

Fees & Charges Deposit Accounts

Effective Date 2 October 2017

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ABN 89 067 729 195
AFSL 240896
Australian Credit Licence Number 240896
A wholly owned subsidiary of MyState Limited
ABN 26 133 623 962

This document forms part of the information you will require prior to opening a savings account, transaction account or term deposit account with MyState.

The other documents you will require for these products are:

- Terms and Conditions for Deposit Accounts.
- Interest Rates for Personal Deposit Accounts or Interest Rates for Business Deposit Accounts.
- Terms and Conditions for Visa Debit Card (if applicable).
- Terms and Conditions for rediCARD PLUS (if applicable).

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

Section A

Fees and Charges for Personal Deposit Accounts

Current Personal Deposit Accounts

The following table sets out the Monthly Account Fees and Excess Transaction Fees that apply to our current personal deposit accounts.

Account Name	Monthly Account Fee	Account eligible for Monthly Account Fee Exemption	Included transactions		Excess Transaction Fee (per transaction)
			Electronic	Staff Assisted	
Everyday	\$6.00	Yes	Unlimited	Unlimited	N/A
Special eSaver	Nil	N/A	Unlimited	Nil*	N/A
Offset	\$8.00	No	Unlimited	Nil	N/A
Saver	Nil	N/A	One free electronic withdrawal and one free staff assisted withdrawal/transfer per month. NOTE: Electronic transfers between accounts within the same customer number are free.		Electronic - \$0.85 Staff Assisted - \$2.75
Christmas [^]	Nil	N/A	One free electronic withdrawal and one free staff assisted withdrawal/transfer per month. NOTE: Electronic transfers between accounts within the same customer number are free.		Electronic - \$0.85 Staff Assisted - \$2.75
Access Assist	Nil	N/A	Unlimited	Unlimited	N/A
Cash on Hand	Nil	N/A	Unlimited	Unlimited	N/A
Cash on Hand Investment	Nil	N/A	Unlimited	Unlimited	N/A

No Longer Offered Personal Deposit Accounts

The following table sets out the Monthly Account Fees and Excess Transaction Fees that apply to our No Longer Offered (not for sale) personal deposit accounts.

Account Name	Monthly Account Fee	Account eligible for Monthly Account Fee Exemption	Included transactions		Excess Transaction Fee (per transaction)
			Electronic	Staff Assisted	
Access	\$6.00	Yes	Unlimited	Unlimited	N/A
Billpayer	\$6.00	Yes	Unlimited	Unlimited	N/A
Online Savings	Nil	N/A	Unlimited	Nil*	N/A
Youth	\$6.00	Yes - if 18yrs old or younger		Unlimited	N/A
Prestige Plus Savings	\$6.00	Yes	Unlimited	Unlimited	N/A
Savings Prestige Plus	\$6.00	Yes	Unlimited	Unlimited	N/A
Savings Cash Manager	\$6.00	Yes	Unlimited	Unlimited	N/A
Savings Passbook Plus	\$6.00	Yes	Unlimited	Unlimited	N/A
Savings Pensioner	Nil	N/A	Unlimited	Unlimited	N/A
Home Equity Overdraft	\$6.00	Yes	Unlimited	Unlimited	N/A
Mortgage Overdraft	\$6.00	Yes	Unlimited	Unlimited	N/A

*Staff Assisted transactions, both branch and phone are not normally allowed on this account. However if we agree to complete a withdrawal or transfer on your behalf, then the applicable Staff Assisted Excess Transaction Fee will apply.

^A Christmas Account Early Withdrawal Fee may apply if funds are withdrawn outside of the period between the first working day of November and 15 January each year. Please see the Christmas Account Early Withdrawal Fee in Section C - Other Fees and Charges for details.

The following information explains what we mean by Staff Assisted, Electronic and Exempt transactions.

Important: Not all Staff Assisted and Electronic transactions described in the following can be performed on all our personal deposit accounts. Please refer to the *Terms and Conditions for Deposit Accounts* for further information on how each account can be accessed.

Staff Assisted Transactions

- A cash withdrawal or a transfer from one account to another made over the counter at a branch, through the Customer Care or via a mail or fax request including cheques written by you that are cashed by you or another person in a branch. Includes transfers made to accounts under the same customer number.
- A cash advance from your MyState account transacted at another financial institution.

