border bank
Here for our own

Schedule of Fees and Charges

Effective date: 1 October 2026

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ABOUT THIS BOOKLET

This booklet covers the fees and charges that apply to the Bank's:

- Savings Accounts
- Term Deposits
- Payment Services
- Loans/Continuing Credit

Fees and charges relating to the Equity Maximiser Loan are contained in the "Schedule of Fees and Charges Equity Maximiser" booklet. Additional information on fees and charges for business loans or securitised mortgages is available on application.

The fees and charges listed in this booklet are current from 1 October 2026. This booklet provides notification of:

1. the introduction of any fees applicable to any loan or overdraft that did not originally disclose those fees (if they have not been introduced by a previous notice)
2. Changes to existing fees and charges

Interest rates are detailed in our separate "Interest Rates" brochure. Terms and Conditions for loan/credit products and other services are available on application.

The credit related fees listed in this booklet may not apply to all contracts entered into with the Bank. If you apply for credit, all fees applicable to your loan or credit facility will be disclosed in your credit contract.

INVESTMENT ACCOUNTS

There are no fees or charges payable.

However, if you redeem a term deposit prior to the end of its term the interest rate will be reduced from the rate we agreed to pay. The reduced rate will be as decided by us from time to time and can be much lower than the rate that would otherwise apply. This applies to all Members.

TRANSACTION FEES

Any transaction charges in excess of any monthly allowances benefit will be debited to your account on the last day of the month in which the fees were incurred.

PAYMENT SERVICES

		Amount	With Reduced Fees Program	Without Reduced Fees Program	Edvest
Account Transfers by email (excluding S12 accounts)	Per transfer between your accounts within the same Membership	$3.00	$3.00	$3.00	$3.00
	Per transfer to another Member's account	$1.50	$1.50	$1.50	$1.50
External Electronic Periodical Payments Fee	Per transaction that you request Border Bank staff to set up on your behalf	$1.00	First 3 Free	$1.00	Free
Direct Debit Dishonour Fee	Per transaction	$9.00	$9.00	$9.00	$9.00
We receive commission equal to 1% of the value issued to you	A fee is calculated for each money transfer service, based on the amount of money to be transferred and the destination country	At Cost	At Cost	At Cost	At Cost
Telegraphic Transfer	Per telegraphic transfer (Foreign Currency)	$30.00	$30.00	$30.00	$30.00
	Per telegraphic transfer (Australian Dollars)	$50.00	$50.00	$50.00	$50.00

PAYMENT SERVICES *(continued)*

		Amount	With Reduced Fees Program	Without Reduced Fees Program	Edvest
International Inward Funds	Per telegraphic transfer (TT) for credit to a Members account. Please note that TT's are sent via a network of correspondent banks, which sometimes levy a small handling charge on your payment. Any such fees, and payments delays, are out of our control	At Cost	At Cost	At Cost	At Cost
Counter Cash Withdrawal Fee	Per cash withdrawal $0.00 to $24,999	$2.00	First 3 Free	$2.00	$2.00
	Per cash withdrawal $25,000 or over	$50.00	$50.00	$50.00	$50.00
Bank@Post Cash Withdrawal Fee	Per transaction. This is inclusive of the following: • Bank@Post cash withdrawal • Declined Bank@Post transactions Including • Incorrect PIN entered • Insufficient funds • Exceeding withdrawal limits	$2.00	$2.00	$2.00	$2.00
Bank@Post Dishonoured Cheque Fee	This charge is processed and debited directly by Bank@Post. Payable if and when a cheque or other payment deposited at Bank@Post to your account is dishonoured.	At Cost	At Cost	At Cost	At Cost
Online SuperSaver Account Transaction Fee	Per transaction payable for any operator assisted transaction on your account	$5.00	$5.00	$5.00	$5.00

VISA DEBIT/CREDIT CARD ATM/EFTPOS transaction fees

		Amount	With Reduced Fees Program	Without Reduced Fees Program	Edvest
ATM Balance Enquiry Fee	Per enquiry	At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)	At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)	At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)	At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)
ATM Transaction Fee	Per transaction. ATM transactions are inclusive of the following:- • ATM Withdrawals *See page 6 for overseas and Visa Credit Card ATM withdrawals*	At cost (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)	atmx *10 free transactions per month, excess transactions charged at $1.37 per transaction each calendar month* Other Institution's ATM *First 4 ATM transactions rebated at up to $2 per transaction - maximum rebate of up to $8 per calendar month and credited at the end of the month*	atmx *first 4 transactions free, excess transactions charged at $1.37 per transaction each calendar month* Other *Institution's ATM transactions - at cost*	atmx *10 free transactions per month, excess transactions charged at $1.37 per transaction each calendar month* Other *Institution's ATM - First 4 ATM transactions rebated at up to $2 per transaction - maximum rebate of up to $8 per calendar month and credited at the end of the month*
ATM Deposit Fee	Per deposit	atmx - free *Other ATMs - (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)*	atmx - free *Other ATMs - (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)*	atmx - free *Other ATMs - (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)*	atmx - free *Other ATMs - (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)*
EFTPOS Transaction Fee	Per transaction. This is inclusive of the following:- • Point of sale purchases using a Savings (SAV) account or facilities only. For Credit (CR) transactions with withdrawals refer to Visa Cash Advance Fee • Declined EFTPOS transactions including:- - Incorrect PIN entered - Insufficient funds - Exceeding withdrawal limits	$0.55c	Free	First 25 Free	Free

