

# part 'd'

## **schedule of fees and charges for wide bay australia accounts and banking services »**

### **Why are fees and charges necessary? »**

Every time a customer completes a transaction or requests assistance with a particular banking service there is a cost involved.

The cost to deliver these services can be either direct (the provision of staff assisted transactions) or indirect (charged to Wide Bay by third parties involved in the process). For example, every time you use your Cashcard / Loan Express Card at a non-Wide Bay ATM, Wide Bay Australia incurs a fee.

While we subsidise many costs associated with the banking services we provide, customers are asked to help contribute towards the costs of their various transactions and banking services.

You will only pay a fee when you:

- use a particular service (eg transaction fees)
- fail to meet a commitment you have made (eg dishonour fees)
- select an account on which a fee is deemed necessary to offset Wide Bay's administrative costs etc (eg account fees)

Without these charges, some customers would in effect be subsidising the activities of other customers who frequently use these services. For example - Wide Bay depositors and borrowers would receive lower interest rates on their investments or pay higher interest rates on their home loans - to pay for the costs of these services. This would make Wide Bay uncompetitive and threaten our viability.

Fees and charges are part of the solution that helps:

- ensure fairness for Wide Bay account-holders as a whole
- ensure a viable company that will continue to offer you a wide range of existing and new services; and
- enable us to protect our branch and agency structure and associated employment opportunities

Our market research indicates that Wide Bay's fee schedule is fair and reasonable given the current application of fees and charges by other financial institutions.

We provide a number of options to help you minimise fees and charges - including high fee free limits (transaction fees), various exemptions (account fees) and a range of account options to cater for various needs.

Our staff will be pleased to assist you to examine your accounts and financial transactions in order to help you minimise, and if possible, to avoid fees.

## Account Fees at-a-glance »

	Personal Transaction Accounts				Personal Investment Accounts	Personal Savings Accounts			Mortgage Interest	Offset Accounts	Line-of-Credit Access Accounts #			Business Overdraft Access Accounts #	Business Transaction Accounts	Business Investment Accounts	Special Entity Accounts		
	Today's Choice Account (S1/S2)	Today's Options Account (S10)	Pension Friendly Account (S6)	Young Achiever's Account (S19)	Cash Management Account (S9)	Bonus Plus Account (S14)	Christmas Club (S4)	Today's netSaver Account (S27)	"Mortgage Muncher" Account (S8)	"Mortgage Muncher" Professional (S12)	Freedom Line Access Account (S15)	Flexi-Loan Access Account (S5)	Professional Australian Access Account (S16)	Business Freedom Access (S26)	Today's Business Account (S25)	Business Cash Management Account (S18)	Today's Club Account (S17)	Farm Management Deposit Account (S35)	Self Managed Superannuation Fund Account (S11)
Account Fees	\$5/month if balance falls below \$1000 at any time in the month <b>A</b>	\$5/month <b>B</b>	nil	nil	\$5/month if balance falls below \$5000 at any time in the month <b>C</b>	nil	nil	nil <b>S</b>	\$10/month <b>D</b>	Nil (an annual package fee applies)	\$10/month <b>E</b>	\$10/month <b>F</b>	Nil (an annual package fee applies)	\$40/month <b>G</b>	\$8/month <b>H</b>	\$10/month if balance falls below \$5000 at any time in the month <b>I</b>	nil	nil	nil
<b>J</b> Dormant Account Administration Fee	\$15.00/occasion	\$15.00/occasion	\$15.00/occasion	nil	\$15.00/occasion	\$15.00/occasion	\$15.00/occasion	nil	\$15.00/occasion	\$15.00/occasion	nil	nil	nil	nil	\$15.00/occasion	\$15.00/occasion	\$15.00/occasion	nil	\$15.00/occasion

**A** An Account Fee applies to the Today's Options (S10) Account to which the Today's netSaver (S27) is linked to. If there are inadequate funds in the S10 Account to cover the S10 Account Fee, this Fee may be recovered from the S27 Account.

**G** These Accounts are limited to Clients with an approved 'Overdraft' facility

## Fee Charging Date »

You should familiarise yourself with the following information of when fees and charges will be debited from your account to ensure you have sufficient funds in your account at this time. When reading Part D, refer to the following symbols which describe when the fee or charge will be charged:

- ▲ charged at the end of the calendar month
- ▼ charged at the time the fee is incurred or when a particular service is used

**Please Note:** Wide Bay will overdraw your account balance until fees and charges are recovered from you.

## Account Fees »

### Account Fee: Today's Choice Accounts (S1, S2) ▲

This Fee will be applied monthly if the account balance falls below \$1000 at any time in the month.

