



Bank of Sydney

Fees & Charges (PDS)

Effective as of 10/2017

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Introduction

This document 'Fees and Charges Brochure' - is part of the Bank of Sydney Ltd (BOS) Product Disclosure Statement (PDS). Other documents that make up the PDS are:

- Bank of Sydney Deposit, Saving & Transaction Accounts PDS
- Interest Rates PDS
- Terms and Conditions for Internet Banking PDS
- Terms and Conditions for VISA Debit Cards PDS
- Complaints Policy PDS

Another important document is the Terms and Conditions for Credit Cards.

If you do not have all parts of the PDS, the PDS is incomplete and if you do not have the Terms and Conditions for Credit Cards (where you hold a Credit Card) your information is incomplete. Please contact Bank of Sydney on **1300 BANKING (1300 2255 464)** to arrange for them to be sent to you. These documents can also be found in any of our branches or on our website www.banksyd.com.au.

The PDS (and Terms and Conditions) are important documents. They provide you with information about Bank of Sydney credit and financial products set out below so you can decide whether or not to apply for them. You should read them carefully before acquiring any of the products to which the PDS and the Terms and Conditions apply. You should also keep the PDS and Terms and Conditions for your future reference. If you have any questions or have not received any document please contact us.

Please note that fees & charges stated in this booklet are applicable to accounts and banking services in the relevant currency the account is in unless otherwise stated.

Type of Account	Monthly Account Keeping Fee
Business Advance Cheque Account	\$10.00
Business Easy Cheque Account	Nil
Easy Life Account	\$5.00 (if balance is less than \$1,000 at any time during a calendar month) <i>Nil for customers under 18y.o. (Document supporting verification of age will be required to be shown to the bank).</i>
Everyday Main Account	\$5.00 (if balance is less than \$2,000 at any time during a calendar month) <i>Note: Fee waived for customers holding an Expect More Home Loan Package</i>
Everyday Saver Account	Nil
Foreign Currency Transaction Account (USD, EUR, GBP)	Nil
Home Equity Maximiser Owner Occupied or Investment	\$10.00
Maximiser	\$10.00
Retirement Account	Nil
Smart Net Account	Nil
Solicitors and Real Estate Trust Account	\$10.00 (Charged to another nominated BOS account)
SuperRate Account	Nil
Student Savings Account	Nil
Student Transaction Account	Nil

<i>(Products no longer available for sale)</i>	
<i>Type of Account</i>	<i>Monthly Account Keeping Fee</i>
<i>***Apex Account</i>	<i>\$10.00 (if balance is less than \$20,000 at any time during a calendar month)</i>
<i>***Business Cheque Account</i>	<i>\$10.00</i>
<i>***Cash Management Account</i>	<i>\$10.00 (if balance is less than \$5,000 at any time during a calendar month) \$5.00 (if balance is more than \$5,000 at any time during a calendar month)</i>
<i>*** Essential Saver</i>	<i>\$5.00 (if balance is less than \$2,000 at any time during a calendar month)</i>
<i>***Express Account</i>	<i>\$5.00</i>
<i>*** Foreign Currency Transaction Account (JPY, CHF, NZD)</i>	<i>Nil</i>
<i>**Home Loan Offset Basic Account</i>	<i>Nil</i>
<i>*** Smart Saver Account</i>	<i>\$5.00 (if balance is less than \$1,000 at any time during a calendar month) Nil for customers under 18y.o. (Document supporting verification of age will be required to be shown to the bank).</i>

***This product was removed from sale on 15/08/2011.*

****This product was removed from sale on 16/09/2013.*

Periodical Payments (PP's)

Periodical Payments Dishonour Fee \$30.00 per item

Applicable when a periodical payment claimed on an BOS customer's account is dishonoured due to lack of cleared funds in the account.

Periodical Payments Referral

Fee/Excess Fee \$7.00 per A/C

(charged for the day of the Referral/Excess)

Where periodical payment exceeds the account balance and/or causes the account to go in debit or in excess of the account limit.

Note: Unclear funds are excluded from this fee.

Direct Debits

Direct Debit Stop Payment Fee \$15.00

A written request that a direct debit drawing not be made.

Direct Debit Cancellation Fee (Any) \$15.00

Direct Debit Dishonour Fee \$30.00 per item

Applicable when a direct debit claimed on an BOS customer's account (including a Credit Card) is dishonoured due to lack of cleared funds in the account or due to lack of available credit.

Direct Debit Referral Fee/Excess Fee \$7.00 per A/C

(charged for the day of the Referral/Excess)

Applicable where a direct debit exceeds the account balance and/or causes the account to go in debit or in excess of the account or credit limit.

Note: Unclear funds are excluded from this fee.