atmx by Armaguard is a registered ATM utility network operated by Armaguard Technology Solutions IP Pty Ltd.

VISA DEBIT/CREDIT CARD FEES

(see loans, revolving credit accounts section for further Visa Credit Card fees)

		Members/ Edvest Members
Replacement Card Fee	Payable for any second or subsequent request for the replacement of a Visa Card.	$10.00
Visa Overseas Emergency Fee	Payable when you request an emergency replacement Visa Card or emergency cash advance overseas	USD$175.00
Visa Cash Advance Fee/ ATM Overseas Withdrawals	Visa Cash withdrawal at a merchant using the CR (Credit) facility, another financial institution, or an overseas ATM withdrawal, or any ATM withdrawal from an S14 Visa Credit Card	$3.80 each
Visa International Fees	Payable if and when you use the Visa Card overseas and the transaction is in a foreign currency. All overseas transactions are converted to Australian dollars and are subject to this fee as a percentage of the value of the transaction. A proportion of the fee may be retained by Border Bank. The amount of this conversion fee is subject to change from time to time and we will advise you in advance	3%

Note: Some overseas Visa merchants may apply a surcharge fee.

REDUCED FEES PROGRAM

(Not applicable to S12 accounts, Visa Credit Card, leasing, online supersaver, equity maximiser accounts, or Border Value home loan and Customs Value home loan approved before 1 July 2011).

<table>
<tr><th>ATM Transactions
Excludes ATM withdrawals conducted overseas</th><th>Refer to Eligibility</th><th>Eligibility</th></tr>
<tr><td>External Electronic Periodical Payment</td><td>Free. Refer to Eligibility
• Are free only if goods are purchased
• If only a cash advance is obtained, transaction will count towards the number of ATM transactions allowed each month, if you use a Savings (SAV) account
• If goods and cash are obtained in the same transaction it will be treated as an EFTPOS transaction, if you use a Savings (SAV) account If you use Credit (CR) function to do a cash withdrawal, it is not an EFTPOS transaction, refer to Visa Cash Advance Fee</td><td rowspan="2">Individual and Primary Joint Account Holders
• If a minimum combined drawn loans and/ or savings/term deposit balance is equal to $5000 or greater and is maintained within the same Membership during the calendar month
• Combined drawn loans and/or savings and term deposit balances includes only the portion of the Credit Overdraft Facility that is drawn and excludes AMS loan balances
• Visa Credit Card drawn balances are included however, Visa Credit Card Accounts are not eligible for fee free transactions

Secondary Joint Account Holders
• Qualify for the Reduced Fees Program for transactions on the joint S1 account or where the combined balances of any of your individual accounts allowed each month are kept over $5000 for the whole calendar month

Note: If your minimum combined drawn loans and/or savings/term deposit balance is less than $5000 during any month (see ATM/EFTPOS Transactions table on pages 5-6 and the Services table on pages 7-8)</td></tr>
<tr><td>Counter Cash Withdrawals</td><td>First 3 Free. Refer to Eligibility</td></tr>
</table>

S12 CASH MANAGEMENT ACCOUNT

	Benefits
This account is no longer available. This information is for existing S12 account holders only	5 free withdrawals per month made up of the following: • cash withdrawals • debit transfers • external electronic periodical payments Each additional withdrawal will be charged at $1.50 per month

S19 U30 SUPER CHARGE ACCOUNT

	Benefits
This account is only available for members aged 18 to 29 years old and credit their full salary to Border Bank. This account will help you manage your everyday banking, budgeting and/or savings needs. U30 SUPER CHARGE account gives you up to 2 sub accounts providing the ability to set money aside for budgeting bills and other regular expenses and savings goals. You can access your funds using the Visa Debit Card, internet and mobile banking. The Interest is paid monthly and calculated daily for amounts up to $10,000 for each account. Amounts over $10,000 will not receive interest.	The following fees are waived for this account: • EFTPOS transaction • ATM Transaction (some ATM Providers may charge fees) • Periodical Payments staff assisted fee • Cash withdrawal fee • Overdrawn or Dishonour fees • Replacement card fee • Additional Statement fee • Overseas replacement card fee • Bank@Post fee

