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Fees & Charges
No Longer Offered Deposit Accounts

MyStateBank

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This document forms part of the information you'll need to operate a no longer offered transaction, savings, or term deposit account with MyState Bank.

To understand your rights and obligations and our responsibilities, please read this document along with:

- Terms & Conditions No Longer Offered Deposit Accounts
- General Banking Terms and Conditions - found in the brochure: *Terms & Conditions Deposit Accounts & Electronic Banking*
- Electronic Banking Terms and Conditions - also in the brochure: *Terms & Conditions Deposit Accounts & Electronic Banking*
- Interest Rates - either *Interest Rates for No Longer Offered Personal Deposit Accounts* or *Interest Rates for Business Deposit Accounts*
- Terms and Conditions for Visa Debit Card (if applicable)
- Financial Services Guide
- Privacy Policy

By operating a deposit account, you agree to these terms and conditions. For deposit accounts not listed in this document, please refer to the current *Fees and Charges Deposit Accounts*.

Copies are available at mystate.com.au/legal or by contacting MyState Bank.

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

Section A

Fees and Charges for Personal Deposit Accounts

No Longer Offered Personal Deposit Accounts

The following table sets out the Monthly Account Fees and Transaction Fees that apply to No Longer Offered personal deposit accounts.

	Access Assist	Access	Cash on Hand	Cash on Hand Investment	Home Equity Overdraft	Mortgage Overdraft	Bonus Saver	Special eSaver
Electronic transactions (completed by you)								
Transfers between your accounts	Free	Free	Free	Free	Free	Free	Free	Free
Pay someone using BSB & account number	Free	Free	Free	Free	Free	Free	N/A	Free
Pay someone using PayID	Free	Free	Free	Free	Free	Free	N/A	Free
Purchases using Visa Debit card	Free	Free	Free	Free	Free	Free	N/A	N/A
BPAY®	Free	Free	Free	Free	Free	Free	N/A	Free
Direct debit	Free	Free	Free	Free	Free	Free	N/A	N/A
PayTo	Free	Free	Free	Free	Free	Free	N/A	Free
EFTPOS	Free	Free	Free	Free	Free	Free	N/A	N/A
ATM transactions	Free	Free	Free	Free	Free	Free	N/A	N/A
	You may be charged a fee by an ATM operator							
Bank@Post™ Withdrawal fee[1]	$4.50	$4.50	$4.50	$4.50	$4.50	$4.50	N/A	N/A
Staff assisted transactions (completed by a Branch or Customer Care staff member)								
Cash withdrawals	Free	Free	Free	Free	Free	Free	N/A	Free
Transfers between your accounts	Free	Free	Free	Free	Free	Free	Free	Free
Transfers to another MyState customer	Free	Free	Free	Free	Free	Free	N/A	Free
Other fees								
Monthly Account Fee	Nil	$6.00	Nil	Nil	$6.00	$6.00	Free	Free

[1] Bank@Post refer to Section C.

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Monthly Account Fee

» Where this fee applies to an account it will be debited on the last calendar day of each month. 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

Where a monthly account fee applies to an account, you may 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 Bank customer number. Transfers between your own accounts do not qualify as an external source.
2. If you are 18 years of age or younger, the Monthly Account Fee is waived and won't be charged to your account.

Section B

Fees and Charges for Business Deposit Accounts

Our business transaction accounts have a Monthly Account 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 business deposit account.

	Premium Business Account
Monthly Account Fee	$8.00
Included Transactions:	
Staff Assisted	20
Electronic	70
Excess Transaction Fee (per transaction)	
Staff Assisted	$1.50
Electronic	$0.15

Staff Assisted Transactions

You may be charged for staff assisted transactions. A staff assisted transaction is a transaction completed with staff by visiting our branch, through our Customer Care team, mail, or secure message. These are:

» cash withdrawals;

» transfers from one of your accounts to another;

» transfers to another MyState Bank customer;

» exchanging a cheque for cash; and

» a cash advance from your account transacted at another financial institution.

Electronic Transactions

Bank@Post

A deposit or withdrawal at Bank@Post Agency Banking in Australia. A separate fee may apply refer to Section C.

BPAY

A payment using BPAY Service.

Direct credits

A deposit to an account including payroll, dividends, tax returns and transfers from other financial institutions.

Direct debits

Automatic transaction authorised by you that allows transfer of money from your account to another using your BSB and account number.

eftpos

eftpos is a debit card payment system, allowing electronic payments (and cash withdrawals at same retail outlets) at the same point of sale by selecting the CHQ or SAV option.

