

SCHEDULE OF TRANSACTION FEES

PRODUCT SCHEDULE PART C

Everyday Accounts

Description	Passbook ₁	The Only	Fee Cruncher	Senior's	Senior's Platinum	Children's	Teen	Student Survivor	Offset	Rock Star Offset
Monthly Account Fee	\$6.00 _{2,3}	\$6.00 _{2,3}	Exempt	\$6.00 ₂	Exempt	Exempt	Exempt	Exempt	\$12.00	Exempt
ATM/EFTPOS										
Rock ATM Withdrawal	n/a	free	\$0.50 ₄	free	\$0.50 ₄	n/a	free	free	free	free
Rock ATM Balance Enquiry	n/a	free	free	free	free	n/a	free	free	free	free
Other Institution's ATM Withdrawal	n/a	\$0.50 ₆	\$0.50 ₆	\$0.50 ₆	\$0.50 ₆	n/a	Exempt	Exempt	\$0.50 ₆	Exempt ₅
Other Institution's ATM Balance Enquiry	n/a	\$0.50 ₆	\$0.50 ₆	\$0.50 ₆	\$0.50 ₆	n/a	Exempt	Exempt	\$0.50 ₆	Exempt ₅
EFTPOS purchase or cash out	n/a	\$0.65	\$0.65	\$0.65	\$0.65	n/a	Exempt	Exempt	\$0.65	Exempt
Westpac ATM withdrawal or balance enquiry (total charge) ₆	n/a	\$1.50	\$1.50	\$1.50	\$1.50	n/a	Exempt	Exempt	\$1.50	Exempt
CHEQUES										
Cheque deposits (per cheque)	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	free	free	free	\$0.30	Exempt
Cheque drawn and subsequently dishonoured	n/a	\$25.00	n/a	\$25.00	\$25.00	n/a	n/a	n/a	\$25.00	\$25.00
Cheque lodged & returned unpaid	n/a	\$10.00	n/a	\$10.00	\$10.00	n/a	n/a	n/a	\$10.00	\$10.00
Cheque withdrawals	n/a	\$1.00	n/a	\$1.00	\$1.00	n/a	n/a	n/a	\$1.00	Exempt
Stop payment fee on personal cheques	n/a	\$15.00	n/a	\$15.00	\$15.00	n/a	n/a	n/a	\$15.00	\$15.00
Stop payment fee on counter cheques	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	n/a	\$15.00	\$15.00	\$15.00	\$15.00
Cheque Honour fee (We telephone you to advise a deposit is required to prevent cheque dishonouring)	n/a	\$30.00	n/a	\$30.00	\$30.00	n/a	n/a	n/a	\$30.00	\$30.00
Counter Cheque Withdrawals	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a	\$5.00	\$5.00	\$5.00	\$5.00
Special Clearance for Rock Cheques (same day)	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	n/a	\$7.50	\$7.50	\$7.50	\$7.50
Special Clearance for Other Banks cheque (1-2 day answer)	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	n/a	\$16.00	\$16.00	\$16.00	\$16.00
ELECTRONIC BANKING										
Transfers between Rock accounts	Free	Free	Free	Free	Free	n/a	Free	Free	Free	Free
BPAY	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	n/a	\$0.30	\$0.30	\$0.30	Exempt
BPAY correction due to incorrect information supplied	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	n/a	\$20.00	\$20.00	\$20.00	\$20.00
Future dated electronic external transfers	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	n/a	\$0.65	\$0.65	\$0.65	Exempt
Incoming direct debit	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	n/a	\$0.65	\$0.65	\$0.65	Exempt
Electronic debit dishonour	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	n/a	\$15.00	\$15.00	\$15.00	\$15.00
Over counter/staff assisted external transfer	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a	\$5.00	\$5.00	\$5.00	Exempt
Staff Assisted Transaction fee (branch transactions except deposits)	n/a	n/a	\$2.50 ₅	n/a	\$2.50 ₅	n/a	n/a	n/a	n/a	
Staff Assisted Activity fee (via Phone)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	n/a	\$5.00	\$5.00	\$5.00	\$5.00
REPLACEMENT CARDS										
Lost or stolen card	n/a	\$15.00	\$15.00	\$15.00	\$15.00	n/a	\$15.00	\$15.00	\$15.00	\$15.00
Damaged card	n/a	free	free	free	free	n/a	free	free	free	free
Express post replacement	n/a	\$20.00	\$20.00	\$20.00	\$20.00	n/a	\$20.00	\$20.00	\$20.00	\$20.00
PERSONALISED CARDS (DesignACard)										
Production of DesignACard	n/a	\$20.00	\$15.00	\$20.00	\$15.00	n/a	\$10.00	\$10.00	\$20.00	\$20.00
Lost or stolen card	n/a	\$20.00	\$15.00	\$20.00	\$15.00	n/a	\$10.00	\$10.00	\$20.00	\$20.00
Express post replacement	n/a	\$40.00	\$40.00	\$40.00	\$40.00	n/a	\$40.00	\$40.00	\$40.00	\$40.00
CASH DEPOSITS										
Notes	Free	Free	Free	n/a	free	Free	Free	Free	Free	Free
Bagged and sorted coin	Free	Free	Free	Free	free	Free	Free	Free	Free	Free
Loose Coin	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted	free	free	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted
PERIODICAL PAYMENT										
Establish a new periodical payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	n/a	\$2.00	\$2.00	\$2.00	Exempt
Change an existing periodical payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	n/a	\$2.00	\$2.00	\$2.00	Exempt
OTHER										
Dormant Account Fee ₇	n/a	n/a	\$4.00	n/a	\$4.00	\$4.00	\$4.00	\$4.00	n/a	n/a