SERVICE FEES

		Members	Edvest Members
Edvest Fee	Payable annually for Membership of the Edvest Service	N/A	$29.00
Overdrawn Savings Account Fee	• Payable when any Savings Account is overdrawn by $75 or more within a calendar month • Interest will also be charged at the then current Overdraft interest rate	$15.00	$15.00
Default Notice Fee	Payable if and when we send you a default notice for an overdrawn account where an arrears remains unremedied after we have sent you an arrears letter	$21.50	$21.50
Additional Statement Fee	Payable if and when you request an additional statement	$5.00 for Archive Retrieval and $1.50 per page	$5.00 for Archive Retrieval and $1.50 per page
Document Retrieval Fee	Payable on request for documents to be retrieved	Minimum $22.77 per hour retrieval fee and minimum $30.00 per hour administrative fee	Minimum $22.77 per hour retrieval fee and minimum $30.00 per hour administrative fee
Passing on of Third Party Costs	Any costs charged to us from a third party will be passed on to you. Information on these costs is available on request	At Cost	At Cost

SERVICE FEES *(continued)*

		Members	Edvest Members
Coin Handling Fee	Payable whenever coins deposited in a single month reach an accumulated value in excess of $100	$12.00 or 2% of the amount deposited whichever is the greater	$12.00 or 2% of the amount deposited whichever is the greater
Christmas Club Withdrawal Fee	Payable if you withdraw funds from your Christmas Club Account between 1 January and 31 October each year	$5.00 per withdrawal	$5.00 per withdrawal
Dormant Accounts Fee	After 3 years an account is classed as dormant if no Member transactions occur. Interest, fees and government charges are not classed as transactions	$10.00 per annum	$10.00 per annum
Security Token Replacement Fee	Payable if you request a replacement Internet Banking Security Token (note: first token issued free of charge)	$20.00	$20.00

Transactions and service fees may also be debited to your account as set out in this schedule.

LOANS/REVOLVING CREDIT ACCOUNTS

Fee	Description	Amount
Personal and Car Loan Establishment Fee • New Applications • Top-Ups	Payable when your loan or top-up is funded	$98 per application
Overdraft Limit Establishment Fee	A fee will be debited to your overdraft when your account is opened and when any future application for an increase in overdraft limit is approved	$50 per overdraft approval
Annual Overdraft Fee	Payable when your account is opened and then charged annually in advance on the last calendar day in the month of your anniversary	$31
Visa Credit Card Annual Fee	Debited to your Visa Credit Card Account on the first statement of account after acceptance of the contract, and then charged annually in advance on the last calendar day in the month of your anniversary	$30
Home Loan Establishment Fee (excluding Bridging Home Loan)	Includes cost of valuation up to an amount of $300. Where the cost of valuation is in excess of $300 the Excess Valuation Fee shall apply	$600
Bridging Home Loan Establishment Fee	Includes cost of valuation up to an amount of $300. Where the cost of valuation is in excess of $300 the Excess Valuation Fee shall apply	$880
Loan Processing Fee	Payable upon the settlement of your Home Loan, covering all associated settlement costs	$374 per application
Retirement Lifestyle Loan (Reverse Mortgage) Monthly Account Fee	Payable monthly during the term of this loan	$7
Retirement Lifestyle Loan (Reverse Mortgage) Security Revaluation Fee	Payable and debited to your Retirement Lifestyle Loan account 5 years after initial funding and every 5 years thereafter	At Cost

