



**T** 1300 688 825

**F** 02 4933 8996

**E** [info@themutual.com.au](mailto:info@themutual.com.au)

**W** [themutual.com.au](http://themutual.com.au)

# // Schedule of Fees, Charges, Transaction Limits and Contact Details

► **Product Disclosure Statement Part 2 effective 01 October 2019.**

This document is Part 2 of the Product Disclosure Statement (PDS). It must be read in conjunction with Part 1 - Key Features and Terms and Conditions and Part 3 - Deposit Interest Rates Schedule.

**PO Box 50, Maitland NSW 2320**

417 High St, Maitland NSW 2320

Maitland Mutual Limited trading as The Mutual Bank ABN 94 087 651 983,

AFSL/Australian credit licence 238139.

This booklet outlines the fees, charges and transaction limits that relate to The Mutual Bank's Accounts and Payment Facilities.

Please contact us at any branch or our Member Services Department on 1300 688 825 if you require more information about our products and services.

Part One of the PDS contains the Key Features and Terms and Conditions applicable to our Deposit Accounts and Payment Facilities.

Part Three of the PDS contains the Interest Rates applicable to each product.

You should consider the PDS in deciding whether to acquire or continue to hold any of the products in this PDS. To obtain a copy of the PDS, please call our Member Services Department on 1300 688 825 or visit one of our branches.

## Index

Contact Details.....	1
// Deposit Account Transaction Fees .....	2
// Other Fees and Charges .....	2
// Transaction Limits.....	4
// Government Charges.....	5
// Mobile Banking .....	5

### Contact Details

**Head Office:** 417 High Street  
Maitland NSW 2320  
  
PO Box 50  
Maitland NSW 2320

**Head Office Phone:** 1300 688 825

**Head Office Fax:** (02) 4933 8996

**Internet:** [www.themutual.com.au](http://www.themutual.com.au)

**Email:** [info@themutual.com.au](mailto:info@themutual.com.au)

### Contact Details for Lost or Stolen Cards

- ▶ Call into one of our branches to notify us; or
- ▶ After Hours Phone 1800 800 521
- ▶ If a Visa Card is lost or stolen outside Australia the Visa Global Customer Assistance Service (GCAS) pertaining to that country must be contacted immediately. A link to GCAS is available on our website [www.themutual.com.au](http://www.themutual.com.au)

## // Deposit Account Transaction Fees

- a) **Account Keeping Fees:** NIL on all accounts except for the 100% Loan Offset Account, Business Maximiser Account and Express Credit Account.
- b) **Excess Transaction Fees:** NIL on all accounts.

## // Other Fees and Charges

The following fees and charges apply:

### 1. Dishonour or Reference Fee

#### Direct Entry Dishonour

Direct entries are withdrawals/debits made electronically on a regular basis under your signed authority. A dishonoured direct entry is one which the financial institution (on whom the payment is drawn) will not pay. This is usually because there are insufficient funds in the Account. If at the agreed time, the direct entry is dishonoured, a fee will apply:

Direct Entry Return Dishonour Fee (Inward and Outward)..... \$9.00

#### Cheque Dishonour

A dishonoured cheque is one which the financial institution (on whom the cheque is drawn) will not pay. This may be because the cheque is not properly signed, there are not sufficient cleared funds in the Account, the words and figures on the cheque do not agree, the cheque is post-dated, the cheque has been stopped or it has been altered. The dishonour fee will apply each time the cheque is presented for Payment and dishonoured.

Cheques drawn by you and dishonoured by us..... \$9.00

Cheques deposited by you into an account at The Mutual Bank and dishonoured by another financial institution..... \$9.00

#### Reference

If your Account is overdrawn, without our prior agreement, a fee will be charged. The fee will be charged each time your Account becomes overdrawn. Penalty interest (at the rate disclosed on the Deposit Interest Rate Schedule) will be charged until the Account is brought back in order.

Reference Fee..... \$9.00

### 2. Document Fee

This fee applies if you request copies of documents such as withdrawal forms or statements, or you ask us to verify a transaction performed on your Account e.g. evidence of a Visa Debit Card purchase.

Document Fee .....\$60.00 per hour (subject to minimum \$10.00 per copy)

### 3. Foreign Currency Drafts or Cheques and International Transfers

If you receive drafts or cheques in a foreign currency we can arrange to convert these to Australian dollars. This service is free of our service costs. However any third party costs will be passed on to you.

### 4. International Transfers (outward)

If you need to send money overseas, we can arrange this for you. Funds can be sent to a variety of destinations in a currency appropriate to that country.

