



# Cairns Penny

refreshing banking

## Fees and Charges for Business 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, cheque deposits (single cheque), member cheques	5 free of each per month then 50c 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	\$25 per year or part thereof
50 leaf cheque book 100 leaf cheque book	\$16 \$32
Deposit book	\$15
Statement reprints	\$1.20 per page
Counting loose coin over \$30	5% of deposit
Corporate cheques	\$10 per cheque
Replacement debit card	\$8 per damaged card
Returned external payment	\$15
Direct debit or cheque dishonor	\$15
Stopped cheque or direct debit referral	\$20
Inactive account fee	\$20
Bank audit certificate	\$25
Voucher retrieval	\$6 per voucher or \$25 per half-hour

## 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](http://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.