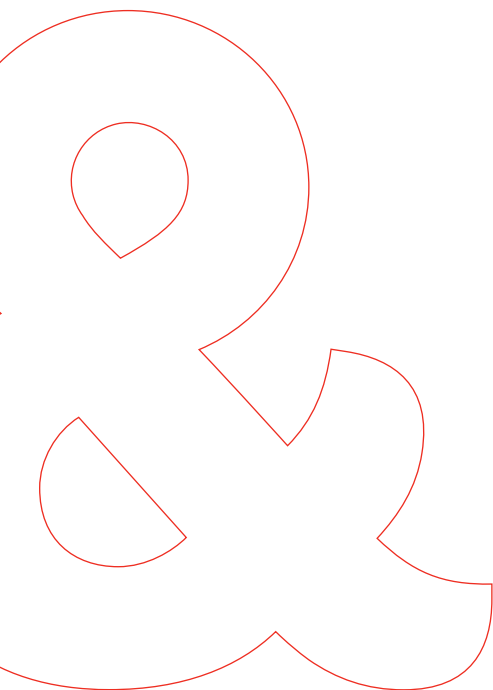


# **Schedule of Access, Fees & Charges**

**Savings Accounts**

**Transaction Accounts**

Effective from 30 November 2018



This document should be read in conjunction with Savings Accounts & Account Access Channels Product Disclosure Statement and the Interest Rate Schedule applicable to the account.

Together they form your Product Disclosure Statement.

The Product Disclosure Statement relates to P&N Bank savings accounts, transaction accounts (including the Business Transaction Account) and associated non-cash payment services.

Copies of these documents are available from any P&N Bank branch, by visiting [pnbank.com.au](http://pnbank.com.au) or by calling 13 25 77.

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## Account Access Channels (Fees & Charges)

Transaction and Saving Accounts	Easy pay Access Account	Easy Living Savings	Student Account
<b>Monthly Base Balance/ Annual Package Fee</b>	\$5 <sup>^</sup>	\$5 <sup>^</sup>	Nil
<b>Base Balance</b>	\$500	\$500	None
<b>Deposits</b>	✓ - Unlimited Free Transaction		✗ - Not Available
Payroll Credit	✓	✓	✓
Direct Credit	✓	✓	✓
Bank@Post™ Deposit**	✓	✓	✓
Online Banking Services Transfer <sup>^</sup>	✓	✓	✓
Phone Banking Transfer	✓	✓	✓
Express Cheque Deposit	✓	✓	✓
Cheque Deposit	✓	✓	✓
Cash Deposit	✓	✓	✓
Direct Debit from another institution to P&N Bank	✓	✓	✓
<b>Withdrawals</b>			
Major bank ATMs	✓	✓	✓
EFTPOS	✓	✓	✓
VISA Purchase	✓	✓	✓
Bank@Post™ Withdrawal**	\$3.00	\$3.00	\$3.00
Online Banking Services Transfer <sup>^</sup>	✓	✓	✓
Phone Banking Transfer	✓	✓	✓
BPAY	✓	✓	✓
Auto Transfer (external - Staff assisted creation)	\$5.00	✓	\$5.00
Direct Debit	✓	✓	✓
Cash Withdrawal	✓	✓	✓
Member Cheque	\$1.25	✓	✗
Manual Transfer	✓	✓	✓
Special Conditions	<sup>^</sup> Exempt when \$500 Minimum Base Balance OR \$500 monthly electronic payroll credits received.	<sup>^</sup> Exempt if \$500 Minimum Base Balance maintained.	

\*\* Bank@Post™ deposits and withdrawals are available only with a P&N ATM Card or VISA Card. Cheques must be made out in the name of the cardholder to be accepted at Bank@Post™ and are subject to 7 working days clearance

<sup>^</sup> Online Banking Services includes access to Internet Banking and the P&N Bank Mobile Banking App.