Statements & Transaction Listings

Copy of Original Statements (excluding Credit Card) Free

For additional copies of statements that have already been issued to you and Statements printed outside of normal product cycle.

Transaction Listing Printed at Branch \$5.00 per A/C

Excludes Retirement Account which are free. Customers can specify period required.

Other Account and Service Fees

Referral Fee/ Excess Fee \$7.00 per A/C

(Charged for the day of the Referral or Excess)
(Including: cheques, periodical payments, direct debits, payments made by Visa Debit Card, transactions through eBank and/or debits & other withdrawals from the account which exceed the account balance and/or cause the account to go in debit or in excess of the account limit).

Note: Unclear funds are excluded from this fee.

Unclaimed Monies Handling Fee \$25.00

Charged when a claim is made after funds have been transferred to unclaimed monies.

Certificate of Balance \$15.00

Certificate of Interest Paid or Received \$15.00

Other comprehensive certificates supplied for audit or other purposes including Subpoenas
\$70.00 per hr. (min. \$50.00)

Facsimile Transmission of Documents Transmitted
\$1.00 per page

Processing of Payroll Instructions for Customers
(electronically) \$5.00 plus 60c per entry

Cheque Facility

Cheque Written Negotiation Fee 65c

All cheques drawn by the customer and negotiated through the clearing system. May also be charged for cheques that have been deposited and then subsequently dishonoured.

Note:

-Charges differ for Business Cheque Account – Refer to Business facilities section

-Easy Life, Everyday Saver, Maximiser, Home Equity Maximiser and Business Advance Cheque accounts are excluded

Cheque Deposit Fee 85c

(Excludes Everyday Saver, Maximiser, Home Equity Maximiser & Business Advance Cheque Accounts which are free for depositing cheques issued by an Australian Bank in AUD)

Stop Cheque \$7.00

A written request that payment not be made on an BOS customer cheque that has not yet been presented. Exemption: Cheques reported stolen are exempt from the fee when a police report is provided.

Bank Cheque Issued

- *BOS customer's request only* \$5.00

Exemption: Disbursement of settlement funds for home loan funding (2 free per settlement).

Dishonoured Cheque/Bank Cheque (Inward) \$10.00 per item

Applicable when a cheque deposited into a BOS customer's account is dishonoured. (excludes cheques via Bank@Post)

Dishonoured Cheque/Bank Cheque via Bank@Post (Inward) \$20.00 per item

Applicable when a cheque deposited via Bank@Post into a BOS customer's account is dishonoured.

Dishonoured Cheque (Outward) \$30.00 per item

Applicable when a cheque claimed on a BOS customer's account is dishonoured due to lack of cleared funds in the account.

Cheque Referral Fee/Excess Fee \$7.00 per A/C
(charged for the day of the Referral/Excess)

Where cheque exceeds the account balance and/or causes the account to go in debit or in excess of the account limit.

Note: Unclear funds are excluded from this fee.

Repurchase of a Bank Cheque \$20.00

Replacement/Duplicate Bank Cheque \$20.00

Stop Bank Cheque \$20.00

A written request that payment not be made on an BOS Bank cheque that has not yet been presented.

Exemption: Cheques reported stolen are exempt from the fee when a police report is provided.

Special Clearance of Cheques \$15.00 per clearance

Charged if you require a special clearance of a cheque deposited to your account. There is no guarantee that the cheque will actually be cleared. This process should normally take 24 - 48 hours.

BOS VISA Debit Card

Chargeback Fee Free
If the transaction is proven unauthorised

Chargeback Fee \$22.00
If the transaction is proven authorised by the card holder.

VISA Debit Card Referral Fee/Excess Fee \$30.00 per A/C
(charged for the day of the Referral/Excess)

Where a payment exceeds the account balance and/or causes the account to go in debit or in excess of the account limit.

Note: Unclear funds are excluded from this fee.

Card Voucher Copy Request \$8.00 per item

EFT Cards

BOS VISA Debit Card	Express Account, Essential Saver, Cash Management, SmartNet Account#	Business Cheque Account, Business Easy Cheque Account,
Free* ATM transactions per mth ATM transactions / per trans. (for excess transactions) #	3 # \$2.00 #	3 \$2.00
Free POS** transactions per mth POS** transactions-Fee per trans. (for excess transactions)#^	Unlimited # NIL #	Unlimited*** NIL***
Free* Balance Inquiry per mth Balance Inquiry Fee per Inquiry (for excess transactions)	3 \$1.50	3 \$1.50
Overseas ATM Fee/per trans.	NIL	NIL
Overseas EFTPOS Fee/per trans.	NIL	NIL***
Card Service Fee - includes 24/7 Fraud Protection & other card related support services. - (free for customers under a loan package)	\$12.00 per year	\$12.00 per year
Overseas Transaction Fee (Applies to transactions when using your BOS VISA Debit Card Overseas or through a merchant based overseas)	3.00% of any cash withdrawal performed overseas or purchase through an overseas merchant (debited to your card in AUD)	3.00% of any cash withdrawal performed overseas or purchase through an overseas merchant (debited to your card in AUD)
Overseas card capture fee (Charged by the acquiring institution and passed onto the cardholder).	US \$15.00 (Debited to account in Australian Dollars).	US \$15.00 (Debited to account in Australian Dollars).
Replacement / Lost Card Fee	\$20.00	\$20.00
Emergency Card/ Special delivery fee for cards mailed overseas	\$50.00	\$50.00

