

Fees and Charges

Product Schedule Part C

Everyday Accounts

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								
Rock ATM Withdrawal	n/a	Free	\$0.50 ^{5ab}	Free	\$0.50 ^{5a}	Free	Free	Free
Rock ATM Balance Enquiry	n/a	Free	Free	Free	Free	Free	Free	Free
Other Institution's ATM Withdrawal	n/a	\$0.50 ⁶	\$0.50 ⁶	\$0.50 ⁶	\$0.50 ⁶	\$0.50 ⁶	Exempt ⁶	Exempt ⁶
Other Institution's ATM Balance Enquiry	n/a	\$0.50 ⁶	\$0.50 ⁶	\$0.50 ⁶	\$0.50 ⁶	\$0.50 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
Westpac ATM withdrawal or balance enquiry (total charge) ⁸	n/a	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	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 & 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)	\$7.50	\$7.50	\$7.50	\$7.50	\$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	\$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 ^{5ab}	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
REPLACEMENT CARDS								
Lost or stolen card	n/a	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Damaged card	n/a	Free	Free	Free	Free	Free	Free	Free
Express post replacement	n/a	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
PERSONALISED CARDS (DesignACard)								
Production of DesignACard	n/a	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Lost or stolen card	n/a	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Express post replacement	n/a	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Premium Service ⁹	n/a	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00
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

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 \$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 at all times during the month
- 5^a First 2 free per month
- 5^b Deposit \$1,000 in whole calendar month and fee is waived
- 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
- 9 Apply at our head office branch for one day turnaround
- 10 \$25 fee applies if staff initiated
- ^ Any withdrawals outside the period 15 November to 31 December will incur a \$25.00 fee

www.therock.com.au
1800 806 645



Fees and Charges

Product Schedule Part C

Specialised Accounts

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								
Rock ATM Withdrawal	n/a	Free	Free	n/a	n/a	n/a	n/a	n/a
Rock ATM Balance Enquiry	n/a	Free	Free	n/a	n/a	n/a	n/a	n/a
Other Institution's ATM Withdrawal	n/a	Exempt ₄	Exempt ₄	n/a	n/a	n/a	n/a	n/a
Other Institution's ATM Balance Enquiry	n/a	Exempt ₄	Exempt ₄	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
Westpac ATM withdrawal or balance enquiry (total charge) ₈	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	\$25.00	\$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	\$25.00	\$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 [^]	\$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	\$25.00	\$7.50
Special Clearance for Other Banks cheque (1-2 day answer)	n/a	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$25.00	\$16.00
ELECTRONIC BANKING								
Transfers between Rock accounts	n/a	Free	Free	Free	Free [^]	Free	Free	Free
BPAY	n/a	Free	\$0.30	\$0.30	\$0.30 [^]	\$0.30	\$0.30 ₁₀	\$0.30
BPAY correction due to incorrect info 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 [^]	\$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 [^]	\$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
REPLACEMENT CARDS								
Lost or stolen card	n/a	\$15.00	\$15.00	n/a	n/a	n/a	n/a	n/a
Damaged card	n/a	Free	Free	n/a	n/a	n/a	n/a	n/a
Express post replacement	n/a	\$20.00	\$20.00	n/a	n/a	n/a	n/a	n/a
PERSONALISED CARDS (DesignACard)								
Production of DesignACard	n/a	\$10.00	\$10.00	n/a	n/a	n/a	n/a	n/a
Lost or stolen card	n/a	\$20.00	\$20.00	n/a	n/a	n/a	n/a	n/a
Express post replacement	n/a	\$25.00	\$25.00	n/a	n/a	n/a	n/a	n/a
Premium Service ₉	n/a	\$40.00	\$40.00	n/a	n/a	n/a	n/a	n/a
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	\$25.00	\$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 ₁₀	\$2.00
Change an existing periodical payment	n/a	Free	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00 ₁₀	\$2.00
OTHER								
Dormant Account Fee	\$4.00	\$4.00	\$4.00	n/a	n/a	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 \$1,500.00. 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)
Account 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

www.therock.com.au
1800 806 645

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This product schedule is current as at this date.



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