<b>Easy Living Deeming</b>	<b>CashSaver / Hi Saver</b>	<b>SwiftSaver Account</b>	<b>Way Cool Saver</b>	<b>Budgeting Account</b>
\$5 <sup>^</sup>	Nil	Nil	Nil	Nil
\$5,000	None	None	None	None
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✗	✗	✗	✓
✓	✓	✓	✓ <sup>^</sup>	✓
✓	✓	✓	✓ <sup>^</sup>	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✗	✗	✓ <sup>#</sup>	✓
\$1.25*	✗	✗	✓	\$1.25*
✓	✗	✗	✗	✗
\$3.00	✗	✗	✗	\$3.00
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	\$5.00	\$5.00	\$5.00	\$5.00
\$1.25*	✓	✓	✓	\$1.25*
✓	✓	✓	✗	✓
\$1.25*	✗	✗	✗	\$1.25*
✓	✓	✓	✓	✓
<sup>^</sup> Exempt if \$5000 Minimum Base Balance maintained. <sup>*</sup> First 6 transactions (combined) per month free.		Bonus interest applied when minimum \$10 deposited and no withdrawals made from the account during the calendar month. Bonus Interest is not paid if balance exceeds \$100,000.	<sup>#</sup> Children aged 12-15 can have rediATM card access with parent or guardian approval. <sup>^</sup> Online Banking Services and Phone Banking access is only available to parents/guardians.	Secondary Card access only. <sup>*</sup> First 6 transactions (combined) per month free.

## Account Access Channels (Fees & Charges)

Transaction and Saving Accounts	& Access Account	& Transaction Account	& Retirement Account	Easypay Plus Access Account
<b>Monthly Base Balance/ Annual Package Fee</b>	Nil	Nil	Nil	\$350
<b>Base Balance</b>	None	None	None	None
<b>Deposits</b>	✓ - Unlimited Free Transaction    ✗ - Not Available			
Payroll Credit	✓	✓	✓	✓
Direct Credit	✓	✓	✓	✓
Bank@Post™ Deposit**	✓	✓	✓	✓
Online Banking Services Transfer^	✓	✓	✓	✓
Phone Banking Transfer	✓	✓	✓	✓
Express Cheque Deposit	✓	✓	✓	✓
Cheque Deposit	✓	✓	✓	✓
Cash Deposit	✓	✓	✓	✓
Direct Debit from another institution to P&N Bank	✓	✓	✓	✓
<b>Withdrawals</b>				
Major bank ATMs	✓	✓	✓	✓
EFTPOS	✓	✓	✓	✓
VISA Purchase	✓	✓	✓	✓
Bank@Post™ Withdrawal**	\$3.00	\$3.00	\$3.00	\$3.00
Online Banking Services Transfer^	✓	✓	✓	✓
Phone Banking Transfer	✓	✓	✓	✓
BPAY	✓	✓	✓	✓
Auto Transfer (external - Staff assisted creation)	\$5.00	\$5.00	\$5.00	\$5.00
Direct Debit	✓	✓	✓	✓
Cash Withdrawal	✓	✓	✓	✓
Member Cheque	✗	✗	✗	✓
Manual Transfer	✓	✓	✓	✓
Offset Account	✓	✗	✗	✗
Special Conditions	Member must have an & Home Loan.			

<b>Easypay Plus Mortgage Breaker</b>	<b>Easypay Mortgage Breaker</b>	<b>Business Account</b>	<b>Community Account</b>	<b>Donation Saver</b>
Nil	Nil	\$5 <sup>^</sup>	Nil	Nil
None	None	\$1,000	None	None
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✗
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	\$0.50*	✓	✓
✓	✓	\$0.50	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓ <sup>#</sup>	✗
✓	\$0.30*	✓	✓ <sup>#</sup>	✗
✓	✓	✓	✗	✗
\$3.00	\$3.00	\$3.00	\$3.00	✗
✓	✓	✓	✓ <sup>#</sup>	✓
✓	✓	✓	✓ <sup>#</sup>	✓
✓	✓	✓	✓ <sup>#</sup>	✓
\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
✓	\$0.30*	✓	✓	✓
✓	✓	\$5.00	✓	✓
✓	\$1.25	\$0.50	\$1.25*	✗
✓	✓	\$1.95	✓	✓
✓	✓	✗	✗	✗
Member must have a qualifying home loan.	Members must have a qualifying home loan. * Exempt when \$500 Minimum Base Balance OR \$500 monthly electronic payroll credits received.	Card access only where one signatory required. * First 10 cheques deposited Express Cheque Deposit per month are free. <sup>^</sup> Exempt if \$1000 Minimum Base Balance maintained.	Only available to not for profit groups. Card, Online Banking Services and Phone Banking access only available for one to sign accounts. * First 10 cheques per month are free.	Charity payment is calculated using the average annual balance of all Donation Saver accounts nominating that charity at the rate stated in the Term Deposit & Savings Rate Schedule.

