



SERVICE ONE
Alliance Bank[®]

Schedule of Fees and Charges

Effective 1 October 2019

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ABOUT THIS SCHEDULE OF FEES AND CHARGES

This Schedule covers the range of SERVICE ONE Alliance Bank personal and business accounts and services available and the fees and charges which may apply. By using this guide you will be able to identify which fees and charges may apply to you and ways you may minimise them. For fees and charges relating to business lending, you should refer to the Business Lending Fees and Charges schedule, available online at serviceone.com.au or in-Branch.

All fees and charges specified in this Schedule are effective from 1 October 2019 and may be varied by SERVICE ONE Mutual Limited (SERVICE ONE) at any time.

The headings contained within this document are provided for ease of use, however, you should ensure you review the entire document to determine which fees/charges would apply to your particular circumstances.

We will endeavour to honour transactions from accounts as they are requested, but it is important to ensure your accounts are kept within agreed limits, as the fees and charges detailed within this document will apply. Where there are insufficient funds to meet the applicable fees and charges each month, the account may be overdrawn.

Any advice in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, SERVICE ONE recommends you consider whether it is appropriate for your circumstances.

This document contains information on fees and charges relating to the following SERVICE ONE Alliance Bank products:

- personal transaction and savings products
- Internet and mobile banking
- telephone banking
- debit and credit cards
- term deposits
- international services
- loans and overdrafts
- banking packages, and
- business accounts.

SERVICE ONE recommends that this Schedule be read in conjunction with the:

- Financial Services Guide
- Credit Guide
- Operation of Accounts and Access Facilities
- Business Lending Fees and Charges schedule, and
- Terms and Conditions for the relevant product,
before making any decisions regarding any of the products listed on the previous page.

FEES AND THEIR COLLECTION

Our approach to fees is simple – we look at your entire membership and the more products and services you hold, the less you pay on everyday banking fees.

Depending upon the types of products and services you hold and/or your Average Relationship Balance, you will receive a monthly Fee Allowance and/or may be exempt from paying everyday banking fees as per Section 1.3.

The majority of SERVICE ONE Alliance Bank fees are collected by SERVICE ONE and we pay Bendigo and Adelaide Bank Limited (Bendigo Bank) a standard cost for the delivery of the underlying service based on an agreement between SERVICE ONE and Bendigo Bank. SERVICE ONE also earns commission related to the sale of other third party products. Details about arrangements with third parties can be found in SERVICE ONE's Financial Services Guide.

DEFINITIONS OF SOME TERMS USED IN THIS SCHEDULE

Transaction and Savings Accounts

Approved Social Entity: A social enterprise that trades to intentionally tackle social problems, improve communities, provide people access to employment and training, or help the environment OR an organisation, business or other entity that is not a social enterprise but still trades for a social purpose.

ATM: An ATM that is branded rediATM or non-rediATM (not branded rediATM). Refer to Section 1.3 for information regarding the Fee Allowance and this Schedule for charges relating to other ATM transactions.

Average Deposit Balance: The average deposit balance is calculated using the daily closing balances which are then summed and divided by the total number of days within the month.

Average Loan Balance: The average loan balance is calculated using the daily closing balances which are then summed and divided by the total number of days within the month.

Average Relationship Balance: Means, for the purpose of the Fee Allowance for transaction fees, the sum of the monthly average deposit balance (savings and term deposits) and monthly average loan balance (loans and drawn down balances of approved overdrafts and credit cards) held with SERVICE ONE Alliance Bank. For instance, if you have an average loan balance of \$6,000 and an average deposit balance of \$5,000, your Average Relationship Balance will be \$11,000.

Bank@Post: Is a facility to pay bills at selected Australia Post outlets.

BPAY: Is a service that lets you pay bills through the SERVICE ONE Alliance Bank Internet, mobile or phone banking service. BPAY® Registered to BPAY Pty Ltd ABN 69 079 137 518.

Coin Counting Fee: Applies for coin deposit and counting (not applicable to a child's standard sized money box). You will be advised at the time of the deposit whether the fee is payable.

