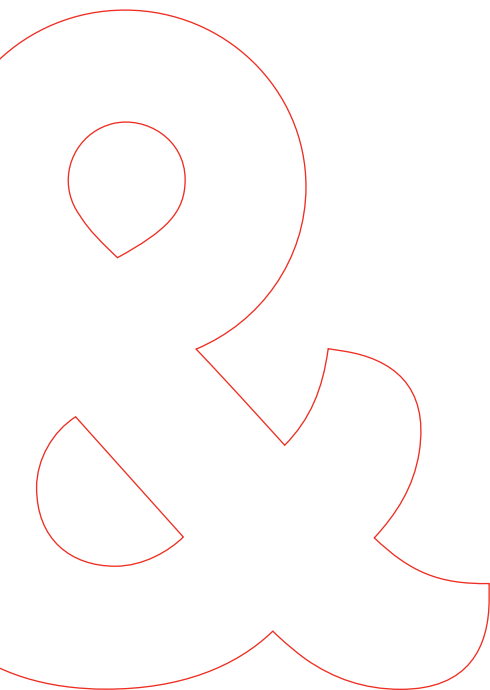


# Fees and charges

**Savings Accounts**

**Transaction Accounts**

Effective from 28 February 2023



Bank Services	Fee
<b>Coin Deposit Fee</b> 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.	5% of the coin amount
<b>External Auto Transfer Fee</b> Staff assisted creation of a recurring auto transfer payment to another organisation. (Unlimited fee free on Easy Living Savings, Easy Living Deeming and Concession Account).	\$5.00 per payment
<b>Manual External Transfer Fee</b> Staff assisted manual transfer to another organisation.	\$2.50 per payment

Cards	Fee
<b>Card Replacement Fee</b> For the replacement of lost or damaged VISA debit card: Standard replacement Urgent replacement	  \$10.00 \$50.00
<b>Emergency Card Replacement Fee</b> For the issue of a temporary emergency VISA debit card, to temporarily replace a lost, stolen or damaged VISA debit card: Declined Approved	  \$70.00 \$320.00
<b>Overseas Withdrawal Fee</b> When you use your VISA debit card overseas to withdraw cash.	\$5.00
<b>VISA Chargeback Request Fee</b> When a cardholder raises a dispute relating to a card transaction.	\$25.00

RTGS and Foreign Currency	Fee
<b>Cash Passport</b> Initial activation Reload	 \$10.00 \$10.00
<b>Foreign Cheque Deposits</b> Foreign Cheque deposits up to \$25,000 AUD Foreign Cheque deposits over \$25,000 AUD	 \$10.00 \$60.00
<b>International Transfers</b> Telegraphic transfer Foreign currency Telegraphic transfer AUD Online International Transfer (Internet Banking)	 \$30.00 \$45.00 \$15.00
<b>RTGS</b> To cover the cost of processing 'SWIFT' payments from overseas and same day local payments through 'RTGS' (Real Time Gross Settlement) systems. RTGS from another bank RTGS to another bank	  \$5.00 \$15.00
<b>VISA Foreign Currency Conversion</b> Collected by Cuscal Limited and distributed as follows: 1% paid to Police and Nurses Limited 1% retained by Cuscal 1% paid to VISA International Payable when you make a transaction using your VISA credit or VISA debit card: - in a foreign currency using either online or at a merchant point of sale (irrespective of where the transaction occurs); or - in Australian Dollars when either the merchant or its financial institution/ payment processor is located overseas. <b>Please note:</b> It may also not always be clear that the merchant or its financial/ payment processor is located or registered outside Australia.	3% of the transaction's value in AUD

Dishonour Fees	Fee
<b>Auto Transfer Dishonour fee</b> Charged where there are insufficient funds in your account when an internal or external auto transfer or BPAY payment is due to be made.	\$6.00
<b>Dishonour Fee</b> Where a direct debit or cheque is dishonoured due to insufficient funds.	\$6.00
<b>Overdrawn Account Management Fee</b> Applied in relation to any month where we allow the approved credit limit on your 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.	\$10.00
<b>Referral Fee</b> 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.	\$3.50

Other fees	Fee
<b>Audit Certificate Fee</b>	\$25.00
<b>Bank@Post withdrawal fee</b>	\$3.00
<b>Manual Trace Fee</b>	\$40.00
<b>Statement Retrieval Fee</b> Statement retrieval if more than 12 months old.	1st page \$6.00 Each subsequent page \$1.50

## Important Information

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

Together they form your Terms and Conditions.

The Terms and Conditions relate to P&N Bank savings accounts, transaction accounts (including the Business Transaction and Business Saver Accounts) 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.

## Contact US

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