Notes:

- The amount cardholders will be charged for using the ATM, will be displayed on ATM screens, before they proceed with the withdrawal or balance enquiry; and
- All cardholders will be offered the opportunity to discontinue the withdrawal or balance enquiry at no cost, if they do not agree to paying the fee being displayed on the screen.

* Free ATM transactions/ Balance Inquiries are only applicable to Bank of Sydney branded ATM's or at rediATM's. (For your convenience please go to www.rediatm.com.au to find a list of rediATM locations).

(notes continued on next page)

BOS VISA Debit Card	Easy Life, Everyday Saver, Business Advance Cheque Account, Everyday Main, Maximiser, Home Equity Maximiser, Student Saving & Student Transaction	Retirement Account
Free* ATM transactions per mth ATM transactions / per trans. (for excess transactions) #	Unlimited NIL	4 \$2.00
Free POS** transactions per mth POS** transactions-Fee per trans. (for excess transactions)#^	Unlimited NIL	Unlimited NIL
Free* Balance Inquiry per mth Balance Inquiry Fee per Inquiry (for excess transactions)	Unlimited NIL	3 \$1.50
Overseas ATM Fee/per trans.	NIL	NIL
Overseas EFTPOS Fee/per trans.	NIL	NIL
Card Service Fee - includes 24/7 Fraud Protection & other card related support services. - (free for customers under a loan package)	\$12.00 per year NIL for Student Transaction	\$12.00 per year
Overseas Transaction Fee (Applies to transactions when using your BOS VISA Debit Card Overseas)	3.00% of any purchase or cash withdrawal performed overseas. (debited to your Account in Australian Dollars)	3.00% of any purchase or cash withdrawal performed overseas. (debited to your Account in Australian Dollars)
Overseas card capture fee (Charged by the acquiring institution and passed onto the cardholder).	US \$15.00 (Debited to account in Australian Dollars).	US \$15.00 (Debited to account in Australian Dollars).
Replacement / Lost Card Fee	\$20.00	\$20.00
Emergency Card/ Special delivery fee for cards mailed overseas	\$50.00	\$50.00

** Point of Sale

*** Refer to fee structure for Business facilities

Refer to SmartNet Transaction Fee for details

^ Bank@Post cash withdrawals that are part of an in-store purchase will accumulate under the POS transaction counters. Bank@Post cash withdrawals that are not part of an in-store purchase will be accumulated under the VISA Debit Card daily cash limit. (Refer to the VISA Debit Card Terms and Conditions PDS).

eBank Facilities

eBank Transfers

Personal (within Australia) Nil

Business Advance Cheque Account (within Australia) Nil

Business Cheque Account - as per account fees

eBank Same Day Local Telegraphic Transfer \$35.00

Transfer of funds to an Australian Financial Institution. Funds are credited the same day, provided the instructions are received before 3:30pm EST.

Note Exception: Funds sent to Credit Unions will not be credited the same day and may take 48 hours or longer.

eBank Standing Orders to External Accounts

(within Australia) Nil

eBank Referral Fee/Excess Fee \$30.00 per account (charged for the day of the Referral/Excess)

Where a payment exceeds the account balance and/or causes the account to go in debit or in excess of the account limit.

Note: Unclear funds are excluded from this fee.

eBank Overseas Telegraphic Transfers

(Swift Transfers) \$20.00

-An international correspondent may be utilised to make the payment and may charge fees for this service. These fees are not ascertainable by BOS in advance and will usually be deducted from the funds paid to the beneficiary. In some cases they will be passed on to BOS. BOS reserves the right to recoup these costs from the sender.

Security Tokens

(Where you have made arrangements for an increased limit, two factor authentication via Security Token will be required for the completion of transactions. This is a required security measure. Please also refer to the Terms and Conditions for Internet Banking PDS).

Personal Customers \$30.00 + postage costs (1st token)
\$30.00 + postage costs(subsequent tokens)

Business Customers \$30.00 + postage costs(1st token)
\$50.00 + postage costs(subsequent token)

Processing of Payroll / batch Files through the internet

\$3.00 plus 30c per entry

Applicable to Personal and Business customers

Voucher Retrieval

For Records less than 6 months old:

Min. \$20.00 first item plus
\$4.00 per additional item

Includes:

- Return or inspection of paid cheques, deposit slips or withdrawal slips
- Specific entry list production
- You will also incur these costs if we have to answer an enquiry by any authority involving you or your account.