Concession Holder: Defined as an account holder who holds one of the following Commonwealth Government concession cards:

- Health Care card
- Pensioner Concession card
- Commonwealth Seniors Health card, or
- Department of Veterans' Affairs Health card (Gold card only).

The qualifying Government pension or allowance must be paid into an eligible SERVICE ONE Alliance Bank account (where applicable) and proof of ongoing eligibility will need to be provided.

Cuips: Is a transfer to other Australian financial institutions within two (2) hours.

Direct Charge: A fee that is applied by a non-rediATM owner for using their ATM. The applicable fee varies and is advised at the time of the transaction. SERVICE ONE Alliance Bank account holders pay no Direct Charge for using a rediATM, although transaction fees might apply.

Dishonour Fee: A fee payable when there are insufficient funds in an account to cover the amount of a transaction and the transaction is dishonoured.

Dormant Account: An account with no account holder initiated transactions in a 12-month period.

EFTPOS: A transaction completed at a point of sale merchant terminal, including Visa card transactions when selecting 'cheque' or 'savings'.

eLink: is SERVICE ONE Alliance Bank's electronic banking service and incorporates eLink ON-THE-GO – our mobile banking solution, and our dedicated smartphone App available from the App Store or Google Play.

FREEstyle Student Account: An account available to full-time secondary or tertiary students or apprentices registered at an Australian educational institution. Eligible FREEstyle Student Account holders should advise SERVICE ONE yearly of their continuing full-time study arrangements to access their benefits.

Honour Fee: A fee payable for honouring a transaction when there are insufficient funds in the account.

Osko: A faster, 24/7 payment system as part of the New Payments Platform that facilitates the transfer (and receipt) of funds in under a minute (provided the receiving financial institution also has Osko).

PayID: An addressing service part of the New Payments Platform that allows you to link an email or mobile number to a SERVICE ONE Alliance Bank account (for business Members a company ID or ABN can be used). The PayID can be quoted to third parties to receive electronic payments or you can use a PayID to make a payment to a third party using eLink.

payWave: A Visa card payment using contactless functionality (includes Apple Pay, Google Pay® and Samsung Pay) digital pay transactions using smartphones and other eligible mobile devices.

phoneLink: Is SERVICE ONE Alliance Bank's automated phone banking service.

rediCARD: An access and identification card that allows an account holder to transact on a linked account in Branches, at ATMs or by EFTPOS.

Third Party Fee: A fee or charge imposed by a third party, other than us, for a product or service which we may pass onto account holders. All charges that are imposed by third party suppliers are subject to change without notice and account holders should refer to the website for the most up-to-date charges.

Visa Card: An access and identification card that allows an account holder to make purchases and withdraw cash. Visa transactions authorised by pressing 'credit' and entering a Personal Identification Number (PIN) or through the use of payWave through the credit interchange, when allowable by the merchant, will not incur transaction fees¹. Visa transactions (when pressing 'credit') authorised through the use of a signature also do not incur transaction fees¹.

Loans

A full list of fees and charges applicable to a loan will be disclosed in the offer and loan contract. We will advise in writing of the interest rate being charged on a loan, how and when it is charged, and what fees are payable. Changes to interest rates may be advised by press advertisements and they will appear on loan account statements after the date of the change. Details of current rates can be obtained from any Branch and our website.

Additional Security Fee: A fee payable when more than one property is being used as security against a mortgage loan. The fee is payable for the second property and each subsequent property used as security.

Application Fee: A fee charged to the loan account upon funding and payable when a loan offer is accepted.

Default Fee: A fee charged to a loan account when a loan account or continuing credit contract is past due more than 30 days. This fee will not be charged where we are notified that all borrowers to the loan are deceased. Fees will continue to be charged where a service is performed.

Document Production Fee: A fee charged for the production of Goods Security Agreement and title documents.

Early Repayment Fee: For Fixed Rate Loans, the fee is based upon the economic cost and is payable when a loan is repaid by 50% or more before the term of the contract ends – altering the normal payment term.

