

**Disclosure on Fees and charges****Customer Banking Services Fees and Charges**

	<b>Fee Description</b>	<b>Amount</b>	<b>Frequency (e.g. one-off, monthly, quarterly etc.)</b>
<b>1</b>	<b>Pass Book Saving Account</b>		
a	Minimum balance requirement		
b	Service fee		
c	Maintenance fee		
d	Over the counter withdrawal fee		
e	Number of free withdrawals		
f	Inoperative fee account		
<b>2</b>	<b>Other Personal Saving Account (e.g. bonus saver account, access account)</b>		
a	Minimum balance requirement		
b	Service fee		
c	Maintenance fee		
d	Over the counter withdrawal fee		
e	Number of free withdrawals		
f	Inoperative fee account		
<b>3</b>	<b>Personal Cheque account</b>		
a	Minimum balance requirement		
b	Service fee		
c	Maintenance Fee		
d	Cheque book fee		
e	Over the counter withdrawal fee		
f	Transaction fee		
g	Collection Fee		
h	Dormant Account Fee		
i	Account overdrawn Fee		
j	Account closure fee		
<b>4</b>	<b>Regal Cheque account</b>		
a	Loan administration fee		
<b>5</b>	<b>Business Cheque account</b>		
a	Minimum balance requirement		
b	Service fee		
c	Maintenance Fee		
d	Cheque book fee		
e	Over the counter withdrawal fee		
f	Collection Fee		
g	Account Overdrawn Fee		
h	Transaction fee		
i	Account closure fee		
<b>6</b>	<b>Deposit Bearing Interest Account</b>		
a	Dormant Fee		

## Appendix A

<b>7</b>	<b>Term Deposit</b>		
a	Early Redemption Fee		
b	Penalty rate		
<b>8</b>	<b>Electronic debit card</b>		
a	Minimum balance requirement		
b	Service Fee		
c	Electronic withdrawal		
d	Over the Counter withdrawal		
e	Number of free withdrawals		
f	EFTPOS reject fee (transactions declined due to insufficient funds)		
g	Maximum amount allowed to be drawn per day		
h	Inoperative fee amount		
<b>9</b>	<b>Bank Cheque</b>		
a	Issuance		
b	Duplicate/Replacement		
c	Repurchase of Bank Cheque		
<b>10</b>	<b>Dishonoured Fee</b>		
a	Inward Dishonour (cheques deposited to accounts)		
b	Outward Dishonour (cheques drawn on accounts)		
<b>11</b>	<b>Unapproved Excess Fees</b>		
a	Personal accounts		
b	Business accounts		
<b>12</b>	<b>Stop Cheque/Payments Notice</b>		
<b>13</b>	<b>Clearance of an account on reaching a certain balance</b>		
a	At customer's request		
<b>14</b>	<b>Internet Banking</b>		
a	Establishment fee		
b	Transaction fee		
<b>15</b>	<b>Telephone Banking</b>		
a	Establishment fee		
b	Transaction fee		
<b>16</b>	<b>Deposit</b>		
a	Deposit by mail without lodgement slip		
b	Deposit slips if acting on fax or letter advise		
<b>17</b>	<b>Diskpay</b>		
a	Establishment fee		
b	Wage/salary & creditor payment		
c	Direct debit schedules		
d	Payments to other bank accounts		
<b>18</b>	<b>Fax Messages</b>		
a	Statements/vouchers etc		
<b>19</b>	<b>Gang Payment Fees</b>		

## Appendix A

<b>20</b>	<b>Payments from Lists</b>		
a	Manual transfers to other		
b	Wage/salary & creditor payment		
<b>21</b>	<b>Lost Passbook/Card/PIN</b>		
a	Passbook		
b	Handycard/Access Card		
c	Visa debit/credit card		
d	PIN		
<b>22</b>	<b>Special Answer Fee</b>		
a	Cheques Drawn on our Bank		
b	Cheques Drawn on other Banks		
<b>23</b>	<b>Safe Custody Fee</b>		
a	Sealed envelope (360mmx180mm)		
b	Sealed envelope/boxes (up to 10000 cubic cms)		
c	Sealed envelope/boxes (over 10000 cubic cms)		
d	Script and similar transactions		
e	Request for transfer to another branch of bank; each item		
f	Frequent Access to Safe Custody, each time you access		
g	Lost Safe Custody Receipts, issue of replacement Receipt		
<b>24</b>	<b>Statements</b> – the bank will provide up to 4 statements free of charge per annum, upon request from the customer		
a	Statements issued when full		
b	Special request for issue of statements		
c	Repeat statements		
d	Computer Printout		
<b>25</b>	<b>Certificates supplied</b>		
a	Certificate of Balance of Account, each account		
b	Certificate of Interest paid or received, each account		
c	Comprehensive Certificates supplied for audit purposes, Bill holdings, goods shipped, deeds and documents held etc, each certificate		
d	Photocopy/Replacement certificates		
<b>26</b>	<b>Change supplied</b>		
a	Bank customers		
b	Other bank customers		
<b>27</b>	<b>Photocopying</b>		
<b>28</b>	<b>Coins</b>		
a	Change (coins) per bag or roll		

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b	Coin counting per container		
<b>29</b>	<b>Voucher retrieval</b>		
<b>30</b>	<b>Overnight Safe Deposit</b>		
<b>31</b>	<b>Deposit Books</b>		
<b>32</b>	<b>Periodical Payments</b>		
a	No payment due to lack of funds		
b	Payment by bank cheque		
c	Payments to accounts within the bank		
d	Payments to accounts at other banks		

Important customer notice: prior notice of 30 days would be given on any change in or new fees or charges