



Cairns Penny

refreshing banking

Fees and Charges for Personal Banking Customers

At Cairns Penny, most of our banking is free. Where we need to make a charge, we keep these to an absolute minimum. Come and talk to us about how you can avoid charges on your account.

EFTPOS purchases where the 'SAV' option is used, direct debits, external transfers	10 free of each per month then \$1 each 'CR' option EFTPOS is fee free
ATM transactions - the ATM owner may make a charge	\$1.00 There is no charge to withdraw cash at our branch.
Visa debit card	\$30 per year or part thereof
25 leaf cheque book or deposit book	\$20

Additional services—\$10

From time to time you may want us to carry out additional services.

- Statement reprints
- Manual deposit at another bank
- Counting loose coin over \$30
- Replacement debit card
- Corporate cheques

Account intervention—\$20

To ensure that all our customers are charged fairly, we may charge a fee where we need to intervene on your account.

- Returned external payment
- Direct debit or cheque dishonor or referral
- Stopped cheque
- Bank audit certificate
- Inactive account fee
- Voucher retrieval
- Term deposit early redemption

Fees and Charges Information

Where another institution charges for services we provide to you we may pass this cost on to you.

We make every effort to ensure that fees and charges paid from your savings and transaction accounts are confirmed in your periodic statement for that account. We will describe the payment of the fee using the wording contained in this leaflet or as excess transaction fees.

Our fees and charges may change from time-to-time. Up to date information is available at our website www.cairnspenny.com.au or at our branch.

Inactive account fees are charged where you have not carried out any transactions on your account in any 12-month period.