For Records more than 6 months old:

\$70.00 per hour,
minimum \$50.00

Includes:

- Return or inspection of paid cheques, deposit slips or withdrawal slips
- Specific entry list production
- You will also incur these costs if we have to answer an enquiry by any authority involving you or your account.

Transaction Trace Request: \$35.00 per item

To confirm destination of a cheque you have written or a transaction made from your account. You will also incur these costs if we have to answer an enquiry by any authority involving you or your account.

Local Electronic Funds Transfers (EFT's)

Same Day Local Telegraphic Transfer \$35.00

Transfer of funds to an Australian Financial Institution. Funds are credited the same day, provided the instructions are received before 3:30pm EST.

Note Exception: Funds sent to Credit Unions will not be credited the same day and may take 48 hours or longer.

Inward Local Transfers (RTGS) \$10.00

Local EFT Return/Amendment/Trace \$25.00

International Services

IBAN

Note: The International Bank Account Number (IBAN) is compulsory for any TT's going to EU countries, EEA countries and some other non-European countries including but not limited to :

Greece, Lebanon, Cyprus, France, Germany, Hungary, Ireland, Italy, Netherlands, Poland, Portugal, Spain, Sweden, Switzerland, United Kingdom, Serbia, Bahrain, Kuwait, Saudi Arabia and United Arab Emirates.

Telegraphic Transfers (TT)

- All Outward International \$25.00

Note:

-Payment of TT can only be made by debiting a BOS A/C.

-An international correspondent may be utilised to make the payment and may charge fees for this service. These fees are not ascertainable by BOS in advance and will usually be deducted from the funds paid to the beneficiary. In some cases they will be passed on to BOS. BOS reserves the right to recoup these costs from the sender.

Inward Telegraphic Transfers From Overseas

(International payments, which are received via other domestic banks, may be subject to charges by those other banks).

Note: Foreign currency inward telegraphic transfers will be available the banking business day following value date and will only be credited to a BOS account.

Inward Payment Received From Overseas

Direct to BOS Customers Account \$10.00

Payment Requests Received From Group Banks to Remit Funds to Non-Group Banks Within Australia

(deducted from proceeds) \$20.00

Note: Applicable exchange rate for refunds or repurchases will be the current rate on the day of refund or repurchase.

Advice of Fate of Telegraphic Transfers- All

\$25.00
plus overseas bank costs

Amendment of Instructions

- Telegraphic Transfers \$25.00
plus overseas bank costs

Cancellation of Instructions

\$25.00
plus overseas bank costs

- Telegraphic Transfers (only if TT has not been paid)

Note: Applicable exchange rate will be the current rate on the day of cancellation.

Rejected/ Returned TT

Note: Applicable exchange rate will be the current rate on the day of return. Funds will be credited to a BOS account.

overseas bank costs (minimum \$35.00)

Signature Verification/Witnessing Documents on Behalf of the Cyprus High Commission

(for all verification/must be BOS customer) \$30.00

Faxing Instructions or Forms to an Overseas Group Bank

(includes requests for withdrawals, balances, copies of statements, interest rates and other general enquiries, excludes account opening instructions).

(must be BOS customer) \$40.00

Postage and Handling for Opening or updating an Account With an Overseas Group Bank

(must be BOS customer) \$80.00

Postage and Handling of Instructions or Forms to an Overseas Group Bank

(excludes account opening or updating documents)

(must be BOS customers) \$40.00

Bank Drafts for Collection

\$40.00 per item
plus overseas bank costs

Collection of cheques, drafts etc payable overseas / All currencies, all amounts. Exempt: Items from BOS Group.

Note: Applicable exchange rate will be the current rate on the day of processing by the paying bank.

Collection Dishonoured by Overseas Bank

\$35.00 per item
plus overseas bank costs

Cyprus Pension Cheques and former BOS Group Dividend Cheques Negotiated

Free

Note: Applicable exchange rate will be the current rate on the day of negotiating.

(Limit of 800 USD or equivalent applies to approved applicants)

Inward Collection

\$10.00 per item

When you have remitted a cheque overseas and it is sent to us for collection. The fee is deducted from proceeds remitted back to the payee bank.

Foreign Currency (FCCY) Notes & Accounts

Sales of FCCY Notes

To BOS Customers - Free

To Non-Customers 1% (min. \$5.00)

Foreign Currency Pre-paid Special Order

Note: When foreign currency notes have to be specially ordered or obtained*.

