



issue date: 27th September 2021

Fees and Charges

effective 27th September 2021

free services

24 hour Online Banking access
24 hour Business Banking access
eStatements (via Internet Banking)
BPAY payments (via Internet Banking)
Transfers between any Dnister accounts
Over the counter cash and cheque deposits
Bank@Post deposits
Direct Credits (including Osko and other electronic credits)
Visa Debit purchases when using PayWave or pressing credit option
6 monthly Paper Statements (if not on eStatements)
Monthly Paper Statements for 67+ aged members
Monthly Paper Statements for 18 and under aged members
Visa Card Fee waived for 67+ aged members
Visa Card Fee waived for members aged under 18
Counter cash withdrawals - 4 free per month
Counter BPAY payments - 4 free per month
Counter external transfers - 4 free per month
Transaction fees waived for members aged under 18
Free transaction fees for full time students [#]

[#] on application - student ID required

transaction fees *loyalty fee rebatable

ATM balance enquiry ¹	\$2.00
ATM withdrawals ¹	\$2.00
ATM declined transaction ¹	\$2.00
EFTPOS withdrawal (with or without cash-out)	\$1.00
EFTPOS declined transaction	\$1.00
Member cheque withdrawals	\$1.00
Direct debits - per item	\$0.30
Osko /Other external transfer debits - per item	\$0.30
Bank@Post withdrawals	\$3.50
Declined Bank@Post transactions	\$2.50

¹ Some Financial Institutions charge a fee at their current ATM withdrawal rate, which is accepted by you at the time of the transaction

*loyalty fee rebate program (per month) ^

Take advantage of a monthly transaction allowance based on your level of savings and / or loans relationship with Dnister. This program provides loyal members with a bonus monthly fee allowance.

Members relationship balance \$0 - \$24,999	\$5.00
Members relationship balance \$25,000 - \$99,999	\$12.00
Members relationship balance \$100,000+	\$30.00

[^] Offset Account is excluded

foreign exchange fees

International bank draft	\$20.00
International Funds transfer (AUD)	\$41.00
International Funds transfer (Other Currency)	\$30.00
International funds trace, stop or refund fee ²	\$30.00
International funds amendment	\$30.00

² fee plus exchange rate difference

statement fees

Paper statements - monthly / quarterly (domestic)	\$4.00
Paper statements - monthly / quarterly (international)	\$6.00
Historical copy of statements (per statement)	\$6.00

over the counter transactions

Counter cash withdrawals	\$3.30
Counter BPAY payments	\$2.00
Counter External transfers	\$2.00

cheque fees

Corporate cheque withdrawal	\$8.00
Bank cheque (Westpac)	\$12.00
Corporate cheque stop request	\$12.00
Member cheque book: 25 cheques	\$8.75
50 cheques	\$17.50
100 cheques	\$35.00
200 cheques	\$70.00
Stop cheque but then presented	\$35.00
Member cheque copy	\$20.00
Dishonoured cheques deposited to your account	\$20.00
Dishonoured cheques drawn by you	\$25.00
Honoured cheque drawn by Member	\$15.00
International cheque deposited ⁶	POA

card fees

Card replacement fee	\$15.00
Visa emergency card / cash overseas ⁶	POA
Visa chargeback statement	\$45.00
Visa currency conversion Fee	2.00%
Currency conversion admin fee	1.00%
ATM and EFTPOS Dispute	\$45.00
Visa card fee (per annum)	\$25.00

early withdrawal fees

Term Deposit early withdrawal penalty interest	2.00% pa
Minimum withdrawal is 50% of term deposit	



loan fees

Establishment fee - Business Loan ³	POA
Establishment fee - Home Loan	\$500.00
Establishment fee - Personal Loan	\$100.00
Establishment fee - Personal Overdraft	\$250.00
Establishment fee - Equity Access	\$500.00
Top up Fee -Home Loan Increase	\$300.00
Monthly fee	Free
Outsourced mortgage costs ⁴	POA
Late repayment	\$25.00
Penalty Interest	+2.00% pa
Redraw fee (over the counter)	\$25.00
Redraw fee (internet)	\$10.00
Security Fee	\$200.00
Variation Fee	\$200.00
Discharge Fee	\$200.00
Break Cost Fee - Fixed Rate Loan ⁵	POA

³ Range of 0.35% - 0.50% of the loan amount subject to a min. of \$600

⁴ Valuation, legal, stamp duty, third party charges & loan default recover costs passed on at cost

⁵ Refer to Fixed Rate Loan Break Costs Schedule

product fee exceptions ^^

ATM withdrawals ¹	free
EFTPOS withdrawal (with or without cash-out)	free
Direct debits - per item	free
Osko /Other external transfer debits	free
Bank@Post withdrawals	free
Counter cash withdrawals	free
Counter BPAY payments	free
Counter External transfers	free
Corporate cheque withdrawal	free

^^Applicable to the Community Access Account

miscellaneous fees

Dormant account service fee (per annum)	\$35.00
BPAY error trace or correction ⁶	POA
BPAY cancellation (payment pending)	\$10.00
BPAY rejected transaction	\$20.00
BPAY investigation request ⁶	POA
Inter Credit Union withdrawal	\$15.00
BPAY returned (member error)	\$30.00
Dishonour of direct debit	\$15.00
Honour of direct debit / member cheques	\$10.00
Overdrawn account fee	\$25.00
Overdraft excess fee	\$25.00
Direct Entry / Member Cheque trace	\$60.00
External transfer trace or recall of funds	\$60.00
External transfer returned transaction	\$5.00
Direct entry mistaken payments	\$60.00
Direct entry cancellation (payment pending)	\$30.00
Direct entry cancellation (payment made)	\$100.00
Osko mistaken payment ⁶	POA
Information retrieval	\$20.00 per 15 minutes
Third party fees and charges - special request ⁶	POA
Real Time funds transfer - Inward	\$5.00
Real Time funds transfer - Outward	\$20.00
Real Time funds transfer cancellation	\$30.00
Real Time funds transfer amendment	\$30.00
SMS Alerts per message	\$0.20
SMS Alerts per email	\$0.10

⁶ When a service or special request requires a third party service, members will be provided a quotation of the fee payable to the third party provider and any applicable processing fees by Dnister.

tips to minimise fees and charges

Some useful tips to minimise fees and charges and maximise rebates:

- > take advantage and utilise the list of fee free services
- > increase your relationship balance with Dnister - bring across your savings or loans to receive a transaction allowance through our [*loyalty fee rebate program](#)
- > with Visa Debit use PayWave or press the credit button when making purchases
- > try to withdraw enough cash in one transaction to meet your weekly cash requirements
- > use EFTPOS for withdrawing cash at the same time as you make a purchase
- > use online banking for BPAY transactions to pay your bills rather than cash or cheque
- > use online banking or your APP to check for account balances before using an ATM
- > enquire if your organisation is eligible to open a Community Access Account
- > use low-cost or free transactions where possible
- > avoid overdrawn fees, dishonour fees & interest charges by having sufficient cleared funds in your account

Dnister provides its members with the opportunity to minimise fees and charges on their transactions. For detailed information please check the Terms and Conditions, Product Disclosure Statement (PDS) and / or conditions of use for your account, product or service.