Electronic Transactions

ATM transactions

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

A direct ATM charge may be applied by the ATM owner at the time of the transaction should the transaction be made at an ATM which is not part of the rediATM, NAB or BOQ network.

Bank@Post™

- A deposit or withdrawal at Bank@Post Agency Banking in Australia.

For Bank@Post withdrawals, an additional \$3.00 fee will apply. Please see Bank@Post Withdrawal Fee in Section C – Other Fees and Charges.

Cheques written

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

Direct Debits

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

EFTPOS

- A cash withdrawal or purchase made via EFTPOS: including Visa Debit Card transactions via Visa Merchant/EFTPOS credit option (includes Visa payWave transactions for payWave enabled cards).

MyState Phone and Internet Banking

- Transactions that involve an account not owned by the customer and includes a bill payment request using the BPAY system.

Bank@Post™ and its device marks are trademarks (registered or otherwise) of the Australian Postal Corporation.

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Exempt Transactions

The following transactions are excluded from any excess transaction fee calculations.

- MyState Phone and Internet Banking transfers within the same customer number.
- 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 direct ATM charge may be applied by the ATM owner at the time of balance enquiry should the balance enquiry be made at an ATM which is not part of the rediATM, nab or BOQ network).
- The transaction for presentation on your account of a MyState Corporate Cheque. (A separate fee will be charged for the issue of the cheque – see Section C).
- The transaction for a periodical payment established via Internet Banking (a fee may be charged for each occurrence not processed via Internet Banking – see Section C).
- Transfers between MyState accounts that are set up on a permanent authority.
- Government Charges.

Important things to know

Monthly Account Fee

A Monthly Account Fee applies to the majority of our transaction-type accounts which entitles you to unlimited free staff assisted and electronic transactions. Where this fee applies to an account it will be debited on the last calendar day of each month, including the month on which the account is opened. The fee will not be charged at the time of account closure.

You must ensure that you maintain sufficient funds in your account at the end of each month to cover the fee.

Monthly Account Fee exemptions

With the exception of our Offset Account, where a Monthly Account Fee applies to an account, you will be eligible for a fee exemption for that month if either of the following criteria is satisfied:

1. \$2,000 or more is deposited to your account in total during the month from an external source i.e. a source that is external to your individual MyState customer number. Transfers between your own accounts do not qualify as an external source.

The Monthly Account Fee will be charged to your account on the last calendar day of the month and then refunded on the first calendar day of the following month.

2. If you hold an Everyday account and are 23 years of age or younger or if you hold a Youth account and are 18 years of age or younger as at the last calendar day of the month

The Monthly Account Fee will simply not be charged to your account at the end of the month (waived).

Excess Transaction Fees

Our saver-type accounts do not have a Monthly Account Fee but provide a limited number of free withdrawal transactions each month.

If you have one of these accounts e.g. our Saver Account, once the free monthly allowance for your account has been used, each subsequent withdrawal will incur a fee (our Electronic or Staff Assisted Excess Transaction Fee) that will be debited to your account after the excess transaction occurs.

Please note that any 'unused' free withdrawals for a calendar month are not added to next month's free withdrawal allowance.

Section B

Fees and Charges for Business Deposit Accounts

Our business transaction accounts have a Monthly Account Keeping Fee which entitles you to a number of included transactions which are free. Where your account activity exceeds the number of available included transactions for any given month, excess transaction fees will be charged to the account on the last day of the month.

The following table sets out the Monthly Account Fees and Excess Transaction Fees that apply to our current business deposit accounts.

	Everyday Business Account and Everyday Agribusiness Account	Premium Business Account and Premium Agribusiness Account
Monthly Account Keeping Fee	\$6.00	\$12.00

Included Transactions:

Assisted	10	20
Electronic	30	70

Excess Transaction Fee (per transaction)

Assisted	\$1.50	\$1.50
Electronic	\$0.15	\$0.15

The Monthly Account Keeping and Monthly Transaction Fees do not apply to our Business Online Saver Account.

