

MONEY MARKET DEPOSIT ACCOUNT - SCHEDULE OF FEES AND CHARGES

JUNE 2008

1. Fees for incidental services and special requests¹

Description of Fee	Amount of Fee
Account Operating/Maintenance	Nil
Cheque Books If you order a cheque book without specifying the size a book of 25 cheques will be issued	25 cheques \$9.00 50 cheques \$15.00 200 cheques \$25.00
Personal cheque withdrawals of less than \$500	\$10.00
Repeat Statement (extra copies of Statements already issued)	\$6.00
Repeat Confirmation (extra copies of Confirmations already issued)	\$6.00
Term Deposit Break cost (early withdrawal fee)	The greater of \$100 or an adjustment to interest earned (refer 2.8(c))
Certificates	
<ul style="list-style-type: none"> Certificate of account balance or interest paid/received Audit Certificate Other certificates (eg details of assets held) 	\$10.00 each \$30.00 each \$60.00 each hour minimum \$30.00
General Fees:	
<i>Bank Cheques</i>	
<ul style="list-style-type: none"> each cheque issued each cheque repurchased each replacement cheque issued 	\$10.00 \$15.00 \$25.00
<i>Withdrawals to third parties by Cheque</i>	
Three third party cheque withdrawals per day are free	
<ul style="list-style-type: none"> each further cheque issued thereafter 	\$7.50
<i>Special Answers on Cheques (ie Special Clearance Fee)</i>	
<ul style="list-style-type: none"> through the Australian Payments Clearing System by mail, telephone or facsimile by personal delivery (plus expenses) 	\$15.00 \$60.00 per hour (minimum fee of \$30.00)
<i>Stop Cheque Notice</i>	
<ul style="list-style-type: none"> each notice 	\$10.00
<i>Dishonoured Cheques</i>	
<ul style="list-style-type: none"> outward – lack of clear funds, irregularity of drawing and stopped cheques etc 	\$40.00
<i>Voucher Search Fee</i>	
<ul style="list-style-type: none"> location and photocopying general search of records 	\$12.00 \$60 per hour (minimum fee of \$30)
<i>Telegraphic Transfers – Within Australia</i>	
<ul style="list-style-type: none"> per telegraphic transfer (plus payment service fee if applicable) inward telegraphic transfer 	\$30.00 \$10.00

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Description of Fee	Amount of Fee
International Service Charges	
<i>Telegraphic Transfers – Outward Payments</i>	
• in Australian dollars	\$30.00
• in foreign currency	\$30.00
• recall of telegraphic transfer	\$25.00
	Note: where transmittance is through another financial institution, the other institution may also levy a transmission charge.
<i>Telegraphic Transfers – Inward Payments</i>	\$10.00

¹ For personal cheque withdrawals, the fee is payable when you make the withdrawal. For withdrawals to third parties by cheque, the fee is payable when you make the withdrawal. For dishonoured cheque fees, the fee is payable when a cheque drawn on your account is dishonoured. For the fee for an inward telegraphic transfer from within Australia, the fee is payable when your account is credited via a telegraphic transfer. All other fees are payable when you request the relevant service. All fees are debited from your account.

2. Government Charges

(a) Withholding Tax

Description of Tax	Rate of Tax
TFN Withholding Tax	46.5% of interest earned (including Medicare Levy)
Interest Withholding tax (non-residents)	10% of interest earned