



## Account and Service Fees Schedule (Part 2 of 3) (effective from 6 September 2024)

This Schedule forms part of the Product Disclosure Statement – BFS Non-Cash Payment Products, the Product Information Statement – Offer Document: Debentures and the Product and Service Information (Terms & Conditions) referred to therein as Part 2.

Information in this document is subject to change from time to time. This schedule can be viewed on the BFS website and any variations to these fees will be notified via the BFS website - [www.bfs.org.au](http://www.bfs.org.au).

SERVICE & TRANSACTION TYPES	COST
Account Keeping Fee	\$Nil
Account Transaction Fees	\$Nil
BPAY error correction fee	\$15.00 per item
BPAY investigation request	\$10.00 per item
BPAY rejected transaction	\$10.00 per transaction
Cash Handling Fee: Cash deposits	As charged by our bankers
Certificate of balance (Audit Purposes)	\$20.00
Cheque Deposit Fee	\$0.50
Dishonour of a cheque deposited to your account	\$25.00
Dishonour of a cheque drawn on your account	\$40.00
Dishonour of a direct debit transaction drawn on your account	\$20.00
Early Redemption Fee.	\$50.00 will apply to each early redemption allowed. <sup>1</sup>
Electronic transaction deposited to your account & returned	\$5.00
Honour Fee Cheque payment: overdrawn/unavailable balance	\$10.00 per transaction
Interest Payable on overdrawn/overlimit a/c balance	15.00% pa
International Telegraphic Transfer (ITT)	Outward AUD \$50.00 <sup>2</sup>
International Telegraphic Transfer: Inward via BSB 704 922	Up to \$12.00 including RTGS of \$3.50 as charged by our bankers
Local (Australian) real-time funds transfer	\$30.00 as charged by our bankers
Loan Review Fee (Secured Loans only)	\$500.00 <sup>3</sup>
Mistaken Payment	\$70.00
Recall of electronic funds	\$55.00
Reprocessing Fee payable for the reprocessing of a periodical payment by BFS for any reason.	\$10.00
Request account statement reproduction	\$5.00 per statement
Stop payment involving dishonour of cheque presented	\$40.00
Trace of Electronic transaction	\$55.00
Trace of paid cheque or deposit	\$30.00 plus fee for copy of cheque or deposit form

<sup>1</sup> A relevant Early Redemption Interest Rate Adjustment may also apply.

<sup>2</sup> Other amounts may be deducted from the amount remitted or charged to the beneficiary by an overseas bank or banker.

<sup>3</sup> Reduced to \$0.00 where information requested for review is provided within 2 months of request.