<sup>#</sup> Only available for one to sign accounts.

## Fees & Charges – Other Transactions

### Coin Deposits

Available at P&N branches. These fees are applicable to all accounts. Coin deposits must be counted and bagged by member or will be charged 5% of the coin amount.

### Overdrawn Account Management Fee

A fee of \$10 payable in relation to any month where we allow the approved credit limit on your savings account to be exceeded by more than \$50 or, if your account does not have an approved credit limit, if we allow you to overdraw your account by more than \$50.

### Payment Service Fees

Auto transfers to another institution (Manual Staff assisted creation - Easy Living Account excluded)	\$5 per payment
Bank cheques (Easy Living Account excluded)	\$10 per cheque
Manual staff assisted transfer to another organisation	\$2.50 per payment

### SMS Fee

Fee per message received	\$0.20
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### Member Chequing

Member cheque book (Easy Living Savings Account excluded)	\$6
Stop payment placed on a P&N cheque	\$15

### Debit Card Fees

Overseas ATM withdrawal	\$5
Visa Foreign Currency Conversion Fee	3% of transaction
Replacement of lost, stolen or damaged card	\$10
Urgent card order	\$50
Emergency replacement of lost, stolen or damaged VISA debit card while overseas	
■ Approved	\$320
■ Declined	\$70
VISA chargeback	\$25
Declined EFTPOS Dispute	\$15

### Additional Statement and Storage Retrieval

Statement retrieval if more than 12 months old	
■ 1st page	\$6
■ Each subsequent page	\$1.50
Cheque or Voucher retrieval	
■ Per item	\$25
■ If off site storage (additional)	\$25 per box
■ EFT/VISA voucher retrieval	\$20



## **Dormancy**

Administration fee where account has been transferred to dormancy status \$10 per annum

## **Dishonour and Referrals**

### Dishonour Fees

■ Member Cheque (Outward)	\$12
■ Member Cheque (Inward)	\$12
■ Foreign Cheque	\$50
■ Direct Debit	\$12
■ Auto Transfers	\$12
■ BPAY Future dated payment	\$12
■ Electronic payment return fee	\$5

### Referral Fee

Where an account has insufficient available funds to cover a cheque, auto transfer or direct debit transaction, and the transaction is honoured by P&N \$12

## **Foreign Exchange Services**

Draft – Foreign currency	\$20
Bills for collection (Foreign cheque deposits over \$25,000 AUD)	\$60
Telegraphic transfer – Foreign currency	\$30
Telegraphic transfer – AUD	\$45
Online International Transfer	\$15
Foreign cheque deposit	\$10
Encashment – Cash and travellers cheques	\$10
Foreign cash sale (members) 1.1% commission, minimum (eg. 1.1% x \$2,000 = \$22)	\$15

### Cash Passport

■ Initial activation	\$10
■ Reload	\$10

Cash Passport closure and credit to nominated account

Cash Passport card transactions

(Refer to Cash Passport Product Disclosure Statement (PDS))

## **Bank Transactions**

Special clearance on cheque	\$25
Real Time Gross Settlement Payment from another bank	\$10
Real Time Gross Settlement Payment to another bank	\$35

## **Requests**

Audit Certificate	\$50
Manual Trace	\$40

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## **Contact** US

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