Service   | \$0.60                           |

# If the transaction is a Bank@Post withdrawal an additional \$2.50 fee will apply. These transactions will also be counted in your number of allowable Self Service transactions per month.

**Collection fee on cheques deposited (per cheque) \$0.60**

**Account Keeping Fee (per month) \$4.00**

The Account Keeping Fee will not be charged if the average combined Savings\* and the outstanding Term Deposit and MyState Financial Loan balances\* is greater than \$24,999.99 as at the last working day of each month.

## Staff Assisted Transactions

- Any withdrawal or deposit (including cash or cheques) or a transfer from one account to another, made over the counter, through the Service Centre or via a mail or facsimile request at a MyState Financial Branch, including cheques written by you that are cashed by you or another person in a MyState Financial Branch.
- A cash advance from your MyState Financial account transacted at another financial institution.

## Self Service Transactions

### ATM transactions

- A withdrawal or a transfer from one account to another at an ATM in Australia.

### Cheques written

- A customer cheque withdrawal (not a MyState Financial Corporate Cheque).

### EFTPOS and Bank@Post

- A cash withdrawal or purchase made via EFTPOS.
- A deposit or withdrawal at Bank@Post Agency Banking in Australia.

If the withdrawal is a Bank@Post withdrawal, an additional \$2.50 fee will apply. See Bank@Post Withdrawal Fee in Section C – Other Fees.

### Direct Debits

- A withdrawal from an account using the direct debit system.

## Exempted Transactions

The following transactions are not included when calculating the number of transactions per month.

- MyState Financial Phone and Internet Banking transactions, including
  - A transfer from one account to another.
  - A bill payment request using the BPAY system.
- A deposit through the direct entry system, including payroll, dividends, tax returns and transfers from other financial institutions.
- A balance enquiry on an account conducted through an ATM in Australia.
- A transaction via Visa Merchant / EFTPOS Credit Option (non PIN).
- Government charges.
- The transaction for a MyState Financial Corporate Cheque (but a separate fee is charged for the cheque).
- The transaction for a periodic payment (but a separate fee is charged for each occurrence).
- Transfers between MyState Financial accounts that are set up on a permanent authority.

# Section C – Other Fees

The following fees and charges are in addition to transaction charges detailed in Sections A and B. Where stated some fees will be charged on the last working day of the month to your Lead Fee Account\*.

See Section E – Additional Notes for an explanation of terms marked with an \*.

## Bank@Post Withdrawal Fee

Per withdrawal \$2.50

These fees are debited on the last working day of each month. These withdrawals are included as a Self Service transaction.

## BPAY Query Fee

This fee is charged when you request a trace of a BPAY transaction \$15.00

## Visa Debit Card Fees

### Cash Advance

Over the counter or at an ATM overseas \$5.00

This fee is debited on the last working day of each month. Cash advances overseas will incur additional Third Party charges.

### Visa Overseas Emergency Cash Advance

Third Party charge \$350.00

### Emergency Card Replacement Overseas

Third Party charge \$350.00

### Card Replacement Fee

Within Australia \$10.00

Applicable for the replacement of a MyState Financial Visa Debit Card except if:

- The card is faulty at time of issue and returned to MyState Financial; or
- The card is stolen and a copy of a police report is provided.

### Declined Transaction Fee

Per decline due to insufficient cleared funds being available \$0.50

To avoid this fee, check your balance before you attempt to withdraw funds.

### Transaction Verification Fee

Per transaction \$15.00

Charged when MyState Financial is requested to investigate a transaction. The fee will not be charged if MyState Financial finds that the transaction is incorrect.

**Copies of Sales Vouchers on Visa Purchases**

If a copy is required \$15.00

**Redicard and Redicard PLUS Fees**

**Card Replacement Fee** \$10.00

Applicable for the replacement of a MyState Financial Redicard or Redicard PLUS except if:

- The card is faulty at time of issue and returned to MyState Financial; or
- The card is stolen and a copy of a police report is provided.