LOANS/REVOLVING CREDIT ACCOUNTS *(continued)*

Fee	Description	Amount
Mortgage Loan Top Up / Increase in Credit Limit Fee	Payable on application or funding. Applies to all Home Loan Applications	$315 per application
Fixed Rate Lock Fee	Payable when a Rate Lock is requested to secure a fixed home loan interest rate prior to settlement. Eligibility criteria, terms and conditions apply. Refer to the Rate Lock Request Form for further details	$600
Early Repayment Fee	Payable if during any fixed rate period applicable to your loan, you: • Repay the whole of your unpaid balance (full early repayment) • Pay $5000 or more in repayments above the contractual repayments (partial early repayment); or • Become obliged to repay the whole loan after you have defaulted (full early repayment) and the fixed rate that applied to the loan is more than the prevailing market interest rate at the time of early repayment	The amount of any Early Repayment Fee is calculated to recompense us for loss due to the early repayment. For details, see clause 20 (Fixed Interest Loans) of your loan contract. Contact Account Fulfilment on 132 267 for a written payout figure
Excess Valuation Fee	Payable if and when the costs of valuing your security property/ies exceeds $300 in aggregate over the term of the loan. Calculated as an amount of the excess	At Cost
Additional Valuation Fee	Payable to our valuer if more than one security is required for your loan and/or when application is made for additional finance and/or altering the title of the property or the property itself and Border Bank Loan policy dictates that a subsequent valuation is required	At Cost
General Consent Fee	Payable when you ask for our consent to any matter relating to a loan contract or security (other than a matter for which a separate fee is payable)	$250 per security
Second Mortgage Consent Fee	Payable when you ask us to consent to a second mortgage	$75 per security
Production of Title Fee	Payable to our solicitors when you ask us to produce the certificate of title of your property to enable registration of a plan or any document dealing with your property	$110
Substituting Securities Fee	Payable to us when you substitute an existing property with a new property as security for your home loan	$315 per security
Substitution of Security Legal Fee	Payable to us when you substitute an existing property with a new property as security for your home loan	$605
Consent to Subdivision Fee	Payable when you ask for our consent to register a subdivision or other plan or dealing	$162 per plan
Mortgage Discharge Preparation Fee	Payable when you ask us to prepare a discharge of mortgage. Note: This fee does not include registration costs for the land titles office	$294 per security
Stamp Duty	Payable at the rate charged by the Office of State Revenue or its interstate counterparts when payable by law	At Cost
Stamp Duty Increase Fee	Payable at the rate charged by the Office of State Revenue or its interstate counterparts when topping up an existing loan where the original stamp duty is not sufficient; when payable by law	At Cost

LOANS/REVOLVING CREDIT ACCOUNTS *(continued)*

Fee	Description	Amount
Insurance	Insurance requirements may vary from applicant to applicant. Any compulsory insurance requirements will be advised on application. For example, you may be required to pay for Lenders Mortgage Insurance; and must pay mortgage property and Motor Vehicle Insurance	At Cost
Other Legal/ Solicitors Fees	Payable to our solicitors when you ask us to take any action in respect of the loan or your property and we incur legal fees	At Cost
Future Legal Costs and Disbursements Relating to any Variations, Dealings, Discharges	Payable to our solicitors when we incur costs in the enforcement of your contract. The costs may include court costs, legal costs, repossession costs and administrative costs	At Cost
Monthly Product Split Fee	Payable if you split your Credit Limit between an Equity Maximiser Loan and another product, (such as a principal and interest housing loan)	$7 per additional product per month during the period of the split, debited to the account for the other product each month
Pest & Building Inspections Fees	Payable to inspectors if we require a pest or building inspection	At Cost
Other Third Party Costs	Any other costs charged to us by a third party will be passed on to you. Some examples are as follows: • Title Change Fee • Land and Property Information Search Fees • Land and Property Information Registration Fees	At Cost
Real Time Gross Settlement (RTGS) Transfer Fee	Payable when we are required to transfer settlement funds to an agent on behalf of our Solicitor	$10.50
Issue of Statutory Default Notice Legal Fees	Payable to our solicitors when a notice is issued by our solicitors notifying you of your default under the terms of a loan contract and the related mortgage provided as security	At Cost
Arrears Letter Fee	Payable when we send you an arrears letter asking you to remedy an arrears under a loan contract	$6.50
Default Notice Fee	Payable when we send you a default notice under a loan contract when an arrears remains unremedied after we have sent you an arrears letter	$21.50
Late Payment Fee	Charged where the whole or any part of your loan repayment remains unpaid after 14 days past the due date. Applies to all Border Bank loans and continuing credit accounts	$10
Independent Legal Advice/Interpreter Service	You may be advised to seek independent legal advice or interpreter services. If so, you will be charged a fee by the service provider	At Cost
Additional Statement Fee	Payable when you request an additional statement	$5 for Archive Retrieval and $1.50 per page
PPSR Fees (Personal Properties Security Register)	Certain loans will require us to use the services of PPSR. If we do so, the following may be payable: • PPSR Registration Fee • PPSR Financier Interest Enquiry • PPSR Variation of Interest	 At Cost At Cost At Cost

LOANS/REVOLVING CREDIT ACCOUNTS *(continued)*

Fee	Description	Amount
Overdrawn Account Fee	Payable when you exceed your credit limit by $75 or more within a calendar month. Interest will also be charged on any amount overdrawn in excess of the approved credit limit at the then current annual percentage rate	$15
Other Government Duties & Taxes	Any applicable Government Taxes, Duties and Fees will be passed on to you	At Cost

Fees & charges debited to a loan account will incur interest charges

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