Product Schedule Part C: Fees & Charges

Effective Date
1 October 2012

ROCK

The Rock Building Society Limited

ABN 16 067 765 717
AFSL 237095
Australian Credit Licence Number 237095
A wholly owned subsidiary of MyState Limited
ABN 26 133 623 962

This document forms part of the information you will require prior to opening a savings account or term deposit account with The Rock.

The other documents you will require for these products are:

- Product Schedule Part A: Product Summary
- Product Schedule Part B: Terms and Conditions
- Product Schedule Part D: Deposit Interest Rates
- Terms and Conditions for Visa Debit Card (if applicable)
- Terms and Conditions for rediCARD PLUS (if applicable)

You should read all of these documents carefully and retain them for future reference. Copies of each of these documents are available from The Rock or by visiting therock.com.au

The Fees and Charges in this schedule are effective from 1 October 2012 and are subject to change.

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Section A

Everyday Account Fees

Description	Passbook[1]	The Only	Fee Cruncher	Senior's	Senior's Platinum	Standard Offset	Non-Standard Offset	Package Account
Monthly account fee	$6.00[2,3]	$6.00[2,3]	Free	$6.00[2]	Exempt	$12.00	Exempt	Exempt
ATM/EFTPOS								
ATM withdrawals[6]	n/a	$0.50[5c,6]	$0.50[5a,5b,6]	$0.50[5c,6]	$0.50[5a,6]	$0.50[5c,6]	Exempt[6]	Exempt[6]
ATM balance enquiries[6]	n/a	Free[6]	Free[6]	Free[6]	Free[6]	Free[6]	Exempt[6]	Exempt[6]
EFTPOS purchase or cash out	n/a	$0.65	$0.65[5b]	$0.65	$0.65	$0.65	Exempt	Exempt
CHEQUES								
Cheque deposits (per cheque)	$0.30	$0.30	$0.30	$0.30	$0.30	$0.30	Exempt	Exempt
Cheque drawn and subsequently dishonoured	n/a	$25.00	n/a	$25.00	$25.00	$25.00	$25.00	n/a
Cheque lodged and returned unpaid	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00
Cheque withdrawals	n/a	$1.00	n/a	$1.00	$1.00	$1.00	Exempt	n/a
Stop payment fee on personal cheques	n/a	$15.00	n/a	$15.00	$15.00	$15.00	$15.00	n/a
Stop payment fee on counter cheques	$15.00	$15.00	$15.00	$15.00	$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	$30.00	$30.00	n/a
Counter cheque withdrawals	$8.00	$8.00	$8.00	$8.00	$8.00	$8.00	$8.00	$8.00
Special clearance for Rock cheques (same day service)	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50
Special clearance for other bank cheques (1-2 day answer)	$16.00	$16.00	$16.00	$16.00	$16.00	$16.00	$16.00	$16.00
ELECTRONIC BANKING								
Transfers between Rock accounts	Free	Free	Free	Free	Free	Free	Free	Free
BPAY®	$0.30	$0.30	$0.30	$0.30	$0.30	$0.30	Exempt	Exempt
BPAY correction due to incorrect information supplied	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00
Future dated electronic external transfers	$0.65	$0.65	$0.65	$0.65	$0.65	$0.65	Exempt	Exempt
Incoming direct debit	$0.65	$0.65	$0.65	$0.65	$0.65	$0.65	Exempt	Exempt
Electronic debit dishonour	$17.50	$17.50	$17.50	$17.50	$17.50	$17.50	$17.50	$17.50
STAFF ASSISTED								
Over counter/staff assisted external transfer	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	Exempt	Exempt
Staff assisted transaction fee (branch transactions except deposits)	n/a	n/a	$2.50[5a,5b]	n/a	$2.50[5a]	n/a	n/a	n/a
Staff assisted activity fee (via phone)	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00
CASH DEPOSITS								
Notes	Free	Free	Free	Free	Free	Free	Free	Free
Bagged and sorted coin	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	$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	$2.00	Exempt	Exempt
Change an existing periodical payment	$2.00	$2.00	$2.00	$2.00	$2.00	$2.00	Exempt	Exempt
OTHER								
Dormant account fee[7]	n/a	n/a	$4.00	n/a	$4.00	n/a	n/a	$4.00

BPAY Registered to BPAY Pty Ltd ABN 69 079 137 518

Key

1 This account is no longer available to new account holders.

2 This fee will be waived if the balance is above $1,500 for the whole calendar month.

3 This fee will be waived for one account if you have one or more Home Loan Contracts with The Rock.

4 This fee will be waived if the balance remains above $5,000 all times during the month.

5a First 2 free per month.