**Declined Transaction Fee**

Per decline due to insufficient cleared funds being available \$0.50

*To avoid this fee, check your balance before you attempt to withdraw funds.*

**Transaction Verification Fee**

Per transaction \$15.00

Charged when MyState Financial is requested to investigate a transaction. The fee will not be charged if MyState Financial finds that the transaction is incorrect.

**Copies of Sales Vouchers on EFTPOS purchases**

If a copy is required \$15.00

**Bank Cheque**

Per item \$10.00

**Bank/Performance Guarantees**

1% of \$ amount guaranteed or minimum fee \$50.00

This fee is charged on establishment and half yearly thereafter.

**Cashed Cheques**

Per item drawn on other banks \$5.00

**Cash Handling Fee**

Deposits and withdrawals of notes \$3,000.00 and above per transaction \$10.00

**Certificates Supplied**

Certificate of account balance \$15.00

Certificate of interest paid or received \$15.00

Other certificates for audit or other purposes \$30.00

This fee is charged when a certified letter or statement is required.

## **Cheque Book Fee**

|                                 |         |
|---------------------------------|---------|
| Per 50 form Cheque Book issued  | \$5.00  |
| Per 100 form Cheque Book issued | \$10.00 |
| Additional Book                 | \$5.00  |

## **Cheque Withdrawal (MyState Financial Corporate Cheque)**

|          |        |
|----------|--------|
| Per item | \$8.00 |
|----------|--------|

This fee applies to cheques you request we draw for you, including over the counter, through the Service Centre or via a mail or facsimile request.

This fee is debited on the last working day of each month.

## **Stop Payment Corporate Cheque**

|          |         |
|----------|---------|
| Per item | \$30.00 |
|----------|---------|

A request that payment not be made on a MyState Financial Corporate Cheque not yet presented. This request will only be accepted if the cheque has been lost or stolen. This fee will be charged when your request is received.

## **Christmas Account Early Withdrawal**

|                |         |
|----------------|---------|
| Per occurrence | \$20.00 |
|----------------|---------|

This fee does not apply to the no longer offered xmas savings account (104).

*To avoid this fee, withdraw your funds only between the first working day in November and 15 January each year.*

## **Custodial Services**

|  |         |
|--|---------|
| Safe custody sealed packet – lodgement           | \$25.00 |
| Safe custody sealed packet – annually thereafter | \$25.00 |

## **Direct Credit and Direct Debit – Alteration to Authority**

|                |        |
|----------------|--------|
| Per occurrence | \$2.00 |
|----------------|--------|

Alterations must be advised at least three days before the payment is made. Alterations to loan repayments are exempt.

## **Dishonour and Rejection Fee**

|                      |         |
|----------------------|---------|
| Per item dishonoured | \$30.00 |
|----------------------|---------|

This fee will be debited to your account on the day of the dishonour or rejection. This fee is charged when any payment on your account, whether customer cheque, periodical payment, transfer order, account transfer, direct debit or BPAY cannot be processed or is dishonoured.

*To avoid this fee, make sure you have enough funds in your account at all times.*

## External Internet Banking Transfer Rejection Fee

Per item rejected \$16.50

This fee will be debited to your account on the day of receipt of notification of the rejection. This fee is charged when any Internet Banking payment from your account to another financial institution is rejected and returned to MyState Financial.

*To avoid this fee, ensure the BSB, account number and name of the account to which you are sending funds to are all correct.*

## Cheques Deposited and Dishonoured

Per item \$20.00

This fee is charged when a cheque that is not drawn on your MyState Financial account is deposited into your account and is dishonoured.

## Representation and Collection of Dishonoured Cheques

Per item \$15.00

A cheque that is not drawn on your MyState Financial account, which had previously been deposited into your account and dishonoured due to lack of funds, presented again on a collection basis.

## Enforcement Expenses

Arrears letter \$30.00

Overdrawn default letter \$30.00

Other default notices \$30.00

Demand notices \$30.00

There may be other enforcement expenses that MyState Financial may have to pay to Third Parties resulting from a breach of the account terms and conditions. These Third Party charges will be debited to your account.