A separate Fee applies to the primary and each sub-account.

**\$5 per month** **A**

**Note:** Exemptions will automatically apply where one of the following is applicable to the same client number as the Today's Choice Account:

- active Loan Account (L Accounts)
- active Term Deposit (I Accounts)
- active Cash Management Account (S9)
- active Self Managed Superannuation Fund Account (S11)

Further exemptions may be granted on application to account-holders who:

- have another account in the same name as an account to which one of the above automatic exemptions apply - for full details consult your local branch
- are a shareholder in Wide Bay and quote their Holder Identification Number
- where there is a Direct Debit from the account for Widecover Insurance
- where the account-holder has an active Line of Credit

### Account Fee: Today's Options Account (S10) ▲

This Fee will be applied monthly irrespective of the current balance of your account and charged at the end of the calendar month. A separate Fee applies to the primary and each sub-account.

**\$5 per month** **B**

**Note:**

- Student exemptions apply. **Full time tertiary** students need to show student identification card with an Australian Educational Institution (University, TAFE or College) at a Wide Bay Australia branch in order to receive a monthly Account Fee waiver. The waiver will continue to the date of expiry shown on the student's card or proof of enrolment.
- The fee is waived for Wide Bay Australia home loans and/or line of credit customers with an eligible mortgage package.

### Account Fee: Cash Management Account (S9) ▲

This Fee will be applied monthly if the account balance falls below \$5,000 at any time in the month. If applicable, a separate Fee applies to the primary and each sub-account.

**\$5 per month** **C**

**Note:**

- Exemptions will automatically apply where an active Term Deposit (I Account) is held under the same client number as the Cash Management Account (S9).
- Further exemptions may be granted on application to an account-holder who is a shareholder of Wide Bay Australia Ltd and quotes their Holder Identification Number.

### Account Fee: 'Mortgage Muncher' Accounts (S8) ▲

This Fee will be applied monthly.

**\$10 per month** **D**

**Note:** The Fee will apply to only one of the multiple S8 accounts that can be attached to a home loan. In the event of a particular S8 having been closed - the fee will be levied on the subsequent S8 account under that account number e.g. S8.1 etc.

### Account Fee: Freedom Line Access Accounts (S15) # ▲

This Fee will be applied monthly.

**\$10 per month** **E**

**Note:**

- The Fee will apply to only one of the multiple S15 access accounts that can be attached to a line of credit. In the event of a particular S15 access account having been closed - the fee will be levied on the subsequent S15 access account under that account number e.g. S15.1 etc.
- The fee is waived for Wide Bay Australia home loans and/or line of credit customers with an eligible mortgage package.

### Account Fee: Flexi-Loan Access Accounts (S5) # ▲

This Fee will be applied monthly.

**\$10 per month** **F**

**Note:** The Fee will apply to only one of the multiple S5 access accounts that can be attached to a line of credit. In the event of a particular S5 access account having been closed - the fee will be levied on the subsequent S5 access account under that account number e.g. S5.1 etc.

### Package Fee: 'Home Options Package' or 'Australian Home Package' ▲

This non-refundable fee will be due upon application for the Package. The annual fee will be directly debited in monthly instalments from the Mandatory Account specified by the borrower/s in their Package Application.

**Note:** As per Terms and Conditions of the 'Home Options Package' and 'Australian Home Package' - failure to pay the Package Fee will result in a loss of Package Benefits.

**\$396 per year**  
**paid in instalments of \$33 per month**

### Package Fee: 'Professional Australian Package' ▼

This non-refundable fee will be payable on initial funding date (and annually on anniversary date of funding) of a Wide Bay Australia Professional Home Loan or Line of Credit. The Fee may be deducted from a nominated deposit account, line of credit access account or paid by cash or cheque.

**\$300 per year**

**Note:** As per Terms and Conditions of the 'Professional Australian Package' - failure to pay the Package Fee will result in a loss of Package Benefits.

### Account Fee: Business Freedom Access Accounts (S26) # ▲

This Fee will be applied monthly.