5b Deposit $1,000 in the whole calendar month and the fee is waived.

5c First 4 free per month.

6 ATM withdrawals and balance enquiries made at any non-rediATM may incur additional fees, which will be disclosed to you and deducted by the ATM provider at the time of the transaction if you decide to proceed.

7 Applies when account has had no customer initiated transactions for 2 years.

8 $25 fee applies if staff initiated.

9 Any withdrawals outside the period 15 November to 31 December will incur a $25 fee.

Section B

Specialised Account Fees

Description	Children's	Teen	Student Survivor	Savings Investment	Christmas Club	Cash Management	Online Saver	Business
Monthly account fee	Free	Free	Free	$6.00[2]	Free	$5.00[4]	Free	$8.00[4]
ATM/EFTPOS								
ATM withdrawals[6]	n/a	Exempt[6]	Exempt[6]	n/a	n/a	n/a	n/a	n/a
ATM balance enquiries[6]	n/a	Exempt[6]	Exempt[6]	n/a	n/a	n/a	n/a	n/a
EFTPOS purchase or cash out	n/a	Exempt	Exempt	n/a	n/a	n/a	n/a	n/a
CHEQUES								
Cheque deposits (per cheque)	Free	Free	Free	$0.30	$0.30	$0.30	$25.00	$0.30
Cheque drawn and subsequently dishonoured	n/a	n/a	n/a	n/a	n/a	$25.00	n/a	$25.00
Cheque lodged & returned unpaid	n/a	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00
Cheque withdrawals	n/a	n/a	n/a	n/a	n/a	$1.50	n/a	$1.00
Stop payment fee on personal cheques	n/a	n/a	n/a	n/a	n/a	$15.00	n/a	$15.00
Stop payment fee on counter cheques	n/a	$15.00	$15.00	$15.00	$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	n/a	n/a	n/a	n/a	$30.00	n/a	$30.00
Counter cheque withdrawals	n/a	Free	$8.00	$8.00	$8.00[9]	$8.00	$25.00	$8.00
Special clearance for Rock cheques (same day service)	n/a	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50
Special clearance for other bank cheques (1-2 day answer)	n/a	$16.00	$16.00	$16.00	$16.00	$16.00	$16.00	$16.00
ELECTRONIC BANKING								
Transfers between Rock accounts	n/a	Free	Free	Free	Free[9]	Free	Free	Free
BPAY	n/a	Free	$0.30	$0.30	$0.30[9]	$0.30	$0.30[8]	$0.30
BPAY correction due to incorrect information supplied	n/a	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00	$20.00
Future dated electronic external transfers	n/a	Free	$0.65	$0.65	$0.65[9]	$0.65	$0.65	$0.65
Incoming direct debit	n/a	Free	$0.65	$0.65	$0.65	$0.65	$0.65	$0.65
Electronic debit dishonour	n/a	$17.50	$17.50	$17.50	$17.50	$17.50	$17.50	$17.50
STAFF ASSISTED								
Over counter/staff assisted external transfer	n/a	Free	$5.00	$5.00	$5.00[9]	$5.00	$25.00	$5.00
Staff assisted transaction fee (branch transactions except deposits)	n/a	n/a	n/a	n/a	n/a	n/a	$25.00	n/a
Staff assisted activity fee (via phone)	n/a	$5.00	$5.00	$5.00	$5.00	$5.00	$25.00	$5.00
CASH DEPOSITS								
Notes	Free	Free	Free	Free	Free	Free	$25.00	Free
Bagged and sorted coin	Free	Free	Free	Free	Free	Free	$25.00	Free
Loose coin	Free	Free	$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	$5.00 per $100 counted
PERIODICAL PAYMENT								
Establish a new periodical payment	n/a	Free	$2.00	$2.00	$2.00	$2.00	$2.00[8]	$2.00
Change an existing periodical payment	n/a	Free	$2.00	$2.00	$2.00	$2.00	$2.00[8]	$2.00
OTHER								
Dormant account fee[7]	$4.00	$4.00	$4.00	n/a	n/a	n/a	$4.00	n/a