*To avoid this fee, make sure you have enough funds in your account at all times.*

## Inactive Accounts

Per month \$2.00

For any savings account on which you have not transacted for at least 12 months.

*To avoid this fee, call the Service Centre to make sure you have closed any account you no longer use.*

## Dormant Customer – prior to 09/09/00

Per annum \$12.00

## Lottery Claims

Per claim Cost of Registered Mail

## Stop Payment on lost or stolen drafts

Per draft \$25.00

Plus any Third Party charges that may apply.

## Periodic Payments

To non-MyState Financial accounts per occurrence \$7.00

A periodic payment to a loan account arranged through MyState Financial is exempt from this fee.

## Permanent Payment Alteration to Authority

Per occurrence \$2.00

This fee is debited on the last working day of each month.

Permanent Payment Authority refers to periodic payment, transfer order, account transfer to another institution, direct credit (including payroll) and debit distribution instructions. Alterations must be advised at least three days before the payment is made.

## Special Clearance of Cheques

Per item \$20.00

Plus any Third Party fee that may apply.

## Statements

### Replacement (3 days notice required)

Per page \$5.00

Exact replica of original statement.

### Transaction listing (prior statement)

Per page \$2.00

## Stop Payments

Per item \$30.00

A request that payment not be made on a MyState Financial customer cheque not yet presented. This fee will be charged if the cheque is presented. This fee also applies to direct debits, periodical payments, transfer orders and BPAY future payments if MyState Financial receives a request to stop payment on a drawing.

## Sweep Facility

Establishment of facility \$15.00

Alteration to facility per request \$5.00

Sweep facilities are not available on all accounts.

## Electronic Funds Transfer (Outward) within Australia

Per item \$15.00

Transfer of Australian Dollars in Australia that on receipt becomes available to the recipient via SWIFT electronic payments.

## Telegraphic and Electronic Transfer (Inward)

Per item \$7.50

SWIFT electronic payment to MyState Financial in Australia Dollars from another financial institution.

## Contractual Set Off

MyState Financial Generated Transfer of Funds from One Account to Another \$10.00

This is charged when you overdraw your account without a formal overdraft limit. If you have funds available in another account with MyState Financial we may transfer funds to clear your overdrawn balance.

*To avoid this fee, make sure you have enough funds in your account at all times.*

## Unauthorised Overdrawing

Per daily occurrence \$20.00

For any savings account (with or without an approved overdraft limit) where MyState Financial honours a drawing that overdraws the account. This fee is debited on the last working day of each month.

*To avoid this fee, make sure you have enough funds in your account at all times.*

## Voucher Retrieval Fee

Per Voucher Search \$15.00

Copy per Voucher (plus Voucher Search Fee) \$2.00

## Penalty Interest

If the account becomes overdrawn debit interest will be charged to the account.

It will be calculated on the daily closing debit balance using the 'Unsecured consumer overdraft variable rate' until the account balance is positive again. Interest will be debited from the account on the last working day of the month.

The current 'Unsecured consumer overdraft variable rate' is set out in the Interest at a Glance for Loan Rates brochure available from any MyState Financial Branch, [mystate.com.au](http://mystate.com.au) or contacting the Service Centre.

## Foreign Exchange (Travelex Fees)

Cash Passport card issue 1.1% per load/reload amount, *minimum charge \$15.00*

Applies when you purchase or reload a prepaid PIN protected travel money card. Fee is charged when the card is purchased or reloaded.

### Cash Passport card repurchase

Per card \$10.00

Applies when you withdraw the remaining funds from a Cash Passport card at any MyState Financial Branch. Fee is charged when the card is repurchased.

### Draft

Per draft \$20.00

Applies when you request a cheque made out to an overseas payee in a foreign currency. Fee is charged when the draft is issued.

### Foreign currency note purchase

1.1% of total value of notes, *minimum charge \$15.00*

Applies when you purchase foreign currency notes. Fee is charged at the time of the transaction.

