Important Changes. Fees & Charges Deposit Accounts

Effective 3 December 2025, MyState Bank is updating:

- Fees & Charges Deposit Accounts

We have summarised the changes below.

Section A – Fees and Charges for Personal Deposit Accounts

Access Assist and Christmas accounts

These have been removed and from the product table. Access Assist is a no longer offered for new accounts and Christmas account has been retired.

Any conditions relating to those products have also been removed throughout the document including *Section C – Other Fees and Charges* and *Section F – Handy tips on minimising personal account fees.*

Future product

We have made provision for any new product. Fees relating to this product will be included in the relevant sections.

Section C – Other Fees and Charges

BPAY Query Fee

Name changed to BPAY Query & Correction Fee.
This fee is charged when you request a trace or a correction of a BPAY transaction.
No change in fee. $15.00 per request.

Visa Overseas Emergency Cash Advance

Replaced

Third Party charge $175.00
Should Visa decline your application, a $50.00 fee applies.

With

Third Party charge – approved	At cost
Third Party charge – declined	At cost

Bank / Performance Guarantees

Removed as we no longer provide this service.

Certificates Supplied

Altered *Certificate for audit purposes* to *Per request*
This fee is charged when a certified letter or statement is required.
No change in fee. $10.00 per request.

Stop Payment Corporate Cheque

Fee has been removed.

Stop Payment on Lost or Stolen Drafts

Removed as we no longer provide this service.

Special Clearance of Cheques

Removed as we no longer provide this service.

Stop Payments

Removed reference to *a cheque written by you* as cheque facilities were removed in November 2024.

Altered

This fee also applies to direct debits, scheduled/periodical payments, transfer orders and BPAY future payments if we receive a request to stop payment on a drawing.

To

This fee applies if we receive a request to stop a payment. It includes but not limited to direct debits, periodical payments and BPay future payments.

No change in fee. $30.00 per item.

Voucher Retrieval Fee

Name changed to *Transaction Trace Fee*

This fee is charged when a transaction trace or search is requested.

No change in fee. $15.00 per request.

Section F – Handy Tips on minimising personal account fees

Removed Access Assist Account as new accounts are no longer available.