Key

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4 This fee will be waived if the balance remains above $5,000 all times during the month.

5a First 2 free per month.

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5c First 4 free per month.

6 ATM withdrawals and balance enquiries made at any non-rediATM may incur additional fees, which will be disclosed to you and deducted by the ATM provider at the time of the transaction if you decide to proceed.

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8 $25 fee applies if staff initiated.

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Section C

Other Fees and Charges

The following fees and charges are in addition to the transaction fees detailed in Sections A and B.

Visa Debit Card Fees

Cash Advance

Over the counter (domestic or overseas) or at an ATM (overseas only)	$5.00

This fee is debited on the last day of each month. Cash advances overseas will incur additional Third Party charges.

Foreign Currency Conversion

Per transaction	3% of transaction amount

Visa International will convert all transactions made overseas on the Visa Debit Card into Australian dollars at the foreign exchange rate that applies on the day the transaction is processed by Visa International.

A conversion fee of 3% of the value of the transaction is payable (of which 2% is payable to Cuscal Limited, the principal member of Visa International under which The Rock provides Visa Debit Cards). Transactions may not be processed to your Linked Account on the same day. To the extent permitted by law, you bear the risk of change in exchange rates in the intervening period.

Visa Overseas Emergency Cash Advance

Third Party charge	$175.00

Should Visa decline your application, a $50.00 fee applies.

Emergency Card Replacement Overseas

Third Party charge	$175.00

Should Visa decline your application, a $50.00 fee applies.

Card Replacement Fee

Within Australia	$10.00

Applicable for the replacement of a Rock Visa Debit Card except if:

- The card is faulty at time of issue and returned to The Rock; or
- The card is stolen and a copy of a police report is provided.

Transaction Verification Fee

Per transaction	$15.00

Charged when The Rock is requested to investigate a transaction. The fee will not be charged if The Rock finds that the transaction is incorrect.

Copies of Sales Vouchers on Visa Purchases

If a copy is required	$15.00

rediCARD PLUS Fees

Foreign Currency Conversion

Per transaction	2% of transaction amount

Visa International will convert all transactions made overseas on the rediCARD PLUS into Australian dollars at the foreign exchange rate that applies on the day the transaction is processed by Visa International.

A conversion fee of 2% of the value of the transaction is payable to Cuscal Limited, the principal member of Visa International under which The Rock can provide you with the overseas functionality of your rediCARD PLUS.

Transactions may not be processed to your Linked Account on the same day. To the extent permitted by law, you bear the risk of change in exchange rates in the intervening period.

Card Replacement Fee

Within Australia	$10.00

Applicable for the replacement of a rediCARD PLUS except if:

- The card is faulty at time of issue and returned to The Rock; or
- The card is stolen and a copy of a police report is provided.

Transaction Verification Fee

Per transaction	$15.00

Charged when The Rock is requested to investigate a transaction. The fee will not be charged if The Rock finds that the transaction is incorrect.

Copies of Sales Vouchers on EFTPOS purchases

If a copy is required.	$15.00

Bank/Performance Guarantees

1% of $ amount guaranteed or minimum fee	$200.00

This fee is charged on establishment and annually thereafter.

Letter of Undertaking

1% of $ amount guaranteed or minimum fee	$200.00

This fee is charged on establishment and annually thereafter.

Account Balance Certificate

Certificate of account balance	$15.00

This fee is charged when a certified letter is required.