### Foreign currency note repurchase

Per currency \$10.00

Applies when you request us to purchase foreign currency notes from you. Fee is charged at the time of the transaction.

### Telegraphic transfer inbound

Per transfer \$10.00

Applies when a telegraphic transfer payment instructed by the payer through Travelex is successfully processed to your account. Fee is charged when the transfer is received for payment.

### Telegraphic transfer outbound (*foreign currency*)

Per transfer \$30.00

Applies when you request us to make a telegraphic transfer to another party in a foreign currency. Fee is charged at the time the transfer is requested.

### Telegraphic transfer outbound (*Australian dollars*)

Per transfer \$45.00

Applies when you request us to make an overseas telegraphic transfer to another party in Australian dollars. Fee is charged at the time the transfer is requested.

### Travellers cheque purchase

1.1% of value of cheques, *minimum charge \$15.00*

Applies when you purchase Travellers cheques. Fee is charged when the cheques are collected.

### **Travellers cheque repurchase**

Per currency \$10.00

Applies when you request us to repurchase Travellers cheques from you. Fee is charged when the cheques are repurchased.

### **Repurchase of foreign currency documents**

Per cheque, draft or other instrument \$10.00

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments up to AUD \$5,000 value. Fee is charged when the foreign currency documents are repurchased.

### **Repurchase of foreign currency documents on a collection basis**

Per cheque, draft or other instrument \$55.00

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments over AUD \$5,000 and/or requiring collection prior to payment. Fee is charged at the time of the request.

*Customers should refer to Travelex brochures for details of any additional transaction fees charged directly by Travelex and the conditions of use relating to an acquired Travelex product.*

## **Section D – Government Fees**

Government Fees for the following will be charged at the actual cost to MyState Financial.

- Registration of security interest over vehicle registration at Department of Infrastructure, Energy and Resources.
- Club/Association incorporated Search.
- Business Names Extract.
- Company Extract.

## Section E – Additional Notes

### **Average Combined Balances – Savings account balances**

Savings account balances at the end of each day will be added up and then divided by number of days in the month, regardless of the positive or negative value of the account balance. Unused overdraft funds will not be taken into consideration.

### **Average Combined Balances – Loan and Term Deposit account balances**

Loan and Term Deposit account balances are not averaged. The balance outstanding on the last working day of the month is used in the calculation.

If a customer pays out a loan or redeems an investment during the month (including the last working day of the month) they will not receive any recognition for the previous days where a balance has existed. Conversely if a loan or investment is taken out during the month (including the last working day of the month) then this new balance will be taken into consideration for the calculation.

### **Excess Transactions**

Additional transactions conducted during the month above the Number of Allowable Transactions for the Customer's Combined Savings, Term Deposit and Loan account balances.

### **Lead Fee (or Main) Account**

Any MyState Financial fees debited to your account on the last working day of the month will be debited to your main or lead account (referred to as Lead Fee Account). Business and Personal Customer accounts cannot be linked for fee charging and assessment purposes. A Personal Account and a Business account are not permitted on the one customer number.

### **Determining Your Lead Fee Account**

For MyState Financial customers who have sole and joint accounts, the first customer's sole account will be the Lead Fee Account unless alternative instructions are received. For customers who were MyState Financial customers prior to 17 September 2009, there will be no charge to your Lead Fee Account unless alternative instructions are received.

In all other instances MyState Financial will determine your Lead Fee Account unless alternative instructions are received.

### **Joint Accounts**

When some of the fees apply to accounts owned solely by a customer and some of the fees apply to accounts that are owned jointly with another customer(s), the Lead Fee Account may be charged for the transactions on the joint account(s) as well as the first customer(s) sole account(s).

## Other notes

The fees and charges detailed in this brochure are MyState Financial's standard fees and charges. They will apply to the service provided to you unless you have a different arrangement with MyState Financial.

Where MyState Financial incurs a Third Party fee in arranging a service or product these will be debited to your account. These fees are not ascertainable at this time.

Lending fees are contained in the *Schedule of Fees and Charges for Lending Products and Services* and are available on application.