Customer will need to pre-pay for the order plus a \$15.00 fee
(*Next day not guaranteed)

The customer's account will be debited at the time of the order. If the customer changes their mind or the foreign currency cash is not collected within 7 business days then the Bank will re-purchase the order at the underlying cash rate applicable on the date of re-purchase.

Purchases of FCCY Notes

From BOS Customers only- Free

Note: Limit of \$10,000 per customer per day applies. Higher amounts may be accepted at the bank's discretion.

Deposits and Withdrawals of cash from Foreign Currency Transaction Accounts

1% of the transaction amount or minimum \$20.00 AUD (which will be converted to the currency the account is in)

Coin Handling Fees

(Applicable to BOS Customers Only and applies per customer. If multiple accounts, it is considered as one customer.)

-Deposits/ Exchanges of coins

Sorted - Free

Unsorted - \$5.00 per \$100

Staff Assisted & Other Withdrawal Fees

Staff assisted withdrawal fee \$2.00 each
- applicable to accounts

Includes a cheque issued on your BOS account and cashed Over the Counter at any BOS branch.

- Easy Life Account, Everyday Main Account & Home Loan Offset basic account have 2 free transactions per month

- Retirement Account has 4 free transactions per month

Excludes:

- SmartNet, Everyday Saver, SuperRate & Business Advance Cheque Account, Student Savings Account and Student Transaction Account.

-Instances when banking systems are unavailable

SuperRate Account \$5.00 each

SmartNet Transaction Account Fee \$3.00 each

Applicable for 'other' transactions

- excluding transactions through ebank and direct debits and credits

- 5 free 'other' transactions per month

Note 1: 'Other' transactions are transactions performed outside of eBank and include over-the-counter deposits and withdrawals, cheques drawn, cheques deposited, cheques cashed over-the-counter, ATM withdrawal, EFTPOS purchase, purchases made over the internet or telephone.

Note 2: An additional fee is applicable for the execution of Telegraphic Transfers.

Withdrawal made via Bank@Post

\$3.00 per transaction

Term Deposit Early Repayment/ Early Withdrawal Charge

Also refer to the BOS Deposit, Savings & Transaction Accounts PDS.

Administration Fee \$30

plus a reduction based on the percentage of the original term that has passed as below:

Percentage of Time remaining	Interest rate reduction
0 to less than 20%	20%
20% to less than 40%	40%
40% to less than 60%	60%
60% to less than 80%	80%
80% to less than 100%	90%

Example:

TD of \$100,000 fixed at 6.60% for 12 Months broken after 3 months:

$$\$100,000 \times (6.60\%/365 \times 90) = \$1,627.39$$

75% of term remaining = 80% interest rate reduction

$$\$1,627.39 \times 80\% = \$1,301.91 + \$30 = \$1,331.91$$

Total interest that the customer would receive = \$295.48

If the same TD was broken after 9 months, the customer would receive approx. \$2,899.30.

Smart Saver Account & Apex Account

'No Notice' Fee

If less than 8 days notice is given to withdraw funds a 'No Notice' fee will be charged based on the following formula:
(Withdrawal amount x Smart Saver Account or Apex Account Interest Rate %) x 8/365 = No Notice Fee)

Example of Apex Account withdrawal where less than 8 days notice is provided.

Withdrawal Amount	x	Apex Account Interest Rate %	x	8/365	=	No Notice Fee
\$100,000	x	5.35%	x	8/365	=	\$117.26

This example is illustrative only and should not be relied upon as indicative of actual interest amounts received.

Credit Cards

	VISA Classic Card	VISA Platinum Card
Annual Fee	\$49	\$129
Additional Card Fee	\$0	\$0
Overseas Transaction Fee (Applies to transactions when using your BOS Visa Card overseas of through a merchant based overseas)	3.00% of any cash withdrawal performed overseas or purchase through an overseas merchant (debited to your card in AUD)	3.00% of any cash withdrawal performed overseas or purchase through an overseas merchant (debited to your card in AUD)
Overseas ATM Fee	\$5 per transaction	\$5 per transaction
Overseas Card Capture Fee	US\$15 (applicable when your card is captured by an overseas ATM)	US\$15 (applicable when your card is captured by an overseas ATM)
Late Payment Fee	\$10	\$10
Rewards	Earn \$4 for every \$1,000 when you spend over \$5,000 p.a. (capped at \$30,000p.a.)	Earn \$8 for every \$1,000
Reward Redemption	Cash Rewards are credited directly to an at-call Bank of Sydney savings account linked to the Credit Card	Cash Rewards are credited directly to an at-call Bank of Sydney savings account linked to the Credit Card
Replacement/ Lost Card Fee (Australia)	\$10	\$10
Overseas Replacement/ Lost Card Fee	\$50 (applicable when we provide you with an emergency Credit Card while you are overseas)	\$50 (applicable when we provide you with an emergency Credit Card while you are overseas)
Statement Copy Fee	\$10 (applicable for a copy of a statement that has already been issued to you outside of the normal statement cycle)	\$10 (applicable for a copy of a statement that has already been issued to you outside of the normal statement cycle)

** Other standard fees, as documented throughout this booklet, may also be applicable to the Credit Card account. For example, fees related to Direct Debits on pg 7.*

Business Facilities

Business Cheque Account & Business Easy Cheque Account

- Account associated fees & charges

Note: The number of free items you receive applies only to that calendar month. Any unused free items for any particular month are not added to the next month's free items allowance.