The penalty interest rate on overdrawn savings accounts is 10% above the owner-occupied standard variable home loan rate.

State and Federal Government charges arising from transactions on your accounts will be debited to accounts monthly.

Early withdrawals from fixed term deposits will result in interest of only 1% p.a. being earned on the funds withdrawn for the period the term deposit is current and a \$40.00 break fee charged.

Document searches, audit certificates and other non branch transactions will be charged at \$60.00 per hour, subject to a minimum fee of \$30.00.

Most fees are calculated monthly and debited to your account following the end of the month. One-off fees are debited to your account immediately at the time of transaction. Fees charged by ATM providers other than The Rock will be debited immediately from your account.

* We are legally required to remit amounts demanded by SPER from your account/s. You can avoid this or future fees by either paying SPER Direct or setting up a Periodic Payment from your account.

KEY

- 1 This account is no longer available to new account holders
 - 2 This fee will be waived if the balance is above \$1500 for the whole calendar month
 - 3 This fee will be waived if you have a Home Loan Contract with The Rock
 - 4 This fee will be waived if the balance remains above \$5,000 at all times during the month
 - 5 First 2 free per month
 - 6 ATM providers other than The Rock may charge fees, which will be disclosed to you and deducted by the provider at the time of transaction if you decide to proceed
 - 7 Applies when account has had no customer initiated transactions for 2 years
 - 8 Westpac ATM's will not charge you at the time of the transaction as The Rock will charge you for the total cost of this service
- ^ Any withdrawals outside the period 15 November to 31 December will incur a \$25.00 fee