Assisted Transactions

- Any cash withdrawal or deposit including cheques written by you that are cashed by you or another person or a transfer from one account to another, made over the counter at a MyState branch, through the Customer Care or via a mail or fax request. Note: Cheques written to third parties do not count as an Assisted Transaction.
- Any cheque deposit made over the counter or using a Cheque Deposit Box at a MyState branch, or any cheque mailed to MyState for deposit to your account. Multiple Cheques deposited in the one transaction will only count as one Assisted Transaction. Note: A separate fee applies for each Cheque deposited (see 'Cheques' section below).
- A cash advance from your MyState account transacted at another financial institution.

Electronic Transactions

ATM transactions

- A withdrawal at a rediATM, NAB or BOQ ATM in Australia.

Bank@Post™

- A deposit or withdrawal at Bank@Post Agency Banking in Australia.

If the withdrawal is a Bank@Post withdrawal, an additional \$3.00 fee will apply. See Bank@Post Withdrawal Fee in Section C - Other Fees and Charges.

Direct Credits

- A deposit to an account using the direct credit system.

Direct Debits

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

EFTPOS

- A cash withdrawal or purchase made via EFTPOS: including Visa Debit Card transactions via Merchant/EFTPOS credit option.

Internet Banking and Phone Banking

- External transfers to and from your account made using Internet Banking or Phone Banking where the other account is not held under the same customer number.

Visa Debit

- A Visa Debit Card transaction via Visa Merchant/EFTPOS Credit Option (includes Visa payWave transactions for payWave enabled cards).

Cheques

Cheques written	\$0.60 per item
Cheques deposited	\$0.60 per item

Exempt Transactions

The following transactions are excluded when calculating the number of transactions per month.

- Internal electronic transfers between accounts held under the same customer number using Internet Banking, Phone Banking or rediATM's.
- A bill payment request using the BPAY® system.
- An ATM withdrawal made at an ATM which is not part of the rediATM, NAB or BOQ network (note a direct ATM charge may be applied by the ATM owner at the time of the withdrawal).

- A balance enquiry on an account conducted through any ATM in Australia (note a direct ATM charge may be applied by the ATM owner at the time of balance enquiry should the balance enquiry be made at an ATM which is not part of the rediATM, nab or BOQ network).
- Government charges.
- The transaction for presentation on your account of a MyState Corporate Cheque (note a separate fee will be charged for the issue of the cheque - see Section C).
- The transaction for a periodical payment established via Internet Banking (a fee may be charged for each occurrence not processed via Internet Banking - see Section C).

Section C

Other Fees and Charges

The following fees and charges are in addition to monthly account and transaction fees detailed in Sections A and B. Where stated, some fees will be charged on the last day of the calendar month to the relevant account.

See Section E - Additional Notes for further explanatory information on our fees.

Bank@Post Withdrawal Fee

Per withdrawal \$3.00

This fee is debited on the last day of each month and is charged in addition to any electronic transaction fee which may apply.

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 day of each month. Cash advances overseas will incur additional Third Party charges.

Foreign Currency Conversion

Per transaction 3% of transaction amount

Visa International will convert all transactions made overseas on the Visa Debit Card into Australian dollars at the foreign exchange rate that applies on the day the transaction is processed by Visa International.

A conversion fee of 3% of the value of the transaction is payable (of which 2% is payable to Cuscal Limited, the principal member of Visa International under which we provide Visa Debit Cards).

Transactions may not be processed to your account on the same day. To the extent permitted by law, you bear the risk of change in exchange rates in the intervening period.

Visa Overseas Emergency Cash Advance

Third Party charge \$175.00

Should Visa decline your application, a \$50.00 fee applies.

Emergency Card Replacement Overseas

Third Party charge \$175.00

Should Visa decline your application, a \$50.00 fee applies.

Card Replacement Fee

Within Australia \$10.00

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

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

Transaction Verification Fee

Per transaction \$15.00

Charged when we are requested to investigate a transaction. The fee will not be charged if we find that the transaction is incorrect.

Copies of Sales Vouchers on Visa Purchases

If a copy is required \$15.00

rediCARD PLUS Fees

Card Replacement Fee \$10.00

Applicable for the replacement of a MyState rediCARD PLUS except if:

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

Foreign Currency Conversion

Per transaction 2% of transaction amount

Visa International will convert all transactions made overseas on the rediCARD PLUS into Australian dollars at the foreign exchange rate that applies on the day the transaction is processed by Visa International.