Economic Cost: Is the reasonable estimate of our loss from the early termination of a fixed rate loan or the early repayment of that loan. Early repayment is when you repay fifty per cent (50%) or more of the loan balance. The estimate of our loss will be calculated based upon the following where:

a = the remaining loan balance for the fixed rate loan

b = the swap rate published within the Australian Financial Review for the term of the remaining period of the fixed rate loan on the day upon which the loan is terminated or repaid by fifty per cent (50%) or more

c = the swap rate published within the Australian Financial Review at the start of the fixed rate period, and

d = the remaining number of months for the term of the fixed rate period.

The formula for calculating the economic cost is as follows:

$$\text{Economic Cost} = a \times (c - b) / 12 \times d$$

Fixed Loan Rate Lock-In Fee: A fee payable on a fixed rate loan when a borrower chooses to 'lock-in' the fixed interest rate applying at the loan approval date. This rate can be locked in for up to three (3) months.

Late Payment Fee: For the Visa Credit Card, this fee is charged when the minimum repayment is not made by 30 days after the due date and the amount outstanding is \$25.00 or greater.

Monthly Service Fee: A fee debited on the last day of each month and payable on applicable fixed and variable rate loans and equity line-of-credits.

Mortgage Discharge Fee: A fee payable when you pay out the loan partially or in full where a discharge of security is required.

Overdraft Annual Fee: An annual service fee that applies to continuing credit contracts.

Progressive Drawdown Fee: A fee payable when progressively drawing down available loan funds.

Progressive Valuation Fee: A fee payable when a progressive valuation is required.

Redraw: The facility to withdraw payments made in advance to a loan account.

Settlement Fee: A fee charged upon settlement of a mortgage loan funding where a mortgage is registered over the security.

Statement of Balance Owning: A fee for providing a letter stating the balance owing on a borrower's account. One such letter is allowed free per quarter.

Third Party Fee: A fee charged by a supplier other than us. All charges that are imposed by third party suppliers are subject to change without notice and Members should refer to the website or the Terms and Conditions for the relevant product for the most up-to-date charges.

Titles Office Fee: A fee payable for the registration of a mortgage or personal loan which is charged at the applicable state or territory government rate. For NSW refer to nswlrs.com.au and for the ACT refer to accesscanberra.act.gov.au.

Valuation Fee: A fee payable when a valuation of property securing a loan is required.

Variation Fee: A fee payable when a borrower initiates any variation to an existing loan contract. This fee will not be charged when the variation results in the termination of the loan contract, however the Repayment Processing Fee will be payable for fixed rate loans.

Visa Credit Card: An access and identification card that allows an account holder to make purchases and withdraw cash. Only the 'credit' option is available when transacting on this card (or use of PayWave) and does not incur any transaction fees¹.

Visa Credit Card Annual Fee: An annual fee that is applied to active Visa Credit Card accounts on 31 March each year, or part year where the account is closed.

SECTION 1 – MINIMISING FEES

1.1 Transactions that do not attract fees

- deposits to personal accounts
- Visa retail/merchant transactions when pressing 'credit' or using payWave through the credit interchange, if allowable by the merchant¹
- transfers made between SERVICE ONE Alliance Bank accounts at ATMs, over the counter, and through eLink and phoneLink
- BPAY payments using eLink and phoneLink
- eLink transfers to another financial institution (including Osko payments and payments using a PayID), and
- repayments to SERVICE ONE Alliance Bank loans.

1.2 Visa Card Fee Exemptions

The following exemptions apply to the Visa Card Fee. This fee is not charged to Members:

- with a mortgage loan
- with a banking package
- who hold a FREEstyle Student Account
- who are under the age of 25
- who are a Concession Holder
- with a Visa Card linked to an All Smiles Account or Concession Account as the primary account, or
- that are a business account holder.

Please note this fee does not apply to the Visa Credit Card – only the Visa Card (Visa Debit Card and Visa Card attached to an overdraft/credit facility).