MyState Bank Online Banking

Transfers to and from your account made using Internet Banking or Mobile Banking.

Visa Debit

A Visa Debit card transaction via Visa Merchant/eftpos Credit Option (includes Visa payWave transactions for payWave enabled cards and electronic devices).

Cheques

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 Online Banking, or at a MyState Bank branch ATM.

» A bill payment request using the BPAY system.

» An ATM withdrawal made (a direct ATM charge may be applied by the ATM owner at the time of the withdrawal).

» A cash withdrawal or balance enquiry at a MyState Bank branch ATM.

» A balance enquiry or cash withdrawal on an account conducted through any other ATM in Australia (a direct ATM charge may be applied by the ATM owner at the time of balance enquiry).

» Government charges.

» The transaction for presentation on your account of a MyState Bank Corporate Cheque.

» The transaction for a periodical/scheduled payment established via Online Banking (a fee may be charged for each occurrence not processed via Online 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.

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

Bank@Post Withdrawal Fee

Per withdrawal $4.50

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

BPAY Query & Correction 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 Nil

Cash advances overseas may incur Third Party charges.

Foreign Currency Conversion

Per transaction 3.25% of transaction amount

Visa International will convert all transactions made in foreign currency or processed 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 Foreign Currency Conversion fee is payable for all of the following transactions made using your Visa Debit card:

- All transactions made overseas
- All transactions in a currency other than Australian dollars
- All transactions made in Australia where the merchant is located overseas
- All transactions made in Australia where the financial institution or entity processing the transaction is located overseas.

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.

Refunds in currencies other than Australian dollars are converted to Australian dollars as at the date they are processed by Visa using exchange rates determined by them. This may lead to the refund being converted using an exchange rate different from the one used to convert the original purchase. The foreign currency conversion fee is not refundable as the fee is applied for facilitating the initial transaction.

Visa Overseas Emergency Cash Advance

Third Party charge (approved or declined) At cost

Transaction Verification Fee, Copy of Voucher

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.

Certificates Supplied

Per item $10.00

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

Custodial Services (No longer available for new lodgments)

Safe custody sealed packet – annual fee $25.00

Dishonour and Rejection Fee

Per item dishonoured $5.00

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 is unable to be completed.

This includes the following but not limited to:

- Direct Debit Dishonour; and
- BPAY Reject.

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

Bonus Saver & Special eSaver.

- Direct Debit Dishonour and BPAY Reject are exempt.

Cheques Deposited and Dishonoured

Per item $5.00

This fee is charged when a cheque, has been deposited in to your account and has been dishonoured by the other financial instituition.

Enforcement Expenses

Arrears Fee $15.00

An arrears fee will be applied on the 7th and 14th day after a repayment is due and remains unpaid.

Default demand notices $30.00

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.

Overdrawn Fee

Per daily occurrence $5.00

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

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

Overdraft Fee

Per year $24.00

An annual fee charged to your transaction account when an overdraft facility is applied to your account.

Business Accounts please refer to your contract.

Stop Payments

Per item $30.00

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.

Swift & 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.

Swift, Telegraphic & Electronic Transfer (Inward)

Per transfer $7.50

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

Transaction or Trace Search

Per Transaction or Trace Search $15.00

Overdrawn Account Interest

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

If we honour a 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' of 13.95% per annum.

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).

Foreign Exchange

Telegraphic Transfer (Inward)

Per transfer $7.50

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 Outward (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 Outward (Australian dollars)

Per transfer $50.00

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. Not available to all countries.

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 Lending* or *Fees and Charges for Business Lending* and are available on application.

Section F

Handy tips on minimising personal account fees

The following tips to minimise fees is general information and may not reflect your specific banking needs.

Check you have the right account(s)

Consider a Glide Account which does not have Monthly Account Fees.

Consider a Basic Account, if you have an Australian residential address and have a:

- Commonwealth Seniors Health Card;
- Health Care Card;
- DVA Health Card; or
- Pensioner Concession Card.

Avoid ATMs which charge a fee

MyState Bank branch ATMs and the four major banks, do not charge for ATM transactions.

Some retailers also offer cash out with eftpos purchases no fee applies to these.

Keep track of your account balances (to avoid overdrawing your account or transactions rejecting).

Checking your account balances can be done at any time though our Online Banking.

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