International Draft - Foreign currency.....	\$15.00
International Draft - Australian currency.....	\$22.50
Overseas Telegraphic Transfer - Foreign currency.....	\$28.00
Overseas Telegraphic Transfer - Australian currency.....	\$39.00

**5. Physical Foreign Currency**

The Mutual Bank acts as an agent and can arrange the issue or purchase of physical foreign currency for you.

Physical Foreign Currency issued or purchased ..... 1% of Australian currency equivalent amount.

**6. Replacement Card Fee**

If you request a replacement card a fee may be charged, when issued by:

The Mutual Bank .....	Nil
Visa Global Cardholder Assistance Service (GCAS).....	\$100.00

**7. Financial Institution Cheque**

The Mutual Bank issues its own cheques. These cheques are also known as a financial institution cheque.

If a member of The Mutual Bank requests a financial institution cheque a fee is charged.

The Mutual Bank Cheque .....	\$2.50
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**8. Monthly Account Keeping Fee**

100% Offset Account.....	\$7.50
Business Maximiser.....	\$10.00
Express Credit Account.....	\$10.00

**9. Unclaimed Monies Fee**

When an account is classified as dormant (after 3 years without a member initiated transaction) a fee will be charged to cover the cost of remitting funds to the relevant authority.

Remittance Fee - the lesser of .....	\$20.00 or account balance
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**10. Foreign Currency Conversion Service Fee**

A 1% service fee on the Australian dollar equivalent is payable for foreign currency transactions using your Visa Debit Card.

**11. Cash Advance Fee**

This fee applies in the following instances:

- a) cash withdrawals performed at some foreign ATMs and ATMs overseas; and
- b) cash advances over the counter at other financial institutions.

Cash Advance Fee.....	\$5.00
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**12. BECS Sponsorship (Subject to Approval)**

If your business requests sponsorship within BECS.

Up front fee.....	\$500.00
Per non direct debit item for The Mutual Bank.....	\$0.25
Per direct debit item for The Mutual Bank.....	Free

**13. Transfers/Deposits to Accounts at other Financial Institutions**

(under periodic payment) ..... \$0.50

**14. ATM Owner Fee**

This fee amount is disclosed at the time of the ATM transaction and charged by the ATM owner for an ATM transaction including an ATM enquiry.

**15. Miscellaneous Service Fee**

This fee applies if you request information not covered by the Document Fee.....\$60.00 per hour

## // Transaction Limits

<b>Cash Withdrawal Limits</b>	
	<b>Daily Limit</b>
Over the counter at any branch of The Mutual Bank.	\$2,000.00 unless you make prior arrangement

<b>Limitations for VISA Cards</b>	
<b>VISA Debit Card</b>	<b>Daily Limit – per card</b>
ATM Withdrawal Limit	\$1,500.00
EFTPOS	\$10,000.00
VISANet	\$10,000.00
<p>1. Please note that ATM/EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn. Merchants or other financial institutions may impose additional restrictions on the use of your Card or other Access Method including, but not limited to, restrictions on cash withdrawals or services provided.</p> <p>2. Please note a Visanet transaction includes:</p> <ul style="list-style-type: none"> <li>a) International and Domestic transactions where "credit" is selected on a POS terminal;</li> <li>b) Signature based "paper" transactions; and</li> <li>c) Mail order, telephone or internet transactions.</li> </ul>	

<b>External Transfer Limitations for Internet Banking</b>	
<b>Description of External Transfer</b>	<b>Maximum Daily Limit</b>
External Transfers from your account to another account other than a BPAY®	\$1,000.00
External Transfers from your account to another account other than a BPAY® Payment using a Mutual Security Token as a payment authorisation authentication requirement.	\$10,000.00 (or on application and subject to approval)
When issued with a Mutual Security Token it must be used for all Internet Banking external transfers as a payment authorisation authentication requirement including transfers of \$1,000 or less.	

## // Government Charges

Government charges may apply to the account whether or not you are primarily liable to pay these charges. These charges include residents withholding tax, all additional government stamp duty and other duties.

## // Mobile Banking

- a) All conditions of use and charges relating to a mobile device you use to access Mobile Banking/Mutual Alerts are your responsibility. We are not liable for any costs you incur to access Mobile Banking/Mutual Alerts using a mobile device.
- b) You should check with your telecommunications provider whether you will be able to access Mobile Banking/Mutual Alerts on your mobile device if you travel outside Australia. We are not liable for any costs you may incur to access Mobile Banking/Mutual Alerts outside Australia.

The Mutual Bank Head Office

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