



Fees and Charges and Transaction Limits

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

Effective: 01 July 2018

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

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

Services

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

WHAT YOU GET CHARGED FOR

Monthly Account Fees

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

Stop payment fee (where cheque is subsequently presented)	*\$10.00
Dishonour of cheque deposited	\$ 9.00
Dishonour of personal cheque written	*\$15.00

Direct Entry

Dishonour due to Insufficient cleared funds in account	
- Inwards direct debit	*\$15.00
- Outwards direct debit (Quickdebit)	*\$40.00

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 outside of the rediATM network will incur the cost as outlined by the ATM owner at point of transaction. This is not a Circle fee. To avoid these ATM fees Circle recommends Members transact using the rediATM network.

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.