A conversion fee of 2% of the value of the transaction is payable to Cuscal Limited, the principal member of Visa International under which we can provide you with the overseas functionality of your rediCARD PLUS.

Transactions may not be processed to your account on the same day. To the extent permitted by law, you bear the risk of change in exchange rates in the intervening period.

Transaction Verification Fee

Per transaction \$15.00

Charged when we are requested to investigate a transaction. The fee will not be charged if we find that the transaction is incorrect.

Copies of Sales Vouchers on EFTPOS purchases
If a copy is required \$15.00

Bank Cheque

Per item \$16.00

Bank/Performance Guarantees

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

This fee is charged on establishment and half yearly thereafter.

Cash Handling Fee

Deposits and withdrawals
\$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

These fees are 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

Cheque Withdrawal (MyState Corporate Cheque)

Per item \$8.00

This fee applies to cheques you request we draw for you, including over the counter, through the Customer Care or via a mail or fax request.

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

Stop Payment Corporate Cheque

Per item \$15.00

A request that payment not be made on a MyState 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

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

Custodial Services (No longer available for new lodgments)

Safe custody sealed packet - annual fee \$25.00

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.

Everyday Account Per item dishonoured \$15.00

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 us.

Customers should note that the account name does not form part of the payment instructions and that the name will be disregarded in making the payment and that we, and the receiving party's financial institution, may rely solely on the account number.

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 account is deposited into your account and is dishonoured.

Representation and Collection of Dishonoured Cheques

Per item \$15.00

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

Enforcement Expenses

Arrears Administration Fee	\$30.00 [#]
Overdrawn Administration Fee	\$30.00 ^{**}
Other default notices	\$30.00
Demand notices	\$30.00

*Per daily occurrence, for any savings or transaction account (with or without an approved overdraft limit) where we honour a drawing that overdraws the account or exceeds the authorised overdraft limit.

There may be other enforcement expenses that we 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.

# Everyday Account per expense	\$15.00
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Inactive Accounts

Per month	\$2.00
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For any savings or transaction account on which you have not transacted for at least 12 months.

To avoid this fee, visit your nearest branch or call us to close any account you no longer use.

Lottery Claims

Per claim	Cost of Registered Mail
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Stop Payment on Lost or Stolen Drafts

Per draft	\$25.00
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Plus any Third Party charges that may apply.

Periodical Payments (Staff Assisted)

To non-MyState accounts per occurrence	\$7.00*
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*A periodical payment is a recurring payment to another account.

A periodical payment arranged through Internet Banking (where available) is exempt from this fee.

A periodical payment to a MyState Loan account arranged through us is also exempt from this fee.

Everyday Account is exempt from this fee.

Permanent Payment Alteration to Authority

Per occurrence \$2.00

This fee is charged when you request us to alter a Permanent Payment Authority for you.

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

Alterations to permanent payment authorities arranged via Internet Banking (where available) are exempt from this fee. Everyday Account is exempt from this fee.

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

Per page \$2.00

A transaction listing is not a statement and provides basic transaction details only.

Stop Payments

Per item \$30.00

A request that payment not be made on a MyState 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 we receive 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 transfer \$7.50

SWIFT electronic payment or inward telegraphic transfer to us from another financial institution.

Contractual Set Off

MyState 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 us 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.

Voucher Retrieval Fee

Per Voucher Search \$15.00

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

Overdrawn Account Interest

Deposit accounts without overdraft arrangements must have a credit balance. We are under no obligation to honour cheques, or allow any withdrawal that would overdraw an account without an approved overdraft facility.

If we honour a cheque or debit which overdraws an account, the amount overdrawn (referred to as the credit provided) will attract debit interest charged to the account on the last day of the calendar month. This interest which will be charged to your account as 'Overdraft Interest' is calculated on the daily closing debit balance using the current 'Unarranged Borrowing Rate'. Please refer to our *Interest Rates for Household and Personal Lending* brochure available from any branch or by contacting the Customer Care for the current 'Unarranged Borrowing Rate'.