SCHEDULE OF TRANSACTION FEES

PRODUCT SCHEDULE PART C

Savings and Business Accounts

Description	Savings Investment	Christmas Club	Cash Management	Online Saver	Business	Real Estate Trust	Real Estate Working
Monthly Account Fee	\$6.00 ₂	Exempt	\$5.00 ₄	Exempt	\$8.00 ₁	Exempt	\$8.00 ₄
ATM/EFTPOS							
Rock ATM Withdrawal	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rock ATM Balance Enquiry	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Institution's ATM Withdrawal	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other Institution's ATM Balance Enquiry	n/a	n/a	n/a	n/a	n/a	n/a	n/a
EFTPOS purchase or cash out	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Westpac ATM withdrawal or balance enquiry (total charge) ₃	n/a	n/a	n/a	n/a	n/a	n/a	n/a
CHEQUES							
Cheque deposits (per cheque)	\$0.30	\$0.30	\$0.30	\$25.00	\$0.30	free	\$0.30
Cheque drawn and subsequently dishonoured	n/a	n/a	\$25.00	n/a	\$25.00	free	\$25.00
Cheque lodged & returned unpaid	n/a	n/a	\$10.00	n/a	\$10.00	free	\$10.00
Cheque withdrawals	n/a	n/a	\$1.50	n/a	\$1.00	free	\$1.00
Stop payment fee on personal cheques	n/a	n/a	\$15.00	n/a	\$15.00	free	\$15.00
Stop payment fee on counter cheques	\$15.00	\$15.00	\$15.00	\$25.00	\$15.00	free	\$15.00
Cheque Honour fee (We telephone you to advise a deposit is required to prevent cheque dishonouring)	n/a	n/a	\$30.00	n/a	\$30.00	free	\$30.00
Counter Cheque Withdrawals	\$5.00	\$5.00 ^A	\$5.00	\$25.00	\$5.00	free	\$5.00
Special Clearance for Rock Cheques (same day service)	\$7.50	\$7.50	\$7.50	\$25.00	\$7.50	free	\$7.50
Special Clearance for Other Banks cheque (1-2 day answer)	\$16.00	\$16.00	\$16.00	\$25.00	\$16.00	free	\$16.00
ELECTRONIC BANKING							
Transfers between Rock accounts	Free	Free ^A	Free	Free	Free	free	Free
BPAY	\$0.30	\$0.30 ^A	\$0.30	\$0.30	\$0.30	free	\$0.30
BPAY correction due to incorrect info supplied	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	free	\$20.00
Future dated electronic external transfers	\$0.65	\$0.65 ^A	\$0.65	\$0.65	\$0.65	free	\$0.65
Incoming direct debit	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	free	\$0.65
Electronic debit dishonour	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	free	\$15.00
Over counter/staff assisted external transfer	\$5.00	\$5.00 ^A	\$5.00	\$25.00	\$5.00	free	\$5.00
Staff Assisted Transaction fee (branch transactions except deposits)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Staff Assisted Activity fee (via Phone)	\$5.00	\$5.00	\$5.00	\$25.00	\$5.00	free	\$5.00
REPLACEMENT CARDS							
Lost or stolen card	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Damaged card	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Express post replacement	n/a	n/a	n/a	n/a	n/a	n/a	n/a
PERSONALISED CARDS (DesignACard)							
Production of DesignACard	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Lost or stolen card	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Express post replacement	n/a	n/a	n/a	n/a	n/a	n/a	n/a
CASH DEPOSITS							
Notes	Free	Free	Free	\$25.00	Free	free	Free
Bagged and sorted coin	Free	Free	Free	\$25.00	Free	free	Free
Loose Coin	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$5.00 per \$100 counted	\$25.00	\$5.00 per \$100 counted	free	\$5.00 per \$100 counted
PERIODICAL PAYMENT							
Establish a new periodical payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	free	\$2.00
Change an existing periodical payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	free	\$2.00
OTHER							
Dormant Account Fee	n/a	n/a	n/a	\$4.00	n/a	\$4.00	n/a

How to avoid or reduce Transaction Fees

You can reduce your transaction fees by making fewer electronic transactions and by withdrawing more money but less often to cover purchases and expenses.

Make ATM withdrawals only from ATMs owned by The Rock, as most accounts attract no fees for withdrawals from Rock ATMs.

Most EFTPOS transactions incur a transaction fee. However, such fees can be reduced by combining cash-out transactions with purchase transactions because a combined purchase/cash-out transaction will incur only one fee. Two separate transactions will incur two separate fees.

You can avoid the electronic debit dishonour fee by ensuring that sufficient available funds are maintained in your account to meet direct debit payments.

If you hold several transaction accounts, consolidate them into one account and increase the minimum monthly account balance to at least \$1500.00. This will avoid the \$6.00 monthly account fee applicable to some accounts.

Cheque deposit fees may be reduced by arranging for deposits to be paid into your account electronically.

SPECIALISED FEES APPLYING TO ALL ACCOUNTS

Overseas Transfers	\$40.00
Outward RTGS Payment	\$40.00
Inward RTGS Payment	\$15.00
Statement sent by fax	\$5.00
Statements over counter	\$5.00
Company Search	\$25.00
Manual Payroll processing	\$2.00 per item (min \$5.00)
Bank Guarantees	1% of total (min \$200 + annual fee)
Letter of Undertaking	1% of total (min \$200 + annual fee)
Acc't Balance Certificate	\$15.00
Audit requests	\$20.00
Travellex cash passports balance top up	1% of amount (Min \$10.00)
Foreign Country Cheque Bill for Collection	W/pac fee +\$30 admin fee
Overseas Conversion	W/pac fee +\$30 admin fee
RockCheck destination query	W/pac fee +\$20 admin fee
Internet payment trace	\$10.00
Safety Deposit vault fees	\$30.00 per annum \$5.00 per visit
State Penalties Enforcement fee	\$30.00
Inward Electronic Payment Reference fee	\$8.00

For more information, including the locations of our branches, mini-branches and ATM network, please call 1800 806 645 or email rock@therock.com.au