**\$40 per month** **G**

**Note:** The Fee will apply to only one of the multiple S26 access accounts that can be attached to a business overdraft. In the event of a particular S26 access account having been closed - the fee will be levied on the subsequent S26 access account under that account number e.g. S26.1 etc.

### Account Fee: Today's Business Accounts (S25) ▲

This Fee will be applied monthly and charged at the end of the calendar month.

A separate Fee applies to the primary and each sub-account.

**\$8 per month** **H**

**Note:**

- An exemption may be granted on application where the account is an active account set up with a Trust Deed specifically for the purpose of holding the settlement sum of the Trust (eg Discretionary Family Trust/Unit Trust)
- The fee is waived for Wide Bay Australia home loans and/or line of credit customers with an eligible mortgage package.

### Account Fee: Business Cash Management Account (S18) ▲

This Fee will be applied monthly if the account balance falls below \$5,000 at any time in the month. If applicable, a separate Fee applies to the primary and each sub-account.

**\$10 per month** **I**

### Dormant Account Administration Fee ▼

We encourage you to utilise your Accounts. We classify accounts as dormant when they have had no customer initiated transactions (withdrawals or deposits) for more than 2 years. This Fee will be levied at 6 monthly intervals from the date that your account is classified as dormant.

**\$15 per occasion** **J**

**Note:** The Fee is applied regardless of other accounts (including sub-accounts) you may hold with Wide Bay - in which case we urge you to utilise or combine your various accounts. An exemption may be granted on application where the Account is set up specifically for the purpose of holding the settlement sum of a Trust (eg Discretionary Family Trust/Unit Trust). Wide Bay may seek evidence of a Trust Deed.

refer above table

refer above table





## Staff Assisted and Cheque Banking »

### Branch Cash Deposits

refer table **1**

### Branch Cash Withdrawal ▲

When you make a withdrawal from your Account at a branch or agency

refer table **2**

### Branch Transfer ▲

When you transfer funds from one Wide Bay Account to another at a branch or agency

refer table **3**

### Account Balance Enquiry

When you request a balance at a branch or agency

refer table **4**

### Cheque Deposits ▲

When you deposit a cheque to your Account at a branch or by mail

refer table **5**

### Deposits made without Deposit Slip

Any deposit received through the mail that is not accompanied by a completed deposit form **no charge**

### Coin Counting ▼

When Wide Bay is required to count an amount of "loose" coin at your request ("loose" coin has not been bagged or sorted into denominations) - it is Wide Bay's policy not to count coin for non-Wide Bay customers **2% of value if amount over \$500 (charged on whole amount)**

### Excess Cash Withdrawals at Branches ▼

For security reasons, Wide Bay does not hold large amounts of cash on premises. Accordingly, Wide Bay's daily cash withdrawal limit at branches is limited to \$1000 per account per day without prior arrangement. Should you wish to make a cash withdrawal exceeding this amount - 24 hours prior notice is normally required - as we are unable to guarantee having sufficient cash available for larger withdrawals.

The following scale of charges will apply for cash withdrawals over \$1000 per account per day and reflects the costs charged to Wide Bay by external contractors providing cash supplies to Wide Bay branches.

over \$1000 to \$5000 (with 24 hrs prior notice and subject to cash being available) **no charge**  
over \$5000 (with 24 hrs prior notice and subject to cash being available)

**\$0.20 per \$100 on the amount over \$5000**

over \$1000 (without 24 hrs prior notice and subject to cash being available)

**\$0.20 per \$100 on the amount over \$1000**

regular requests or arrangement for amounts over \$1000 (with 24 hours prior notice and subject to cash being available)

**\$0.20 per \$100 on the whole amount**

### Coin Supply Fee ▼

A charge may be levied for the regular supply of coin - such charge will reflect the costs levied to Wide Bay by our cash supplier.

**charge to be advised per coin request**

### Purchase of Cheque Book ▼

Available for purchase by account-holders

30 leaf Cheque Book: **\$5 per book**  
200 leaf Cheque Book: **\$30 per book**

### Cheque Withdrawal ▲

When you write a cheque and it is presented on your account

**Note:** A Dishonour Fee will apply where there are insufficient "clear" funds in the account to be debited - refer Payment Dishonours and Rejects

refer table **6**

### Purchase of Wide Bay Counter Cheque ▲

Available for purchase by account-holders from branches

**Note:** Farm Management Deposit Account (S35) is exempt.

We do not issue "bank" cheques - we can usually arrange this through our bankers. They will charge you a fee.

refer table **7**

### Periodical Payment (involving Cheque Issue) - 'Billpay' ▲

When Wide Bay draws a regular cheque from your account on your behalf **\$3.50 per payment**

**Note:** This service is no longer available to new applicants. A Dishonour Fee will apply where there are insufficient or insufficient "clear" funds in the account to be debited - refer Payment Dishonours and Rejects.