Any credit provided is short term credit and must be repaid within 7 days of being provided.

In addition, Overdrawn Administration Fees will be applied (see Enforcement Expenses, earlier in this Section).

Internet Banking Second Factor Authentication Fees (Business Accounts only)

Fees quoted in this Section include GST.

Issue of security token device*	\$25.00
Issue of security token software	Nil
Monthly service fee ⁺	\$5.50
Replacement security token device	\$25.00

* This fee is waived for the first 2 security devices issued, the 3rd and subsequent devices will incur this fee.

+ This fee is waived for the first 2 security token devices or software issued, the 3rd and subsequent devices or software will incur this fee.

Foreign Exchange

Foreign Draft/Cheque

Per draft	\$20.00
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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% of transaction amount	minimum charge \$10.00
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Applies when you purchase foreign currency notes.

Fee is charged at the time of the transaction.

Note: We do not offer a foreign currency note repurchase service.

Telegraphic Transfer (Inward)

Per transfer	\$7.50
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Applies when you receive a telegraphic transfer into your account from another party sent in a foreign currency. Fee is charged at the time the transfer is received.

Telegraphic Transfer Outbound (foreign currency)

Per transfer	\$30.00
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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
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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.

Not available to all countries.

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 \$2,000 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 \$2,000 and/or requiring collection prior to payment. Fee is charged when funds are returned from the overseas bank and credited to your account.

Section D

Government Fees and Charges

Government Fees and Charges where applicable will be charged at the actual cost to us.

Section E

Additional Notes

The fees and charges detailed in this booklet are our standard fees and charges. They will apply to the service provided to you unless you have a different arrangement with us.

Where we incur 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.

We may elect not to charge a fee, which we are otherwise entitled to charge under the terms and conditions of the account. Any failure by us to charge a fee will not constitute a waiver of that fee or the right to charge that fee in the future.

Lending fees are contained in *Fees and Charges for Household and Personal Lending* or *Fees and Charges for Business Lending* and are available on application.

Section F

Handy Tips on Minimising Personal Account Fees

The following Handy Tips are provided to help you minimise the fees and charges that you pay. The information is general information only and does not take into account your current banking relationship with us or specific banking needs. Please contact us on 138 001 or speak to our branch staff if you have any questions or would like further information based on your particular circumstances.

Check to ensure you have the right account or account combination for your banking needs

Having the incorrect transaction and/or savings account(s) for your banking needs or using your account incorrectly can result in you paying additional monthly account fees or excess transaction fees. With our transaction and savings accounts being quite different in their design, it may be appropriate to consider your current accounts, and the type and number of transactions that you make on those accounts to see if you have the most suitable account(s) or account combination.

If you have multiple transaction-type accounts, you could also be exposed to more monthly account fees. It may be worthwhile considering combining accounts if this is the case.

Have your pay directly credited to your transaction account

To take advantage of the monthly fee exemption on transaction accounts where \$2,000.00 or more is deposited into the account during the month; arrange to have your pay directly credited to your transaction account.

See if you are eligible for an account that does not incur monthly account or transaction fees

We offer products that do not charge monthly account fees and that provide unlimited electronic and staff assisted transactions e.g. our Access Assist and Youth Account products. Ensure you take advantage of these account options or contact us if you require more information on our eligibility criteria.

Always use ATMs that are part of the rediATM, NAB or BOQ network

Each time you use an ATM that is not part of the rediATM, NAB or BOQ network, the ATM owner may charge you an additional fee which will be disclosed at the time of the transaction. If you proceed with the transaction, the ATM owner's fee will be debited to your account. You should therefore endeavour to use rediATM, nab or BOQ network ATMs wherever possible when performing ATM transactions and balance enquiries.

**Keep track of your account balances
(to avoid overdrawing your account)**

Check your account balances regularly to ensure that you have adequate cleared funds in your account(s) at all times, including to cover those arrangements you have in place to debit your account e.g. periodical payments and direct debits. You can check your account balance at any time via Internet and Phone Banking or by calling 138 001.

Take care in managing your overall finances

Carefully managing your finances is a good tip when it comes to minimising fees. There is a Budget Planner available at mystate.com.au that you may find helpful.

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