Cheque Items Deposit Fee

10 free items then 55c per item

Any cheques deposited to your account, including via the Commonwealth Bank or BOS Quick Deposit, cheques drawn by you and cheques drawn from other parties.

Transaction Fee

10 free items then 55c per item

Includes over the counter deposits, over the counter withdrawals, cheques drawn, cheques cashed over the counter, bank cheque withdrawal, ATM withdrawal, EFTPOS purchase, direct debit, direct credits, periodical payment, eBank transfer, BOS Quick deposits and deposits made via the Commonwealth Bank or other agency.

Business Easy Cheque Account

Cheques written and cheques deposited Nil

Business Overdraft / Line of Credit

Application Fee Payable upon approval of the loan	0.4% to 0.7% of loan amount
Overdraft Facility Fee	(up to \$200,000) \$55.00 per month
	(\$200,001 to \$500,000) \$90.00 per month
	(\$500,001 to \$1,000,000) \$140.00 per month
	(over \$1,000,001) \$170.00 per month

Business Loan

Application Fee	0.4% - 0.7% of loan amount
Late Payment Fee**	\$50.00
Management Fee	\$50.00 per month

Additional Disbursement (Progressive Drawdown) Fee	\$200.00
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ResiSec Business/Commercial Loan	
Application Fee	0.25% of loan amount, minimum \$500.00
Late Payment Fee**	\$50.00
Monthly Account Keeping Fee	\$20.00
Redraw Fee*	\$100.00

*Applicable only for variable loans, to redraw any additional prepayments.

**All late payment fees will be charged monthly where the whole or any part of the loan repayment has been in arrears for more than 7 days. Fee is assessed on occurrence and capitalised bi-annually, quarterly or monthly. When this fee is charged (capitalised) it must be paid immediately along with the outstanding repayment (amount overdue).

Commercial Loan	
Application Fee	0.4% - 0.7% of loan amount
Late Payment Fee**	\$50.00
Management Fee	\$50.00 per month
Additional Disbursement (Progressive Drawdown) Fee	\$200.00

** All late payment fees will be charged monthly where the whole or any part of the loan repayment has been in arrears for more than 7 days. Fee is assessed on occurrence and capitalised bi-annually, quarterly or monthly. When this fee is charged (capitalised) it must be paid immediately along with the outstanding repayment (amount overdue).

Superlend Fees (Commercial Investment Loans)	
Application Fee	0.4% of the loan amount
Management Fee	\$50.00 per month
Late Payment Fee	\$50.00

Superlend Fees (Residential Investment Loans)	
Application Fee	0.2% of the loan amount
Management Fee	\$10.00 per month
Late Payment Fee	\$20.00

Bank Guarantees	
Bank Guarantee Fee - payable annually in advance	2% - 3% p.a. of guarantee amount (minimum \$200)

Personal Facilities

Maximiser	
Application Fee - payable upon approval of the loan	1% or \$200.00 (whichever is greater)
Monthly Account Keeping Fee	\$10.00

Personal Loan	
Application Fee - payable upon approval of the loan	\$200.00
Loan Administration Fee - payable each month	\$10.00
Late Payment Fee**	\$20.00

** All late payment fees will be charged monthly where the whole or any part of the loan repayment has been in arrears for more than 7 days. Fee is assessed on occurrence and capitalised bi-annually, quarterly or monthly. When this fee is charged (capitalised) it must be paid immediately along with the outstanding repayment (amount overdue).

Home Loans (Owner Occupier & Investment)	Fixed	Variable	Home Equity Maximiser
Application Fee*	\$400.00	\$400.00	\$400.00
Monthly Fee	\$10.00	\$10.00	\$10.00
Late Payment Fee **	\$20.00	\$20.00	N/A
Additional Disbursement (Progressive Drawdown) Fee	N/A	\$95.00	N/A
Redraw Fee *** (if applicable)	N/A	In-branch \$25.00 Online*** Nil	N/A

* Payable upon approval of the loan
Excludes valuation and legal fees

** All late payment fees will be charged monthly where the whole or any part of the loan repayment has been in arrears for more than 7 days. Fee is

assessed on occurrence and capitalised bi-annually, quarterly or monthly. When this fee is charged (capitalised) it must be paid immediately along with the outstanding repayment (amount overdue).