### Cheque Stop Payment Requests

When Wide Bay is requested to arrange a stop payment on a cheque you have drawn

Cheque Stop Payment ▼ **\$7 per notice**  
Wide Bay Counter Cheque Stop Payment **no charge**

**Note:** After receiving your written request, we will confirm whether the cheque has been presented to your account. If the cheque has already been presented to your account we will be unable to proceed with your request.

### Honour Fee ▼

Wide Bay may, at its discretion, honour a cheque written by you even though your account is or will become overdrawn.

**\$25 per item honoured**

Cheque Payment Services are provided by arrangement with Westpac Banking Corporation (ABN 33 007 457 141)

refer tables page 50 - 53

### Special Clearance of Cheque ▼

When Wide Bay arranges a special clearance of a cheque deposit at your request.

**as advised by applicable financial institution**

**Branch BPAY®** Pay bills bearing this symbol at our branches

BPAY® registered to BPAY Pty Ltd (ABN 69 079 137 518)

refer table **10**

## Electronic Payments - Internal »

### Periodical Payment - Inward and Outward

A regular automatic payment from one Wide Bay account to another

refer table **11**

### Auto-Sweep

A pre-approved sweep to automatically transfer funds from nominated Wide Bay accounts in the event that you do not have sufficient or sufficient "clear" funds in an account to be debited for Personal Cheque Withdrawals, Direct Debit or Electronic Periodical Payments - External. An Auto-Sweep may help you avoid incurring Dishonour and Reject Fees for some of these payments

refer table **12**

refer table **13**

## Electronic Payments - External »

### Direct Credits

Direct credits to your account from approved accounts at other financial institutions - from other parties to your account (such as your employer and for Centrelink payments)

refer table **14**

### Direct Debit ▲

An automatic payment to an account at another financial institution or an automatic payment to an approved organisation such as an insurance company

refer table **15**

**Note:** A Reject Fee will apply where there are insufficient or insufficient "clear" funds in the account to be debited - refer Payment Dishonours and Rejects

**BPAY** Pay bills bearing this symbol at branches or by 'smartlink' phone or internet banking **refer table 16**

### Periodical Payment - Regular ▲

A regular automatic payment to an account at another financial institution

refer table **17**

**Note:** A Reject Fee will apply where there are insufficient or insufficient "clear" funds in the account to be debited - refer Payment Dishonours and Rejects

### Electronic Funds Transfer - One Off ▲

An automatic payment to an account at another financial institution or an automatic payment to an approved organisation such as an insurance company

refer table **18**

### RTGS (Real Time Gross Settlement) - Inward

High value, time critical payment from another financial institution to your account on a real time basis for same day payment

refer table **19**

**Note:** The financial institution from which you are remitting the funds may charge a fee.

### RTGS (Real Time Gross Settlement) - Outward ▼

High value, time critical payment from your account to another financial institution on a real time basis for same day payment

refer table **20**

### Electronic Payment Trace ▼

Charged if you request us to trace an electronic payment from your Wide Bay account to another financial institution or organisation

**As advised by particular "clearing house" or financial institution**

## Internet and Mobile Banking »

**BPAY** Pay bills bearing this symbol by 'smartlink' internet or mobile banking

refer table **22**

### External Payment ▲

A one-off or regular automatic payment to an account at another financial institution.

refer table **23**

**Note:** A Reject Fee will apply where there are insufficient or insufficient "clear" funds in the account to be debited - refer Payment Dishonours and Rejects.

### Transfer - Internal

A one-off or regular transfer from one Wide Bay account to another

refer table **24**

### Transfer from an External Bank Account

A one-off or regular transfer from an account at another financial institution

refer table **25**

**Balance or Transaction Enquiry** Using 'smartlink' internet or mobile banking

refer table **26**

refer tables page 50 - 53

## Telephone Banking »

For details of 'smartlink' **mobile** banking, refer page 55.