1.3 Fee Allowance

Each month account holders will receive a Fee Allowance to offset transaction fees that would otherwise be charged as part of Section 2.1. The Fee Allowance each month is calculated as follows:

Description

Account holders with:	Fee Allowance per month
<ul style="list-style-type: none"> An Average Relationship Balance of \$125,000 or more A FREEstyle Student Account Under the age of 25 Approved Social Entity status, or A Pioneer or Home Owner Banking Package. 	Unlimited
<ul style="list-style-type: none"> An Average Relationship Balance between \$25,000 and \$124,999.99, or A Wealth Manager Banking Package or EDVEST. 	\$30.00
<ul style="list-style-type: none"> A business membership. 	\$20.00
<ul style="list-style-type: none"> An Average Relationship Balance between \$5,000 and \$24,999.99. 	\$15.00
<ul style="list-style-type: none"> An Average Relationship Balance between \$2,000 and \$4,999.99, or A Concession Holder. 	\$6.00
<ul style="list-style-type: none"> An Average Relationship Balance Below \$2,000. 	\$4.00

NOTE: Any unused monthly Fee Allowance does not accumulate. Account holders will receive the highest applicable level each month.

1.4 Low fee Accounts

Members may find it beneficial to open one of the following accounts to minimise transaction fees. The following accounts are excluded from transaction fees as listed in Section 2.1 but eligibility requirements may apply. Balances in the below accounts contribute to your Average Relationship Balance.

Account	Eligibility to open and maintain	Monthly Account Fee (per account)	Ability to waive fee
Concession Account	A Concession Holder	Nil	N/A
All Smiles Account	N/A	\$5	<p>\$2,000 or more is credited to a single account from an external source in a calendar month (transfers from other SERVICE ONE Alliance Bank accounts do not qualify).</p> <p>Members under the age of 25.</p> <p>Members with an Average Relationship Balance of \$125,000 or more.</p> <p>Please note: where there is no debit transaction in a calendar month (excluding internal transfers), the fee will not be charged.</p>

1.5 How to Minimise Your Fees

Our approach to fees is simple – we look at your entire relationship with us and the more SERVICE ONE Alliance Bank products and services you hold and/or the higher your Average Relationship Balance, the less you pay on everyday banking fees.

The following tips will help keep your fees to a minimum:

- Increase your deposit and loan balances as this will give you a higher Average Relationship Balance (and a higher Fee Allowance). The calculation of the Average Relationship Balance takes into consideration the balances on personal loans, car loans, credit cards, mortgages and any overdrafts as well as term deposits and any other SERVICE ONE Alliance Bank deposits held.
- Use a SERVICE ONE Alliance Bank home loan for your home finance needs. Our rates are competitive and borrowers with an Average Relationship Balance of \$125,000 or more will receive an unlimited Fee Allowance and all borrowers with mortgage loans are exempt from paying the monthly Visa Card Fee.
- Pay using a Visa Card as these transactions do not attract any SERVICE ONE Alliance Bank transaction fees¹ when you press 'credit' and use a PIN or through the use of payWave through the credit interchange (if allowable by the merchant), or when a signature is provided.
- Consider opening low fee account options like the Concession Account if you are eligible or the All Smiles Account.
- ATM cash withdrawals cost significantly less than over the counter cash withdrawals conducted in-Branch.
- If allowable by the merchant, you may be able to get cash out as part of an EFTPOS (purchase) transaction which is considered one transaction.
- While ATM cash withdrawals (both rediATM and non-rediATM) are charged at \$0.10 once your monthly Fee Allowance has been exhausted, be mindful non-rediATMs may also charge a Direct Charge and this will be displayed on the ATM screen at the time of the transaction.
- Use more SERVICE ONE Alliance Bank products and services as holding certain products and services will give you a higher Fee Allowance.
- Consider using the smartphone App or alert services to easily monitor account balances to minimise the risk of overdrawing an account.
- Always have sufficient cleared funds in accounts to cover all transactions and use an overdraft as a safety net.
- Eligible Concession Holders receive a \$6.00 Fee Allowance per month and are exempt from paying the monthly Visa Card Fee. To maintain this exemption, eligible Concession Holders must notify (and provide proof to) SERVICE ONE, at least annually, of their continuing eligibility.
- Eligible FREEstyle Student Account holders should advise SERVICE ONE at least annually of their continuing full-time study arrangements to access FREEstyle benefits.