*** Available redraw balance displayed Online may differ from actual available balance due to a default buffer set by the bank to cater for future repayments. Please contact your branch for any enquiries.

Expect More Home Loan Package	
Package Fee	\$395 p.a. (Paid annually in advance) <i>Multiple facilities will come under one package fee as long as the borrower and owner of the security are the same.</i>
Application Fee	Nil
Redraw Fee Note: Available redraw balance displayed Online may differ from actual available balance due to a default buffer set by the bank to cater for future repayments. Contact your branch for any enquiries.	Nil
Legal Fees	\$400 waived for the first application only (Subject to qualifying criteria. For all additional loans, fees are payable by the applicant)
Valuation Fees	\$330 waived for the first application only (Subject to qualifying criteria. For all additional loans, fees are payable by the applicant)
Variation Fee	Nil
Rate Conversion (Variable to Fixed)	Nil
Additional Disbursement (Progressive Drawdown) Fee	\$95.00

Other Loan Fees

Rate Lock Fee

- All type of loans

0.20% of loan amount
(minimum \$395.00)

Applies when you want to lock in a fixed rate.

Commitment Fee

1.5% p.a. of the approved loan amount

(Applicable to Commercial Loans, Business Loans and Business Overdraft Limits if the loan amount has not been partially or fully

drawn down, 60 days after acceptance of Loan Letter of Offer)

Fee is calculated daily from the 60th day after acceptance until the following occurs:

- a) The loan is partially or fully drawn down; or
- b) The loan is withdrawn.

Construction Loan Line Fee

0.5- 1% of loan amount (non-refundable)

Payable quarterly in advance on the loan amount approved.
Applicable to both commercial and residential construction facilities.

Priority Agreement Fee \$150.00 plus legal costs*

In relation to a prior or subsequent mortgage from another institution.

**Unascertainable as at disclosure date. Payable to our Solicitor in relation to each request by you.*

Consent to Dealings Regarding Security Property

\$200.00 plus legal costs*

Payable when you request one of the following:

- Request for consent to lease, sub-leases, variation to leases, strata plan applications and any other dealing to be registered against the Security Property.
- Production of title or any other documents at the Department of Lands or any other authority.

**Unascertainable as at disclosure date. Payable to our Solicitor in relation to each request by you.*

Document Preparation Fee

This fee is applicable for each of the security documents prepared internally by the bank:

Mortgage (property)	\$200.00
Security agreement	\$200.00
Guarantee & Indemnity	\$50.00

Vetting Fee \$200.00

This fee is applicable when the bank's internal legal department reviews leases, purchase contracts and trust deeds.

Settlement Attendance Fee \$150.00

Payable on settlement when one of the officers of the bank has attended.

Cancellation of Settlement Fee \$50.00

Payable by the party that caused the cancellation.

Deferred Establishment Fee

- Home Loans, Investment Home Loans
and Residential Construction Loans

0.4% of loan amount or
\$700.00 minimum (excludes Fixed Rate Loans)

Payable if the loan is at a discounted interest rate and is fully repaid within the first 4 years. Applicable for loans to Companies and only applicable for loans to Individuals settled before 1/7/2011.

Renegotiation Fee

\$400.00

Applies to all loans for renegotiation of loan term or borrowers or security (excluding Substitution of Security) or reduction in loan amount.

Note: This fee will not apply to a renegotiation of loan contract terms made under a hardship application.

Repayment Holiday Fee- Home Loans, Investment Home Loans and Personal Loans

\$100.00

Payable on approval of each repayment holiday where repayments are suspended for up to 3 months.

Note: For all other loans the fee is determined at the time of application.

Early Repayment of Loan Administration Fee

\$300.00

Payable if the loan is fully repaid before the end of contracted loan term.

Applicable to Business Loans, Commercial Loans, Investment Home Loans to Companies and only applicable to Home Loans, Investment Home Loans & Personal Loans to Individuals settled before 1/7/2011. Note: Fixed loans are also subject to break costs payable in accordance with the Loan Terms and Conditions.

Break Costs

Fixed loans are subject to Break Costs payable in accordance with the Loan Terms & Conditions.

Applicable when extra repayments totalling more than \$10,000 in any calendar year are processed or full early repayment is elected.

Overdraft Limit Repayment &**Cancellation Administration Fee**

\$150

Applicable to Business Overdrafts and only applicable to Maximisers & Equity Maximisers to Individuals settled before 1/7/2011.

Early Repayment Charge

30 days interest at the standard variable rate of the applicable product type calculated at the highest debit balance of the loan from settlement until repayment.

Payable if loan is repaid within the first 4 years. This fee is additional to the Early Repayment of Loan Administration Fee and Break Costs if the loan is fixed.

