

Fees & Charges No Longer Offered Deposit Accounts.

(Formerly offered by The Rock and previously
described in Product Schedule Part C: Fees & Charges.)

Effective Date 1 December 2018

- Section A Account Fees & Charges
- Section B Other Fees & Charges
- Section C Government Fees & Charges
- Section D Additional Notes
- Section E Handy Tips on Minimising Fees



MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896
Australian Credit Licence Number 240896 A wholly owned subsidiary of
MyState Limited ABN 26 133 623 962

This document forms part of the disclosure information you will require to
operate a No Longer Offered Deposit Account (Savings, Transaction or Term
Deposit Account) or related Payment Product.

The other documents you will require are:

- Terms & Conditions No Longer Offered Deposit Accounts & Electronic
Banking (formerly offered by The Rock).
- Deposit Interest Rates No Longer Offered Deposit Accounts (formerly
offered by The Rock).

There are also separate Terms and Conditions for Visa Debit Card and Terms
and Conditions for rediCARD PLUS.

You should read all these documents carefully and retain them for future
reference. Copies of each of these documents are available from MyState Bank.

Section A

Account Fees & Charges

Description	Senior's Platinum	Christmas Club	Standard Offset	Business	Fee Cruncher	The Only
Monthly account fee	Exempt	Free	\$12.00	\$8.00 ³	Free	\$6.00 ^{1,2}
ATM/EFTPOS						
ATM withdrawals ⁵	Free	n/a	Free	n/a	Free	Free
ATM balance enquiries ⁵	Free	n/a	Free	n/a	Free	Free
EFTPOS purchase or cash out	\$0.65	n/a	\$0.65	n/a	\$0.65 ^{4a}	\$0.65
CHEQUES						
Cheque deposits (per cheque)	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30	\$0.30
Cheque drawn and subsequently dishonoured	\$25.00	n/a	\$25.00	\$25.00	n/a	\$25.00
Cheque lodged and returned unpaid	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Cheque withdrawals	\$1.00	n/a	\$1.00	\$1.00	n/a	\$1.00
Stop payment fee on personal cheques	\$15.00	n/a	\$15.00	\$15.00	n/a	\$15.00
Stop payment fee on counter cheques	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Counter cheque withdrawals	\$8.00	\$8.00 ³	\$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
Special clearance for other bank cheques (1-2 day answer)	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00
ELECTRONIC BANKING						
Transfers between Rock accounts	Free	Free ⁸	Free	Free	Free	Free
BPAY [®]	\$0.30	\$0.30 ⁸	\$0.30	\$0.30	\$0.30	\$0.30
BPAY correction due to incorrect information supplied	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Future dated electronic external transfers	\$0.65	\$0.65 ⁸	\$0.65	\$0.65	\$0.65	\$0.65
Incoming direct debit	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65
Bank@Post [™] Withdrawal ⁹	\$3.00	n/a	\$3.00	n/a	\$3.00	\$3.00
Electronic debit dishonour	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50
STAFF ASSISTED						
Over counter/staff assisted external transfer	\$5.00	\$5.00 ³	\$5.00	\$5.00	\$5.00	\$5.00
Staff assisted transaction fee (branch transactions except deposits)	\$2.50 ^{4a}	n/a	n/a	n/a	\$2.50 ^{4a,4b}	n/a
Staff assisted activity fee (via phone)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
CASH DEPOSITS						
Notes	Free	Free	Free	Free	Free	Free
Bagged and sorted coin	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
PERIODICAL PAYMENT						
Establish a new periodical payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
Change an existing periodical payment	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
OTHER						
Dormant account fee ⁶	\$4.00	n/a	n/a	n/a	\$4.00	n/a

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Section A

Account Fees & Charges

Description	Online Saver	Youth	Non-Standard Offset	Senior's Account	Cash Management
Monthly account fee	Free	Free	Exempt	\$6.00 ¹	\$5.00 ³
ATM/EFTPOS					
ATM withdrawals ⁵	n/a	Exempt	Exempt	Free	n/a
ATM balance enquiries ⁵	n/a	Exempt	Exempt	Free	n/a
EFTPOS purchase or cash out	n/a	Exempt	Exempt	\$0.65	n/a
CHEQUES					
Cheque deposits (per cheque)	\$25.00	Free	Exempt	\$0.30	\$0.30
Cheque drawn and subsequently dishonoured	n/a	n/a	\$25.00	\$25.00	\$25.00
Cheque lodged and returned unpaid	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Cheque withdrawals	n/a	n/a	Exempt	\$1.00	\$1.50
Stop payment fee on personal cheques	n/a	n/a	\$15.00	\$15.00	\$15.00
Stop payment fee on counter cheques	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Counter cheque withdrawals	\$25.00	Free	\$8.00	\$8.00	\$8.00
Special clearance for Rock cheques (same day service)	\$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
ELECTRONIC BANKING					
Transfers between Rock accounts	Free	Free	Free	Free	Free
BPAY [®]	\$0.30 ⁷	Free	Exempt	\$0.30	\$0.30
BPAY correction due to incorrect information supplied	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Future dated electronic external transfers	\$0.65	Free	Exempt	\$0.65	\$0.65
Incoming direct debit	\$0.65	Free	Exempt	\$0.65	\$0.65
Bank@Post [™] Withdrawal ⁹	n/a	\$3.00	\$3.00	\$3.00	n/a
Electronic debit dishonour	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50
STAFF ASSISTED					
Over counter/staff assisted external transfer	\$25.00	Free	Exempt	\$5.00	\$5.00
Staff assisted transaction fee (branch transactions except deposits)	\$25.00	n/a	n/a	n/a	n/a
Staff assisted activity fee (via phone)	\$25.00	\$5.00	\$5.00	\$5.00	\$5.00
CASH DEPOSITS					
Notes	\$25.00	Free	Free	Free	Free
Bagged and sorted coin	\$25.00	Free	Free	Free	Free
Loose coin	\$5.00 per \$100 counted	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 ⁷	Free	Exempt	\$2.00	\$2.00
Change an existing periodical payment	\$2.00 ⁷	Free	Exempt	\$2.00	\$2.00
OTHER					
Dormant account fee ⁶	\$4.00	\$4.00	n/a	n/a	n/a