SECTION 2 – TRANSACTION AND SAVINGS ACCOUNTS

2.1 Transaction Fees

\$

(refer to Section 1.3 for the Fee Allowance which applies and can be used to offset fees in this section)

In-Branch	Deposit to personal account	Nil
	Over the counter cash withdrawal	2.25
	Transfer between SERVICE ONE Alliance Bank accounts (over the counter, through an ATM or eLink or phoneLink)	Nil
	Direct Debit	1.00
Cheque	Personal cheque withdrawal	2.00
	Issue Fee – bank cheque	8.00
ATM	ATM cash transaction	0.10 ²
	Enquiry made at an ATM	Nil
EFTPOS	EFTPOS transaction	1.50
	EFTPOS transaction with cash out	1.75
Visa	Visa transaction (when pressing 'credit' or through the use of payWave)	Nil ¹
	Visa transaction (when pressing 'savings' or 'cheque')	1.50 ¹
	Declined withdrawal – EFTPOS, rediATM, non-rediATM or Visa transaction	1.25
BPAY	BPAY transaction – approved or declined (through eLink or phoneLink)	Nil
	BPAY transaction (staff assisted)	0.50
	eLink transfer/payment to another financial institution (including Osko payments and payments using a PayID)	Nil
	Bank@Post transaction	4.00

2.2 rediCARD/Visa Card/Visa Credit Card Fees

\$

Annual Fee	Nil for rediCARD or Visa Card (Visa Debit) 45.00 for Visa Credit Card
Visa Card Fee (per activated card per month) – not applicable to the Visa Credit Card	2.50
Replacement of lost, damaged or stolen Visa Card within Australia	20.00
Replacement of lost, damaged or stolen rediCARD within Australia	20.00
Copy of Visa or rediCARD transaction voucher	20.00
Charge back of voucher	25.00
Late Payment Fee for Visa Credit Card	15.00
Courier cost for replacement card	25.00
Emergency replacement Visa Card	USD175.00
Emergency cash	USD175.00
Emergency replacement card or cash cancellation order	USD50.00

SECTION 3 – LOANS, OVERDRAFTS AND OTHER LENDING FACILITIES

NOTE: the fees and charges applicable to a loan will be disclosed in the offer and loan contract.

3.1 Mortgage Loans

\$

Monthly Service Fees	
Monthly Service Fee (fixed and variable rate loans)	8.00
Monthly Service Fee (HomePlus)	12.00
Establishment Fees	
Mortgage Application Fee	500.00
Valuation Fee	at cost of valuation
Stamp Duty (if payable)	At government rate
Fixed Loan Rate Lock-in Fee (for up to 3 months)	600.00 plus 0.15% of loan application amount
Titles Office Mortgage Registration and Discharge Fee	At cost
Withdrawal of loan application after approval by SERVICE ONE	500.00 plus any third party fees incurred by SERVICE ONE
Settlement Fee	200.00
Additional Security Fee	200.00
Loan Variations	
Variation Fee	Up to 360.00 (plus Economic Cost for fixed rate loans) and any third party fees incurred by SERVICE ONE
Titles Office Search Fee (for events after original loan)	At government rate
Document Production Fee	200.00
Valuation Fee	At cost of valuation
Early Repayment Fee	
Early Repayment Fee (for fixed rate loans)	Economic Cost
Drawdown Fees	
Progressive draw down (per drawing)	50.00
Progressive Valuation Fee	At cost
Redraw	
Loan Redraw Fee	30.00
Loan Redraw (via eLink)	Nil
Default Fee	
Default Fee	35.00
Mortgage Discharge Fees	
Registration of Discharge Fee	At government rate
Mortgage Discharge Fee	200.00
Statement of Balance Letter Fee	
Statement of balance owing (1 free per quarter)	17.50

