



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

	Everyday 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 (at major banks) <sup>5</sup>	Free	Free
Bank@Post (withdrawals & deposits)	Free	Free
RSL Australia contribution <sup>6</sup>	✓	x

#### Notes:

1. 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.
2. Visa Debit card not available to accounts set as "two to sign" or "all to sign".
3. Staff assisted external transfer and BPAY transactions are charged at \$0.60 each.
4. 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.
5. Every month, RSL Money makes a donation to RSL Australia which is calculated as a percentage of account balances. This donation is at no cost to the account holder.



Other Transaction & Savings Account Fees	Fee Amount
<b>Dishonour Fees</b> (if insufficient funds)	
<b>Declined credit transactions</b>	\$0.80
<b>Declined EFTPOS transactions</b>	\$0.80
<b>Direct debit dishonour</b>	\$10.00
<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> <i>Australian currency</i> <i>Online</i>	\$30.00 \$50.00 \$20.00
<b>Foreign currency cheque conversion</b> <i>EUR (&lt;€460K) / GBP (&lt;£400K) / USD (&lt;\$500K) / CAD (&lt;\$5K)</i> <i>EUR (&gt;€460K) / GBP (&gt;£400K) / USD (&gt;\$500K) / CAD (&gt;\$5K)</i>	\$15.00 \$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>Dormancy account fee</b> <i>No member-initiated transactions in 24 months or more.</i>	\$2.00 per month



## 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												
<b>Early withdrawal from a term deposit interest rate reduction</b> <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> <tr> <th>Portion of term remaining</th><th>Interest rate reduction</th></tr> <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> </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%
Portion of term remaining	Interest rate reduction												
Less than 20%	20%												
20% - 40%	40%												
40% - 60%	60%												
60% - 80%	80%												
More than 80%	90%												

## 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
<b>Annual Visa card fee</b> <i>We donate half of the annual fee to RSL Australia.</i>	\$49.00
<b>Cash advance fee</b> <i>There may be an additional direct fee charged by third party ATM operators which will be displayed on the ATM screen. You will only be charged this additional fee if you accept and proceed with the transaction.</i>	\$4.50 per ATM or cash out withdrawal or internal / external transfer
<b>Direct Debit</b>	Free
<b>BPAY®</b>	Free
<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>Late payment fee</b>	\$10.00
<b>Declined Visa dispute</b>	\$30.00
<b>Visa card replacement processing fee</b>	At cost
<b>Arrears notice fee</b> <i>Payable when a second and subsequent reminder is issued.</i>	\$20.00
<b>Default fee</b> <i>Payable each time a default notice is issued when you are in default under your loan contract.</i>	\$30.00





# RSL Money

► By Australian Military Bank

## Financial Hardship

If you are experiencing financial difficulty and need financial assistance, please call us as soon as possible on 1300 000 775 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 of changes impacting transaction account and term deposits, or
- 20 days written notice for change impacting credit cards.

## Contact us

- 1300 000 775
- [service@rslmoney.com.au](mailto:service@rslmoney.com.au)
- [rslmoney.com.au](http://rslmoney.com.au)

