Fees and Charges Schedule

Transaction Fees

While we currently do not charge monthly account keeping fees on most of our accounts, transaction fees and certain other fees and charges may apply.

Fees Charged by Third Parties

Some merchants may apply a surcharge fee for using your Visa Debit Card at point of sale. Some ATM operators may charge a fee for using your Visa Debit Card at their ATM. The fee is displayed and charged by the ATM operator at the time of use.

Service Fees

Audit Certificate A certificate for Audit purposes	$25 per certificate
Bank@Post Cheque Dishonour If you deposit a cheque via Bank@Post and it is dishonoured, a fee will be directed to your account.	Variable value
Bank Recall A request to attempt to recall funds transferred to another account	$20
Bank Trace A request to trace the origin or final destination of funds either sent to or from your account	$20
Cash Request Fee Cash withdrawals of more than $5,000 require 24 hours' notice. Cash delivery charges, levied by the cash provider to RACQ Bank, are passed on at cost for large withdrawals. The charge is determined at the time of the request and may vary according to location.	At cost
Default Administration May apply if an event of default occurs	$20
Default Enforcement Expenses May apply if enforcement services required as a part of default administration	At cost
Dishonour Where a cheque or direct debit is not honoured. For example, a payment would not be honoured if you do not have sufficient funds available in your account.	$1
Dishonour - Manual Dishonour at member's request	$22
Telegraphic Transfer – Outward (within Australia) Funds transferred via the SWIFT network to another financial institution within Australia for same day payment (also known as a Wire or RTGS payment)	$35

All fees and charges are current as at 11 November 2024 and subject to change. Inclusive of GST (where applicable). Terms and conditions apply to the products and services, for more information see the RACQ Bank Terms and Conditions available at racq.com/downloads

Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank
2649 Logan Rd, Eight Mile Plains QLD 4113 › PO Box 120, Banyo QLD 4014 › 13 1905 › banking@racq.com.au › racq.com/banking

RACQ Bank

Card Fees

Card/PIN Courier Fee (within Australia) Charged when a card and/or PIN has been requested to be sent via courier to an address within Australia	$30 per item
Card/PIN Courier Fee (International) Charged when a card and/or PIN has been requested to be sent via courier to an address outside of Australia	Charged at cost in line with the international courier's charge
Card/PIN Postage Fee (International) Charged when your mailing address is outside of Australia and a card or PIN is mailed	$9 per item
Emergency Replacement Card Visa (International) Charged when an emergency replacement card has been requested through Visa outside of Australia	$300
Foreign Currency Conversion Fee For any transaction made overseas or in a foreign currency, a fee of 2.75% of the total transaction value (in Australian Dollars) will be charged. The fee applies to: • Transactions made physically overseas. • Transactions made in a foreign currency, regardless of whether you're in Australia or another country. • Transactions processed by overseas merchants, even if the purchase or action takes place within Australia or in Australian Dollars.	2.75% of the transaction value
Visa Chargeback Fee Charged when a Visa Debit transaction is disputed. Refunded if transaction deemed fraudulent.	$27.50

Product Specific Fees

<table>
<tr><td>Term Deposit Early Redemption Fee – For Term Deposit accounts opened or reinvested prior to 20 March 2022
When a term deposit is withdrawn before the maturity date. An early withdrawal notice period also applies.</td><td>Interest rate reduced by our lowest current term deposit rate for the term of the deposit.</td></tr>
<tr><td>Term Deposit Early Redemption Fee – For Term Deposit accounts opened or reinvested from 20 March 2022
When a term deposit is withdrawn before the maturity date. An early withdrawal notice period also applies.</td><td>The Early Redemption Fee is based on the proportion of the term completed.
<table>
<tr><td>Proportion of term completed</td><td>Interest adjustment (i.e. Early Redemption Fee)</td></tr>
<tr><td>0% - 25%</td><td>80% of the interest earned up to the date we allow you to withdraw your deposit</td></tr>
<tr><td>>25% - 50%</td><td>60% of the interest earned up to the date we allow you to withdraw your deposit</td></tr>
<tr><td>>50% - 75%</td><td>40% of the interest earned up to the date we allow you to withdraw your deposit</td></tr>
<tr><td>>75% - 99.9%</td><td>20% of the interest earned up to the date we allow you to withdraw your deposit</td></tr>
</table></td></tr>
</table>

Foreign Exchange Fees[1]

Overseas Telegraphic Transfer in Local Currency* Transfer of funds to an overseas bank in the currency used locally	$30
Overseas Telegraphic Transfer in Australian Dollars* Transfer of funds to an overseas bank in AUD rather than local currency	$60
*Overseas banks, including the agent bank, may charge a handling fee. Check supplied details.	

1. RACQ Bank has entered into contractual arrangements with Convera Australia Pty Ltd (ACN 150 129 749 AFSL 404092 formerly known as Western Union Business Solutions (Australia) Pty Ltd) to assist it and in fulfilling certain foreign exchange and payment services. The relationship relating to the services described is solely between you and RACQ Bank. Fees and charges may apply, please refer to the terms and conditions issued by RACQ Bank, which will vary depending upon the financial product. Any advice provided by RACQ Bank is general in nature and does not take into account your personal objectives, financial situation or needs. Convera Australia Pty Ltd does not give you any advice, general, personal or otherwise. This communication has been prepared solely for informational purposes and does not in any way create binding obligations. No representations, warranties or conditions of any kind, express or implied, are made in this communication.

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