- BPAY** Pay bills bearing this symbol by 'smartlink' phone banking
- Transfer - Internal** A one-off or regular transfer from one Wide Bay account to another
- Balance or Transaction Enquiry** Using 'smartlink' phone banking

- refer table **27**
- refer table **28**
- refer table **29**

## Cashcard Banking »

### EFTPOS

When you use your Cashcard to pay for purchases and make withdrawals at retail outlets with an EFTPOS facility

- refer table **30**

### 'Wide Bay' and 'Westpac' branded ATM Withdrawals ▲

When you use your Cashcard / Loan Express Card at a 'Wide Bay' or 'Westpac' branded ATM to withdraw from your Account

- refer table **31**

### 'Wide Bay' and 'Westpac' branded ATM Balance Enquiry ▲

When you use your Cashcard / Loan Express Card at a 'Wide Bay' or 'Westpac' branded ATM to check your Account balance

- refer table **32**

### Non-'Wide Bay' ATM Withdrawals ▼

Charged when you use a non-'Wide Bay' or non-'Westpac' branded ATM to withdraw from your Account

- refer table **33**

### Non-'Wide Bay' ATM Balance Enquiry ▼

Charged when you use a non-'Wide Bay' or non-'Westpac' branded ATM to check your Account balance

- refer table **34**

### Replacement Cashcard / Loan Express Card Fee ▼

Charged when a replacement Cashcard / Loan Express Card is issued for a lost, stolen or damaged card or where you have forgotten your PIN

**\$10 per replacement card**

## Bank@Post® »

### Bank@Post Cash Withdrawal and Transfers ▲

When you make a withdrawal or transfer from your account at an Australia Post Bank@Post outlet

- refer table **35**

### Bank@Post Cheque Deposits ▲

For each cheque you deposit at an Australia Post Bank@Post outlet

- refer table **36**

### Bank@Post Balance Enquiry ▲

When you request an Account Balance at a Bank@Post outlet

- refer table **37**

*Bank@Post® and its associated device marks are trademarks (registered or otherwise) of the Australian Postal Corporation (ABN 28 864 970 579) - all rights reserved. Limits apply on withdrawals. Some postal outlets do not have an electronic link to the Bank@Post network. Bank@Post is only available on personal accounts on selected account types. Cheque deposits will only be accepted if they are made payable in the name of the cardholder; to Wide Bay Australia for the credit of the cardholder; to Wide Bay Australia or to Cash. Cheques made payable to third parties or joint accountholders will not be accepted.*

## Statement Fees »

### Statements of Account Interest Earned or Paid

You may request a Statement of Interest Earned/Paid on your Account for the Current or Previous Financial Year

- refer table **38**

### Term Deposit Investment Record

free

### Statements issued on Term Deposits

free

### All Statements issued on Passbook Accounts\*

- refer table **39**

### Statements issued on Statement Accounts (no Passbook)\*

- refer table **40**

### Additional Statements - issued at customer's request

When this Statement will be additional to any free statement limits applicable to your Account type\*

- refer table **41**

### Telephone Banking Balance or Transaction Enquiry

- refer table **29**

### Telephone Banking Statement Request

When this Statement will be additional to any free statement limits applicable to your Account type\*

- refer table **41**

### Internet Banking Balance or Transaction enquiry

- refer table **26**

### ATM Statement Request (where this facility is available)

When you request a Statement at an ATM when this Statement will be additional to a free Statement limits applicable to your Account type\*

- refer table **41**

**Note:** \*Statement Fees will apply as indicated according to the type of account requested (ie Passbook or Statement) The following accounts will be issued as Passbook Accounts unless you request they be converted to Statement Accounts: S1, S6, S8, S12, S14, S19. All other accounts will be issued as Statement Accounts unless you request they be converted to Passbook Accounts. The following accounts are issued as Statement Accounts only - no Passbooks available - S17, S18, S25, S26, S27, S35. Loan Accounts are issued as Statement Accounts only - no Passbooks available.

