

This document should be read in conjunction with our Account and Access Facility Terms and Conditions, your specific loan contract (if applicable) and our latest interest rates available on our website.

## TRANSACTION ACCOUNTS

	Transaction Accounts	
	Pension Account	Sub-Branch Account
Monthly account fee	Free	Free
Electronic statements <sup>1</sup>	Free	n/a
Internet / Mobile App Banking	✓	✓
Visa Debit Card Access <sup>2</sup>	✓	✓
Visa Debit Card – Annual Fee	Free	Free
Visa Debit Card transactions (when pressing Credit or using Visa payWave)	Free	Free
EFTPOS transactions (when pressing Savings)	Free	Free
External transfers “Pay Anyone” including OSKO <sup>3</sup> (to other financial institutions)	Free	Free
Internal transfers	Free	Free
Direct Debit	Free	Free
PayTo	Free	Free
BPAY® <sup>4</sup>	Free	Free
ATM transactions (Australian Military Bank and major banks) <sup>5</sup>	Free	Free
Bank@Post (withdrawals & deposits)	Free	Free
Cheque book <sup>6</sup>	Free	Free
RSL Australia contribution <sup>7</sup>	✓	x

### Notes:

- Paper statements charged at \$2.00 per statement. Copies of statements printed and collected at a branch \$2.50 or \$5.00 if posted. There is no charge for paper statements for Sub-Branch accounts.
- Visa Debit card not available to accounts set as “two to sign” or “all to sign”.
- Staff assisted external transfer transactions are charged at \$5.00 each.
- Staff assisted BPAY transactions are charged at \$0.60 each.
- Major Banks include ANZ, Commonwealth Bank, NAB and Westpac plus more. Visit [www.finder.com.au/australian-bank-atm-fees-charges](http://www.finder.com.au/australian-bank-atm-fees-charges) for list of all providers. You may be charged a direct fee by other ATM operators, you'll be notified of this fee on the ATM screen and only be charged if you accept the fee and proceed with the transaction. ATM withdrawal overseas are charged at \$4.50 per withdrawal.
- Cheques will be decommissioned from 29 March 2024 and will no longer be available as an account access facility including bank cheques.
- We contribute 0.20% of account balances to RSL Australia at no cost to you.

OTHER TRANSACTION & SAVINGS ACCOUNT FEES	FEE AMOUNT
<b>DISHONOUR FEES</b> (if insufficient funds)	
Declined credit transactions	\$0.80
Declined EFTPOS transactions	\$0.80
Rejected periodical payment – BPAY®	\$5.00
Direct debit dishonour	\$10.00

OTHER TRANSACTION & SAVINGS ACCOUNT FEES	FEE AMOUNT
<b>INTERNATIONAL TRANSACTIONS</b>	
<b>Overseas ATM withdrawals</b>	\$4.50
<b>Foreign currency conversion fee</b> <i>All transactions made in foreign currency or with a merchant located overseas (even if the transaction is in Australian currency) using a Visa card are subject to a foreign currency conversion fee.</i>	3.00% of transaction value (\$AUD)
<b>Buy foreign currency</b> <i>Commission paid on \$AUD value of foreign cash purchased. Minimum order \$100 AUD.</i>	1%
<b>Foreign currency encashment</b> <i>Minimum buyback is \$50USD.</i>	\$10.00
<b>SWIFT transfers</b> <i>Electronic funds transfer to other financial institutions overseas</i>	\$25.00
<b>Telegraphic transfers</b> <i>Foreign currency</i>	\$30.00
<i>Australian currency</i>	\$50.00
<i>Online</i>	\$20.00
<b>Foreign currency cheque conversion</b> <i>EUR (&lt;€460K) / GBP (&lt;£400K) / USD (&lt;\$500K) / CAD (&lt;\$5K)</i>	\$15.00
<i>EUR (&gt;€460K) / GBP (&gt;£400K) / USD (&gt;\$500K) / CAD (&gt;\$5K)</i>	\$50.00
<b>Foreign drafts</b>	\$20.00
<b>Amendment / cancellation of telegraphic transfer / swift transfers</b>	\$35.00
<b>MISCELLANEOUS FEES</b>	
<b>SWIFT transfers</b> <i>Electronic funds transfer to other Australian financial institutions when the amount is higher than our daily transfer limit</i>	\$25.00
<b>Visa card replacement processing fee</b>	At cost
<b>Trace / recall of electronic funds transfer</b>	\$25.00
<b>Declined Visa dispute</b>	\$30.00
<b>Inactive account fee</b> <i>No member-initiated transactions in 12 months or more</i>	\$2.00 per month
<b>Dormancy account fee</b> <i>No member-initiated transactions in 24 months or more</i>	\$2.00 per month
<b>CHEQUES</b> <i>(Note: Cheques will be decommissioned from 29 March 2024 and will no longer be available as an account access facility including bank cheques.)</i>	
<b>Personal cheque book</b>	25 cheques - \$25.00
<b>Bank cheque</b>	\$5.00
<b>Stopped bank cheque</b>	\$15.00
<b>Stopped member cheque</b>	\$36.00
<b>Copy of member cheque</b>	\$49.50
<b>Cheque dishonour fee</b> <i>Payable when not insufficient funds to cover a cheque</i>	\$36.00
<i>Payable when a cheque is deposited to an account is dishonoured</i>	\$15.00
<b>Trace member cheque</b>	\$49.50
<b>Retrieval of deposited cheque</b>	\$45.00
<b>Transfer of funds within membership to meet cheque payment</b>	\$10.00