Safety Deposit Vault Fee

Safety Deposit annual vault fee	$30.00
Per visit	$5.00

Statements

Over the counter	$5.00
Sent by fax	$5.00

Foreign Exchange – Travelex

Foreign Currency Note Purchase

1% of transaction amount	minimum $10.00

Applies when you purchase foreign currency notes. The fee is charged at the time of transaction. Note: The Rock does not offer a foreign currency note repurchase service.

Foreign Country Cheque Deposit

per cheque	Westpac fee + $30.00 admin fee

This fee is charged when an overseas cheque presented by you is deposited into your account.

Rock Cheque Destination Query

per transaction	Westpac fee + $20.00 admin fee

This fee is charged when a personal cheque you have written has been presented and we perform a search at your request to ascertain the BSB and name of the person who cashed/deposited your cheque.

Internet Payment Trace

per trace $10.00

This fee is charged when you request us to trace where funds have been credited after you have made a transfer on Internet Banking. This is for both transfers to other Rock accounts and to other financial institutions.

State Penalties Enforcement Fee

per transaction $30.00

Charged when we receive a Regular Redirection of Debt or Redirection of Debt from the State Penalties Enforcement Registry. The Admin Fee is charged when we establish a Once Off Redirect of Debt and Regular Redirection of Debt. The $30.00 fee continues to be charged each month the Regular Redirection of Debt is in place.

Inward Electronic Payment Reference Fee

per transaction $8.00

This is known as a Redirect Fee. When an incoming payment is received with the incorrect account name or account number. This includes direct credits and debits. If we are able to ascertain which account should be debited or credited, we can redirect the credit/debit to the correct account. This fee is charged each time we receive the funds to the incorrect account number.

Overseas Transfers

per transaction $40.00

This fee is charged when you request us to make an overseas transfer to another party. Fee is charged at the time the transfer is requested.

Outward RTGS Payment

per transaction $40.00

Real Time Gross Settlement, formerly known as TT (Telegraphic Transfer).
This fee is charged when you require us to complete your transfer to another financial institution.

Inward RTGS Payment

per transaction $15.00

Real Time Gross Settlement, formerly known as TT (Telegraphic Transfer).
This fee is charged when you receive a transfer from another financial institution.

Company Search

per search $25.00

This fee is charged where a company search is required in accordance with The Rock's account opening procedures.

Audit Requests

per request $20.00

This fee is charged when we receive a request from an Auditor (with your authorisation) to provide information on an account; such as balances, opening dates, interest rates etc.
This fee is not applicable to Term Deposits.

Manual Payroll Processing

per transaction $2.00 per item (minimum $5.00)

This fee is charged when you require us to manually process payroll transfers (internal and external) on your behalf. These are processed as standard transfers.

Other specific fees and information

- Early withdrawals from fixed term deposits will result in interest of only 1.00% 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 the 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.

Section D

Government Fees and Charges

Government Fees and Charges, where applicable, will be charged at the actual cost to The Rock.

Section E

Tips on Minimising Fees and Charges

Here are a few simple things you can do to minimise your fees:

- Try to use Internet and phone banking whenever you can, because it's free to check your balance or transfer money between your accounts.
- If you're paying for something with your Visa Debit card, choose the credit option. Even though it's your own money, selecting credit will mean you won't be charged a fee. payWave transactions are also fee free.
- If you're buying something using EFTPOS, get cash out at the same time. It only counts as one withdrawal, and it's a great way to reduce the total number of ATM transactions you make each month.
- Work out how much cash you'll need in the next week or so and withdraw that amount from the ATM. That way you can avoid making lots of little withdrawals and exceeding the maximum number of free transactions each month.
- Wherever possible, use rediATM, NAB or BOQ ATMs to avoid paying extra fees.
- If you have a number of different transaction accounts, you can avoid monthly account keeping fees by consolidating all your accounts into one account with a balance of at least $1,500.
- If deposits are being made into your account by cheque, see if you can arrange to have the money transferred electronically, so you can avoid paying cheque deposit fees.
- Plan ahead to make sure you have enough money in your account to cover any upcoming direct debits. That way you'll avoid paying electronic debit dishonour fees.

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The Rock Building Society Limited (The Rock)
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