## Dishonours and Rejects »

**To help avoid Dishonour Fees for Cheque Payments, we recommend that you ensure you have sufficient "clear funds" in your Account prior to writing a cheque. To help avoid Reject Fees for pre-arranged date sensitive electronic payments (eg Direct Debits) - we recommend that you have sufficient "clear" funds in your Account at least two working days prior to the expected debit date. Another method of avoiding some of these Fees is to arrange for a free Automatic Sweep from another Wide Bay Account to the Account that is to be debited with your Cheque, Direct Debit or External Electronic Payment.**

## Cheque Dishonour Fees »

### Cheque Dishonour Fee - Outward ▼

When you write a cheque and there are insufficient or insufficient "clear" funds in the account to be debited

- refer table **42**

### Dishonour Fee - Inward ▼

When a cheque deposited to your account dishonours

**Note:** It is your responsibility (at your discretion) to recover this Fee from the cheque-writer.

- refer table **43**

### Bank@Post Dishonour Fee - Inward ▲

When a cheque deposited to your Account at an Australia Post Bank@Post outlet dishonours

- refer table **44**

**Note:** It is your responsibility (at your discretion) to recover this fee from the cheque-writer.

## Electronic Debit Dishonour Fees »

### Direct Debit Reject Fee ▲

When you arrange for a direct debit and there are insufficient or insufficient "clear" funds in the account to be debited for a once off or regular automatic payment to an account at another financial institution

- refer table **45**

### Electronic Periodical Payment - External Reject Fee ▲

When you arrange for an electronic periodical payment to an account at another financial institution and there are insufficient or insufficient "clear" funds in the account to be debited

- refer table **46**

### Internet or Mobile Banking Payment - External Reject Fee ▲

When there are insufficient or insufficient "clear" funds in the account to be debited for a once off or regular automatic payment to an account at another financial institution

- refer table **47**

### Reject Fee - Periodical Payment (involving Cheque Issue) - 'Billpay' ▲

When you arrange for a periodical payment (involving cheque issue and there are insufficient or insufficient "clear" funds in the account to be debited

**\$40 per rejection**

refer tables page 50 - 53

refer tables page 50 - 53

## International Payments and Foreign Exchange\*\* »

### Foreign Currency/ Travellers Cheques ▼

Purchase of foreign currency/travellers cheques by you **1% of value**  
Buy-back of foreign currency/travellers cheques by Wide Bay (customers only) **\$5 per buy-back**

### Cash Passport ▼

Pre-paid PIN protected ATM or Debit Card. Cash Passport ATM Card can be used at selected ATM's worldwide. Cash Passport Debit Card can be used at selected EFTPOS and ATM's worldwide and for internet and phone purchases.

Purchase/Reload of Cash Passport **1% of value**  
Encashment at Wide Bay branch **\$10 per encashment**  
ATM withdrawal/encashment fee **varies according to applicable financial institution**  
Unused Card Fee **\$4 per month if card unused for 12 consecutive months**

### Foreign Currency Cheque Draft - Outward ▼

Cheque made payable in a foreign currency **refer table 8**

### Foreign Currency Cheque/ Draft - Inward ▼

Each time a foreign currency cheque/draft is deposited to your Account **refer table 9**

### Telegraphic Transfer ▼

Electronic transmission (normally within 48 hours) of funds to a nominated overseas bank account or Travelex Ltd office **refer table 21**

**Note:** The majority of overseas banks will levy other processing charges that may vary between banks and countries. If these charges are levied this will result in the beneficiary receiving a lesser amount than transmitted.

\*\*Travelex Limited ABN 36 004 179 953 (AFSL 222444) arranges for the issue of the Cash Passport ATM Card, the Cash Passport Debit Card, foreign Currency, Travellers Cheques, Drafts and Telegraphic Transfers. The Cash Passport Debit Card is issued in conjunction with the issuer, Heritage Building Society Limited (ABN 32 087 652 024, AFSL 240984). Details of Terms and Conditions for Cash Passport are available with the Cash Passport Order Form. Travelex arranges Travellers Cheques on behalf of issuers Interpayment Service Limited (Company No. 02199546) (ISL) in association with Interpayment Australia Limited ACN 052 519 669 and Travelex Global & Financial Services Limited (Company No. 0198600) (TG&FS) in association with Thomas Cook (Australia) Pty Ltd ACN 005 320 687, which are all members of the Travelex group of companies. To help you make an informed decision about whether to acquire a Travelex product through Wide Bay Australia you should read our Financial Services Guide. We do not provide advice about these products based on any consideration of your personal objectives, financial situation or needs. To decide if they are right for you please carefully read the Product Disclosure Statement available from our branches or [www.widebayaustralia.com.au](http://www.widebayaustralia.com.au).