**MISCELLANEOUS ACCOUNT AND MEMBERSHIP FEES**

	FEE AMOUNT
<b>Audit Certificate Fee</b>	\$50.00
<b>Retrieval of member documents from archives</b>	\$50.00 per hour + expenses

**TERM DEPOSITS**

	FEE AMOUNT												
<p><b>Early withdrawal from a term deposit interest rate reduction</b></p> <ul style="list-style-type: none"> <li>You must provide us with 31 days' notice to withdraw funds from a term deposit early.</li> <li>We do not allow partial withdrawal of funds from a term deposit.</li> </ul> <p><i>Refer to Account and Access Facility Terms and Conditions for more details.</i></p>	<table border="1"> <thead> <tr> <th>Portion of term remaining</th> <th>Interest rate reduction</th> </tr> </thead> <tbody> <tr> <td>Less than 20%</td> <td>20%</td> </tr> <tr> <td>20% - 40%</td> <td>40%</td> </tr> <tr> <td>40% - 60%</td> <td>60%</td> </tr> <tr> <td>60% - 80%</td> <td>80%</td> </tr> <tr> <td>More than 80%</td> <td>90%</td> </tr> </tbody> </table>	Portion of term remaining	Interest rate reduction	Less than 20%	20%	20% - 40%	40%	40% - 60%	60%	60% - 80%	80%	More than 80%	90%
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**LOW RATE VISA CREDIT CARD**

*You will be advised of the specific fees and charges applicable within your Credit Card contract. We may make changes to fees and charges which we will advise you about in accordance to your contract. You can refer to this document for the latest fees.*

	FEE AMOUNT
<p><b>Annual Visa card fee</b></p> <p><i>We donate half of the annual fee to RSL Australia.</i></p>	\$49.00
<b>Cash advance fee</b>	\$4.50 per ATM withdrawal or internal / external transfer
<b>Direct Debit</b>	Free
<b>BPAY®</b>	Free
<b>Overseas ATM withdrawals</b>	\$4.50
<p><b>Foreign currency conversion fee</b></p> <p><i>All transactions made in foreign currency or with a merchant located overseas (even if the transaction is in Australian currency) using a Visa card are subject to a foreign currency conversion fee.</i></p>	3.00% of transaction value (\$AUD)
<b>Late payment fee</b>	\$10.00
<b>Declined Visa dispute</b>	\$30.00
<b>Visa card replacement processing fee</b>	At cost
<p><b>Arrears notice fee</b></p> <p><i>Payable for when we issue a second and subsequent reminder.</i></p>	\$20.00
<p><b>Default fee</b></p> <p><i>Payable each time we issue a default notice when you are in default under your credit card contract.</i></p>	\$30.00



RSL  
money

## We're here to help

If you have questions about any fees or our products,  
please contact us:

### Contact Us

Phone: 1300 000 775  
Email: [service@rslmoney.com.au](mailto:service@rslmoney.com.au)  
Website: [rslmoney.com.au](http://rslmoney.com.au)  
Mail: PO Box H151 Australia Square NSW 1215

### Financial Hardship

If you are experiencing financial difficulty and need financial assistance, please call us as soon as possible on 1300 13 23 28 and we can talk you through the options available. Late payment and default fees are not payable for members meeting the conditions of financial hardship.

### Changing Fees

If we make changes to any fees or charges, we'll notify you next time we communicate with you unless the changes adversely affect you, then we'll provide 30 days written notice.

Effective: 22 February 2024

RSL Money a business name of Australian Military Bank Limited  
ABN 48 087 649 741 | AFSL 237 988 | Australian Credit Licence 237 988