3.2 Fixed Rate and Variable Rate Personal Loans

\$

Personal Loan Monthly Service Fee	5.00
Fixed Rate and Variable Rate Personal Loan Application Fee	150.00
Fees associated with registration of security interest	25.00
Stamp Duty (if payable)	At government rate
Withdrawal of loan application after approval by SERVICE ONE	150.00 plus any third party fees incurred by SERVICE ONE
Variation Fee	150.00
Loan Redraw Fee	30.00
Loan Redraw (via eLink)	Nil
Early Repayment Fee (for fixed rate loans)	\$20 (for loans funded from 18 September 2017) Economic Cost (for loans funded prior to 18 September 2017)
Default Fee	
Default Fee	35.00
Statement of Balance Letter Fee	
Statement of balance owing (1 free per quarter)	17.50

3.3 Overdrafts

\$

Overdraft Application Fee	150.00
Annual Fee for overdrafts of \$5000 or less (per annum)	30.00
Annual Fee for overdrafts of more than \$5000 (per annum)	100.00
Fees associated with registration of security interest	25.00
Withdrawal of application after approval by SERVICE ONE	150.00 plus any third party fees incurred by SERVICE ONE
Visa, ATM or EFTPOS withdrawal exceeding the approved limit by more than \$50.00	15.00
Variation Fee	150.00
Default Fee	
Default Fee	35.00
Statement of Balance Letter Fee	
Statement of balance owing (1 free per quarter)	17.50

3.4 Banking Packages \$

Members should refer to this Schedule as they may be eligible to receive free transactions each month along with discounts on other products and services included under each package. See the appropriate banking package brochure and Terms and Conditions for further details.

Annual Package Fees	
Wealth Manager Banking Package	75.00
Annual Package Fees (new applications not available)	
Pioneer Banking Package	325.00
Student Banking Package	Nil
Home Owner Banking Package	325.00
EDVEST	75.00

SECTION 4 – BUSINESS ACCOUNTS

Note: In addition to the specific fees or charges identified below for business accounts, other fees and charges contained within this Schedule may apply. Business account holders receive a \$20 monthly Fee Allowance to offset transaction fees outlined in Section 2.1.

\$

Monthly Service Fee (on first account only)	10.00
Cheque Deposit Fee – per cheque	0.65
Duplicate deposit book	10.00

SECTION 5 – GENERAL SERVICE FEES

5.1 Account Related Services \$

Periodical Payments	
Establishment	Nil
Electronic payment to SERVICE ONE Alliance Bank loan accounts	Nil
Periodical payment to another SERVICE ONE Alliance Bank account	Nil
Electronic periodical payment to another financial institution account	Nil
Payment by bank cheque including postage and handling for mailing	8.00
Internal payment not made due to lack of funds – after 5 attempts	Nil
External payment not made due to lack of funds – after 5 attempts	11.00
Periodical payment temporary stop payment request	5.00
BPAY	
Payment rejected	25.00

Phone Banking and Support	
Phone banking access	Nil
Operator assisted phone transaction	10.00
Alerts via SMS ⁴ (first 5 free per month)	0.22
Alerts via email	Nil
Cuips	
Staff-assist transfer from a SERVICE ONE Alliance Bank account to another financial institution within Australia	11.00
Receipt of payment from another financial institution to a SERVICE ONE Alliance Bank account	6.50
Deposit/Transfer from overseas	
Deposit/Transfer from overseas into personal account ³	6.50

5.2 Cheques \$

Search Fees	
Trace or copy of cheque less than 12 months after presentation	45.00
Trace or copy of cheque more than 12 months after presentation	50.00
Special clearance of cheque deposited	20.00
Stop Payment Request Fees	
Personal cheque – not presented	15.00
Personal cheque – presented	35.00
Bank cheque	10.00

5.3 Reference Fees \$

Honour Fees	
Personal cheque	15.00
Direct Debit	15.00
Visa, ATM or EFTPOS withdrawal overdrawing an account or exceeding approved limit by more than \$50.00	15.00
Dishonour Fees	
Dishonour Fee – inward (e.g. cheque deposited)	7.50
Dishonour Fee – outward (e.g. direct debit, outward cheque dishonoured due to lack of funds)	35.00