Applicable to Business Loans and Commercial Loans.

Discharge of Mortgage Fee

\$300.00 plus legal costs*

Payable on request.

*Unascertainable as at disclosure date. Payable to our Solicitor in relation to each request by you.

Note: Not applicable for release of Fixed and Floating Charges.

Security Substitution Fee

\$350.00
plus legal costs*

Payable on request.

*Unascertainable as at disclosure date. Payable to our Solicitor in relation to each request by you.

Default Notice Fee

\$20.00

* Charged to the account if your repayment is more than one month in arrears/excess. This will be debited to your account in the event of a Default.

Switching Fees

*Payable when your request to change your loan particulars or change your loan type is approved.

Note: No Renegotiation Fees apply.

From Fixed to Variable	\$350.00 plus break costs payable in accordance with the loan terms and conditions.
From Variable to Fixed	\$350.00
From Interest Only to Principal and Interest	\$350.00
From Principal and Interest to Interest Only	\$350.00
From Term Loan to Line of Credit(Application fee may also apply)	\$350.00

Searches (Required for All Types of Accounts)

*When carried out by officers of the bank.

Land Titles Searches	\$30.00
Searches of Caveats, covenants and encumbrances	\$20.00
Business Name Searches	\$50.00 (NIL for all deposit products)
ASIC Searches	\$50.00
Company Enquiry Searches	\$50.00

INTERNATIONAL TRADE FEES AND CHARGES	
EXPORT TRANSACTIONS - Export Documentary Credit	
Advising fee	\$ 100.00(refundable if negotiated by BOS)
Admendment fee	\$ 50.00
Handling fee	0.25% of value of drawing amount (min \$75.00 - max \$750.00) plus courier and communications charges
Drawings negotiated / paid without recourse	p.o.a Also includes Confirmation and Discounting fees (where applicable)
EXPORT TRANSACTIONS - Overseas Bills Purchased (OBP)	
Handling fee	0.25% (min. \$75.00 - max. \$750.00) plus courier and communication costs
Interest payable from date of negotiation until date of receipt of proceeds in Australia	p.o.a
Amendment fee	\$75.00
EXPORT TRANSACTIONS - Export Documentary Collection	
Handling Fee	0.25% (min \$75.00- max \$750.00) plus communications charges & postage
Advice of Fate	\$35.00
Amendment fee	\$75.00
Dishonour fee	\$35.00
IMPORT TRANSACTIONS - Import Documentary Credit	
Establishment fee	\$100.00
Amendment fee	\$100.00
Undrawn balance on expiry of LC	0.25% on undrawn balance at expiry greater than AUD\$10,000.00 equivalent (min \$100.00)

Cancellation / Decrease in credit amount fee	0.25% (min \$80.00) plus Amendment fee
Handling fee	0.375% of value of drawing amount (min \$100.00)
Drawings under expired L/C	\$100.00
Discrepancy fee	\$50.00
Airway Bill Release / Missing Bill of Lading Indemnity	\$100.00
Acceptance of term drafts drawn on Bank of Sydney	0.125% per month (min \$100.00) -charged from the date of acceptance until maturity
Excess drawing	0.10% (min \$100.00)
IMPORT TRANSACTIONS - Import Documentary Collection	
Handling Fee	0.25% (min. \$75.00 - max. \$750.00) plus courier and communication costs
Refusal to accept /pay against documents as presented	\$100.00
Avalisation	0.125% per month (min \$100.00)
Amendment/additional instruction/ preparation of document fee	\$75.00
TRADE ADVANCES	
Drawdown fee	\$50.00 plus telegraphic transfer fee
Extension/ Rollover fee	\$50.00
MISC TRADE RELATED FEES	
Additional handling fee -charged when additional handling is undertaken on trade transactions such as pre-examination of Export Credit documents	\$50.00 per set of documents
General enquiries or investigations, at the request of the customer, that require SWIFT messaging	\$35.00
Acting on reimbursement instruction via MT740	\$110.00
Bank to Bank reimbursement claim under Letter of Credit	\$75.00

Transferable credits, Back to Back	p.o.a
Assignment of proceeds	\$200.00
Standby Documentary Credits	p.o.a
Guarantees	2% to 3% of the guarantee amount -paid annually in advance (min. \$200.00)

** Please note that some transactions incur government taxes and charges and/or fees and charges imposed by overseas banks. These taxes, fees and charges are not set out in this brochure and are subject to change. Where they apply, they will be passed on to you.*

Call us on 1300 BANKING (1300 2265 464)

Visit our website www.banksyd.com.au

Email us at info@banksyd.com.au

Bank of Sydney Ltd

ABN 44 093 488 629

AFSL & Australian Credit Licence Number 243 444