## Section F – Financial Planning Services

Before proceeding with any financial planning work, MyState Financial will establish the fees payable. Following is a summary of these fees.

### Free Initial Consultations

All initial interviews, regardless of whether they are MyState Financial or non-MyState Financial matters, are free of charge.

### Statement of Advice (SoA) Fees

The SoA minimum fees are shown below and any additional charges will be at the rate of \$165 per hour and will be discussed with you before proceeding. The following charges establish the minimum charge and will be rebated by any amount received from commission as a result of the implementation of advice provided.

|                                |       |
|--------------------------------|-------|
| <b>Product Placement (SoA)</b> | \$330 |
|--------------------------------|-------|

This SoA will be provided where a product solution recommendation is provided, where specific advice on only a single issue is required and/or where the investment is for a small amount.

|   |       |
|---|-------|
| <b>Partial Financial Analysis (SoA)</b> | \$550 |
|---|-------|

This SoA will be provided where analysis is limited to one or two specific areas of your situation. After a limited assessment of your financial affairs, MyState Financial will provide a strategy recommendation, including research, to meet your personal goals and objectives.

|                                      |       |
|--------------------------------------|-------|
| <b>Full Financial Analysis (SoA)</b> | \$880 |
|--------------------------------------|-------|

This SoA will be provided where complex financial strategy advice on all aspects of your financial affairs is required. After a detailed assessment of your financial affairs, MyState Financial will provide strategy recommendations and research to meet your personal goals and objectives.

|                                     |                |
|-------------------------------------|----------------|
| <b>MyState Financial Directions</b> | \$330 (Annual) |
|-------------------------------------|----------------|

Consists of advisory and product components.

|                    |       |
|--------------------|-------|
| <b>Hourly Rate</b> | \$165 |
|--------------------|-------|

## **Initial Entry Fees and Commissions**

To implement the recommendations given in a SoA, MyState Financial charge initial entry fees and/or commissions based on the percent of funds under advice. These initial entry fees and commissions pay MyState Financial for initial financial planning advice, for the preparation of your SoA and to implement the recommendations in the SoA, including lodgement of investments and insurances.

The SoA fee will usually be rebated by any amount received from initial entry fees and/or commissions. Your Financial Planner will confirm the initial entry fees and/or commissions that will apply to you before proceeding with any financial planning work.

## **Ongoing Advice Fees and Commissions**

Ongoing Advice Fees are payable for the ongoing financial planning advice services that MyState Financial provide, which will be detailed in the SoA you will receive if personal financial product advice is given.

MyState Financial may also receive ongoing commissions from product providers. Your Financial Planner will discuss the ongoing advice fees and/or commissions that will apply to you, depending on the complexity of your needs, before proceeding with any financial planning work.

Note: All prices are GST inclusive.

## Tips on Minimising Fees

Under this fee model, by carefully managing your finances you will be able to minimise fees.

Here are a few easy tips:

- Grow your relationship with MyState Financial by taking out your next home loan with us. This will increase your combined balances and may reduce fees payable.
- Rationalise your finances, so that you have all of your financial needs with MyState Financial.
- Consolidate multiple accounts to one account – you'll avoid unnecessary transfers and withdrawals, which may attract fees.
- Try to avoid making small, frequent withdrawals to reduce the number of transactions you make each month.
- When paying for purchases with EFTPOS with your MyState Financial Redicard, Redicard PLUS or Visa Debit Card, withdraw cash at the same time. This way you only make one withdrawal.
- When paying for purchases with your Visa Debit Card, select the credit option (so you are not using your PIN). Credit transactions will not count as a Self-Service transaction within this fee model.
- Pay your bills such as your electricity account, telephone account, general and medical insurance premiums using MyState Financial Phone or Internet Banking.
- Arrange a pay-split to various accounts instead of account transfers from your main account.
- Avoid Visa cash advances through banks and Australia Post, as they attract a much higher fee.
- Manage your money through MyState Financial Phone and Internet Banking – these are free transactions.

Wherever you are in life.

## How to contact MyState Financial

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