5.4 Statement of Account

\$

Original statement (paper or eStatement)	Nil
Repeat paper statement:	
- First page	4.00
- Subsequent pages	2.00
Interim paper statement	5.00

5.5 Search Fees

\$

Trace or providing a copy of an item less than 6 months after presentation	18.00
Trace or providing a copy of an item more than 6 months after presentation	50.00
Transaction enquiry for items <12months old	2.50 per item (min 10.00 charge)
Transaction enquiry for items >12months old	5.00 per item (min 20.00 charge)
BPAY trace/recall	22.00
Electronic transaction trace/recall	22.00
Copy of Visa transaction voucher	20.00
Archive Search Fees	
For documents less than 1 month old	2.00
For documents 1 – 3 months old	10.00
For documents more than 3 months old	10.00
Statement reissue – per page from microfilm	5.00
Retrieval of box where applicable (per box)	14.25

5.6 Dormant Account Fee

\$

Monthly Fee – per account	2.00
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5.7 Coin Counting Fee

\$

Bulk coin deposit and counting (not applicable to a child's standard sized money box)	12.00
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5.8 Agency Withdrawal Fee

\$

Withdrawal from an account at another mutual (applies to Members of other mutuals only and subject to approval)	20.00
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5.9 International Service Fees⁵ \$

Overseas Access Fees	
ATM cash withdrawal	3.00
Balance enquiry	0.75
Currency conversion	2.00% of AUD value ⁷
International Cheques⁶	
Deposit of international cheque under AUD \$50.00	5.50
Deposit of international cheque over AUD \$50.00	9.00
rediCARD Plus and Visa/PLUS	
Transaction approved through an overseas ATM	3.00
Balance enquiry through an overseas ATM	0.75
Currency conversion fee for an overseas ATM withdrawal	2.00% of AUD value ⁷
Bank Drafts	
Account holders	7.50
Non-account holders	25.00
Telegraphic Transfers	
Foreign currency international money transfer	25.00
Australian Dollar international money transfer	45.00
Foreign Cash	
Foreign cash – purchase	1.00% or \$10.00 whichever is greater ⁷
Foreign cash – repurchase (only if purchased originally from SERVICE ONE)	5.50
Prepaid Currency Cards	
Refer to the related Product Disclosure Statement.	

SECTION 6 – GOVERNMENT TAXES

Where government charges and taxes apply, these are passed onto account holders in full. These charges and taxes are payable at the time that they are incurred and will be debited at a time SERVICE ONE chooses, after they become payable.

Tax File Number (TFN)/withholding tax

Account holders are not obliged to provide a TFN, however if it is not provided, or a valid exemption is not claimed, we are required to deduct tax from any interest payments made. Tax will be deducted at the highest marginal rate plus the Medicare Levy in accordance with Australian Taxation Office requirements. Australian companies and certain other business entities may supply an Australian Business Number instead of a TFN.

- 1 Merchants may charge a fee for the transaction and a monthly Visa Card Fee for activated cards may apply.
- 2 Direct Charge may apply for non-rediATM cash transactions.
- 3 Overseas banks may charge a fee in respect of these transfers, which are deducted from the transfer amount.
- 4 A telecommunications provider may charge additional costs for sending and receiving SMS messages.
- 5 Other fees and charges may apply in addition to those charged by SERVICE ONE Alliance Bank. Third party providers may introduce new fees or alter existing ones from time-to-time and these may be passed onto account holders. For further details refer to the specific product terms and conditions.
- 6 Additional charges apply if the cheque is sent for collection.
- 7 Fees are a percentage of Australian Dollar value purchased.

Contact us

PHONE

1300 361 761

EMAIL

support@serviceone.com.au

WEBSITE

serviceone.com.au

Visit us

Branches throughout the ACT and surrounding NSW.

Visit serviceone.com.au/locate or phone 1300 361 761 for details.

Registered Office:

SERVICE ONE Mutual Limited

75 Denison Street

DEAKIN ACT 2600

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