



## Fees and Charges and Transaction Limits

(Applies to S36, S37, S45, S68, S88, S90, S92, S93, S99, all loan and term deposit accounts)

**Effective: 20 December 2021**

CIRCLE Alliance Bank

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This document must be read together with the **Circle Account & Access Facility** brochure and the **Summary of Accounts & Availability of Access Facilities** brochure. Together these brochures form the Conditions of Use for the Circle Account and Access Facility.

Circle Mutual Limited ACN 087 650 968 (CIRCLE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of CIRCLE Alliance Bank branded products and services. CIRCLE also has arrangements with other third parties as detailed in the Financial Services Guide.

CIRCLE Alliance Bank branded deposits and loans are deposits and loans of Bendigo Bank.

CIRCLE Alliance Bank is a trade mark of Bendigo Bank.

## **WHAT YOU GET FOR FREE**

### **Transactions**

EFTPOS Withdrawal	<b>FREE</b>
Visa "Credit" button transactions	<b>FREE</b>
Visa Paywave transactions	<b>FREE</b>
Direct Debits	<b>FREE</b>
Direct Credits	<b>FREE</b>
BPAY transactions	<b>FREE</b>
Counter deposits & withdrawals	<b>FREE</b>
Personal cheques withdrawal	<b>FREE</b>
Cheque deposits	<b>FREE</b>
BPAY transactions	<b>FREE</b>
EFT payments to external accounts	<b>FREE</b>

### **Services**

Visa Debit Card access fee (per card per month)	<b>FREE</b>
Internet Banking with Online Statements	<b>FREE</b>
Telephone Banking – Phonelink	<b>FREE</b>
Mobile App	<b>FREE</b>
Statement of account	<b>FREE</b>
Personal cheque book (25 cheques)	<b>FREE</b>
Personal cheque book (100 cheques)	<b>FREE</b>
Loan Redraw – Online	<b>FREE</b>

## **WHAT YOU GET CHARGED FOR**

### **Monthly Account Fees**

S99 Everyday Transaction Account	\$ 5.00
<b>*Waived if total relationship (loans + deposits) within the same membership &gt; \$2,000</b>	
S93 Seniors Account	\$ 3.00
<b>*Waived if a minimum of \$1,000 is deposited into this account monthly</b>	
S88 Employees Benefit Transaction Account	\$ 5.00
<b>*Waived if a minimum of \$2,000 is deposited into your Circle accounts monthly</b>	
S90 Business Transaction Account	\$ 8.00

### **Transactions**

Bank@Post deposits & withdrawals	\$ 1.50
Visa cash advance	\$ 3.00
Declined transaction fee	\$ 1.00
Bank cheques - NAB	*\$12.00
Bank cheques - Circle	\$ 5.00
International cheque deposits (per cheque)	*\$10.00
IPEX credit to your account	\$ 8.00
IPEX debit from your account	\$15.00
International IPEX debit from your account	\$22.00

### **Services**

#### **Visa Debit**

Visa card replacement fee (cards replaced due to expiry are not charged)	\$ 7.00
Visa card replacement fee (due to breach of Conditions of Use)	\$20.00
Emergency replacement of card overseas	\$300.00

#### **Visa Credit**

Monthly S55 account fee	\$ 5.00
Cash advance transaction	\$ 3.00

#### **Visa Foreign Currency Transactions**

Currency conversion fee – 2% of transaction value

### **Personal Cheques**

Stop payment fee (where cheque is subsequently presented)	*\$10.00
Dishonour of cheque deposited	\$ 9.00
Dishonour of personal cheque written	*\$10.00

### **Direct Entry**

Dishonour due to Insufficient cleared funds in account	
- Inwards direct debit	*\$10.00
- Outwards direct debit (Quickdebit)	*\$10.00

### **Other Fees**

Duplicate statement	\$ 5.00
Dormancy Fee (per annum)	\$ 30.00
Overdrawn Account/Overlimit Fee (per item)	\$ 10.00
Overdrawn Account – daily interest rate charged	14.50%
Staff assisted external transfer	\$ 2.50
Christmas Club early withdrawal fee	\$ 5.00

### **Foreign Currency Service**

A minimum of \$10.00 or 1% (whichever is greater)

### **Loan Application Fees\*\***

Overdrafts	\$150.00
Car Loans	\$150.00
Personal Loans – Secured	\$150.00
Personal Loans – Unsecured	\$150.00
Commercial Loans – Vehicle Secured	\$150.00
Commercial Loans – Mortgage Secured	\$500.00
Mortgage Loans	\$500.00

### **Other Loan Fees\*\***

Loan Redraw – Staff Assisted	\$ 25.00
Security Interest	\$ 25.00
Annual Overdraft Review (<= \$5,000)	\$ 25.00
Annual Overdraft Review (> \$5,000)	\$ 50.00
Discharge of Mortgage	\$300.00

### **Loan Collection Fees\*\***

Phone calls (per call due to account in arrears)	\$ 10.00
Loan/Overdraft arrears letters (each)	\$ 20.00
Late payment fee	\$ 20.00
Default Notices	\$ 50.00

\*\* Third party, legal and valuation fees (where applicable) and government charges apply. These fees are available on request.

### **Note**

ATM transactions completed may incur a cost as outlined by the ATM owner at point of transaction. This is not a Circle fee.

Visa debit card domestic transaction fees also apply overseas. Financial institutions may charge their own transaction fees. Please check with the financial institution or merchant before making a withdrawal.

### **Transaction Limits**

ATM / EFTPOS (per card per day)	\$1,000.00
Counter Cash Withdrawal (per day)	\$1,500.00
Internet Banking (per day)	\$5,000.00

\*Note – included are Circle bankers' fees that are passed on to members. These may be subject to change without prior notification.