## Information Services »

### Audit Certificate ▼

When Wide Bay is requested to prepare an Audit Certificate on your behalf **\$15 per certificate**

### Company and Business Search ▼

When an ASIC company or business name search is performed by Wide Bay prior to opening a new company account **\$25 per search**

### Document Search

(including Archived Account Information and Privacy "Request for Access to Personal Information")  
When officers of Wide Bay are required to conduct a search for documents or archived account transactions at your request **no charge**

### Photocopies (including copies associated with a Document Search)

Any photocopying pertaining to your banking request, service or transaction **no charge**

## Government Charges »

### Non-Resident Withholding Tax ▼

This tax is levied on accounts at a rate of 10% of the interest paid where the account-holder is a non-resident of Australia and where an Australian Tax File Number has not been quoted to Wide Bay.

### Withholding Tax ▼

This tax may be levied on accounts where an Australian Tax File Number or exemption code has not been quoted to Wide Bay. It is calculated at the highest marginal tax rate.

refer tables page 50 - 53

## Early Closure »

### Term Deposit interest rates (all "I" accounts) - Early Withdrawal Rate ▼

Interest rates are offered on the basis that you agree to invest an amount of money for a certain length of time. You can withdraw all of your term deposit funds at maturity without incurring an interest rate adjustment.

We may allow you to access your term deposit funds at other times other than maturity, however you will lose a proportion of the interest. Three calendar days notice is required for early withdrawals. The amount of interest charged as an interest rate adjustment will depend on how early in the term you seek to access your funds - as outlined in this table:

Proportion of term completed	Interest Rate Adjustment Reduction
up to 5%	95% of your deposit rate
up to 25%	80% of your deposit rate
up to 50%	60% of your deposit rate
up to 75%	40% of your deposit rate
up to (but not including) 100%	20% of your deposit rate

If you have already received interest before the maturity date (as would be the case with monthly, quarterly or yearly interest payments) and you close your term deposit early - Wide Bay will deduct an interest rate adjustment from your final interest payment and/or principal.

### Christmas Club (\$4) - Early Closure Fee ▼

Christmas Club interest rates are offered on the basis that you invest your savings for a certain length of time. When a Christmas Club Account is closed before the end of the savings period (savings and interest are available for withdrawal during December each year) **a reduced interest rate will apply resulting in a reduced amount of interest paid.** This reduced interest rate may vary from time to time and may be obtained by contacting Wide Bay.

## Handy Hints to Minimise Fees »

- Consider the various accounts offered by Wide Bay and restructure your finances according to your needs. Today's Options Account provides unlimited free Wide Bay Australia withdrawals - in return for a competitive monthly Account Fee! While the Today's Choice Account provides generous fee free limits on most withdrawals, and you may totally avoid paying the monthly Account Fee!
- Choose the Account that is best for you - you may be entitled to concessions.
- Keep your Account active or combine accounts you don't use with your other Accounts in order to avoid the Dormant Account Administration Fee.
- Take advantage of any monthly 'fee free' limits on transactions.
- Consider the benefits of 'smartlink' Telephone, Internet and Mobile Banking.
- Pay bills using BPAY® rather than by cheque or direct debit.
- Make larger withdrawals with your Cashcard / Loan Express Card instead of frequent withdrawals for smaller amounts. If possible, use your Cashcard / Loan Express Card for withdrawals and balance enquiries at 'Wide Bay' and 'Westpac' branded ATM's whenever you can.
- Check your balance on the receipt provided after making a Cashcard / Loan Express Card withdrawal, rather than requesting a separate balance enquiry.
- Ask for cash when purchasing goods using EFTPOS as it will only be counted as one transaction.
- Withdraw more money less often to cover purchases and expenses especially if they will be incurred on the same day.
- Pay cash for small value goods and services, rather than using a cheque.
- If you are disciplined in your banking behaviour - you can use a credit card with an interest-free period for purchases and bill payments, then make only one withdrawal to pay off the whole balance by the due date.
- Reduce cheque deposit fees by arranging for deposits to be credited electronically.
- To avoid a Dishonour or Reject Fee ensure that you have sufficient cleared funds in your account to cover the total amount of cheque or electronic payments. Remember - funds from cheques recently deposited to your account remain unavailable until the relevant clearance period has passed. Details of clearance periods are available at your local branch. Taking advantage of Wide Bay's Auto-Sweep facility may assist you in avoiding Dishonour or Reject Fees.
- If you have any doubts about the credibility of a cheque-writer, do not accept a cheque and deposit it to your account, as you will incur a Dishonour Fee - Inward if the cheque subsequently dishonours.