- 1 This fee will be waived if the balance is above \$1,500 for the whole calendar month.
- 2 This fee will be waived for one account if you have one or more Home Loan Contracts formerly offered by The Rock.
- 3 This fee will be waived if the balance remains above \$5,000 all times during the month.
- 4a First 2 free per month.
- 4b Deposit \$1,000 in the whole calendar month and the fee is waived.
- 4c First 4 free per month.
- 5 ATM withdrawals and balance enquiries made at some ATMs 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.
- 6 Applies when account has had no customer initiated transactions for 2 years.
- 7 \$25 fee applies if staff initiated.
- 8 Any withdrawals outside the period 15 November to 31 December will incur a \$25 fee.
- 9 Bank@Post Withdrawal fee is debited on the last day of the month.
- 10 Cash Handling Fee – Deposits and withdrawals \$3,000 and above per transaction \$10.00

Section B

Other Fees and Charges

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

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.

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 Draft/Cheque

Per draft \$20.00

Applies when you request a cheque made out to an overseas payee in a foreign currency. This fee is charged when the draft is issued.

Repurchase of Foreign Currency Documents

Per cheque, draft or other instrument \$10.00

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments up to AUD \$2,000 value. This fee is charged when the foreign currency documents are repurchased.

Repurchase of Foreign Currency Documents on a Collection Basis

Per cheque, draft or other instrument \$55.00

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments over AUD \$2,000 and/or requiring collection prior to payment. This fee is charged when funds are returned from the overseas bank and credited to 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.

Redirect Fee

per transaction \$8.00

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.

Force Post Fee

per transaction \$8.00

For any savings or transaction account where we force a payment to your account. This may include processing a transaction such as a direct debit when on the day the direct debit payment was due there were insufficient funds in your account.

To avoid this fee, make sure you have available and cleared funds in your account at all times.

Telegraphic Transfer Outbound

(foreign currency)

Per transfer \$30.00

Applies when you request us to make a telegraphic transfer to another party in a foreign currency. This fee is charged at the time the transfer is requested.

Telegraphic Transfer Outbound

(Australian dollars)

Per transfer \$45.00

Applies when you request us to make an overseas telegraphic transfer to another party in Australian dollars. This fee is charged at the time the transfer is requested. Not available to all countries.

Outward RTGS Payment

per transaction \$15.00

Real Time Gross Settlement, formerly known as TT (Telegraphic Transfer), via SWIFT electronic payment.

This fee is charged when you require us to complete your transfer to another financial institution.

Inward RTGS Payment

per transaction \$7.50

Real Time Gross Settlement, formerly known as TT (Telegraphic Transfer), via SWIFT electronic payment.

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.

Term Deposit Early Redemption

The interest paid will be calculated at the lowest MyState Bank at call savings or transaction account interest rate prevailing at the time of redemption. In the event of early withdrawal due to death of the customer, interest is paid at the full interest rate.

Early withdrawal termination values may be obtained by contacting us.

With Income Term Deposit Accounts, in the event of insufficient interest being accrued at the time of redemption interest penalty, the deposit sum invested may be reduced by this figure at redemption.

Other specific fees and information

- 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 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 C

Government Fees and Charges

Government Fees and Charges where applicable will be charged at the actual cost to us.

Section D

Additional Notes

The fees and charges detailed in this booklet are our standard fees and charges. They will apply to the service provided to you unless you have a different arrangement with us.

Where we incur a Third Party fee in arranging a service or product these will be debited to your account. These fees are not ascertainable at this time.

We may elect not to charge a fee, which we are otherwise entitled to charge under the terms and conditions of the account. Any failure by us to charge a fee will not constitute a waiver of that fee or the right to charge that fee in the future.

Lending fees are contained in Fees and Charges for Household and Personal Lending or Fees and Charges for Business Lending and are available on application.

Section E

Handy Tips on Minimising Personal Account Fees

The following tips to minimise fees is general information and may not reflect your specific banking needs.

Check you have the right account(s)

If you are 23 years of age or under, consider an Everyday Account - you automatically qualify for a Monthly Account Fee exemption and will enjoy unlimited free electronic and staff assisted transactions.

Similarly if you plan to deposit \$2,000 or more per month into your account, consider an Everyday Account and enjoy Monthly Account Fee exemption and unlimited free electronic and staff assisted transactions.

If you are over the age of 23 or you don't plan to deposit \$2,000 or more per month into your account consider a Glide Account which has no Monthly Account Fee. Just be aware that if you ask us to perform a transaction that you could have performed yourself, a Staff Assisted fee applies.

If you are 55 years or older, and / or in receipt of an eligible government pension, consider an Access Assist Account.

Avoid ATMs which charge a fee

MyState Bank branch ATMs and most bank ATMs, including the four major banks, do not charge for ATM transactions.

Keep track of your account balances (to avoid overdrawing your account or transactions rejecting).

Checking your account balances can be done at any time through our mobile or internet banking, or by phone banking on **138 001**.

138 001
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