Great Southern Bank
A business name of Credit Union Australia Ltd
ABN 44 087 650 959 **AFSL** and Australian credit licence 238317
GPO Box 100, Brisbane QLD 4001 **P** 133 282 **W** greatsouthernbank.com.au

Business+ Banking - Schedule of Fees and Access Limits

Deposits and Loans effective 14 November 2024

This schedule of Fees and Access limits only applies only to the following accounts:

- Business+ Account
- Business+ Saver
- Business+ Overdraft
- Business+ Loan
- Business+ Vehicle Loan

BANKING FEES

Monthly Account Fee **FREE**

Exceeding available funds fee **$0.00**

A fee charged when you exceed the actual balance or authorised limit of your savings account, transaction account, or overdraft facility.

Note: debit interest charges may also apply.

Dishonour fee **$0.00**

A fee charged where we dishonour a direct debit or PayTo payment for any reason or where a debit presented to us is dishonoured because there aren't enough available funds in your account. This is charged on the day the event occurs or next day.

Foreign Transaction Fee **2.95% of AUD transaction value**

A fee that applies to any withdrawal transaction made with your Debit Mastercard outside Australia

- All transactions made overseas
- All transactions in a currency other than Australian dollars
- All transactions made in Australia where the merchant is located overseas
- All transactions made in Australia where the financial institution or entity processing the transaction is located overseas

Third-party ATM fees **Not ascertainable**

May be charged an upfront fee for withdrawals and balance enquiries when using some ATMs, which will be determined by the third party ATM owner. The fee will be disclosed and charged by the ATM owner at the time of performing the transaction.

TRANSFER LIMITS

Transaction Type	Business Transaction	Business Savings
Cash Withdrawals	$2,010 per day	Not permitted
Domestic Transactions	$20,000 per day	Not permitted
International Transaction	AUD $20,000 per day	Not permitted
Internal	No limit	No limit
In-Store purchases	(Insert card, select CR, and enter PIN) – up to the balance of the account	Not available

LOAN FEES

Establishment Fee

Business+ Loan **$495.00**

Business+ Vehicle Loan **$595.00**

A one-off fee payable for the establishment of your Loan Account.

On the Loan Date, this fee will be added to the Amount Owing.

Overdraft Facility Fee (per month) **$30.00**

A monthly fee, payable on the last Business Day of the month (this fee is payable even if you have not used your Business+ Overdraft).

Loan Service Fee (per month)

Business+ Loan **$20.00**

Business+ Vehicle Loan **$8.00**

A monthly fee payable whilst your Business+ Loan Account remains open.

Early Repayment Fee **$50.00**

A one-off fee payable if the whole or part of your fixed rate loan is repaid early or your Loan Agreement is varied or terminated during a fixed rate period.

This fee will be added to the Amount Owing at the time of early repayment, variation or termination.

Early Payment Cost (EPC) **Unascertainable**

A one-off fee payable if the whole or part of your fixed rate loan is repaid early or your Loan Agreement is varied or terminated during a fixed rate period.

This fee will be added to the Amount Owing at the time of early repayment, variation or termination.

Security Administration Fee **$100.00**

A one-off fee payable for attending to the administration of the security interest in the Secured Property you grant us.

Arrears Notice Fee **$22.00**

Payable if your loan is in arrears and we or our agent send you (and your guarantors, if any) a notice in relation to the arrears.

Default Notice Fee **$33.00**

Payable if we or our agent send you (and your guarantors, if any) a default notice.

All our standard fees are current as at date of issue, unless stated otherwise. Fees and charges that apply to your loan will be set out in your Loan Offer. Great Southern Bank accepts no responsibility for changes made to those fees imposed by third parties.