

Product Disclosure Statement Part 2

Schedule of Fees, Charges and Contact Details

31 December 2025

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 2487, Greenhills NSW 2323

6 Mitchell Drive, East Maitland NSW 2323

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

AFSL/ACL 238139

This booklet outlines the fees and charges 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.

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Contact Details

Head Office: 6 Mitchell Drive, East Maitland NSW 2323
PO Box 2487, Greenhills NSW 2323

Head Office Phone: 1300 688 825

Head Office Fax: (02) 4933 8996

Internet: themutual.com.au

Email: 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; or
- 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 themutual.com.au

Fees and Charges

The following fees and charges apply:

1. Dishonour or Reference Fee

Direct Entry Dishonour

If a scheduled direct entry (electronic withdrawal or debit) is dishonoured, typically due to insufficient funds, a fee will apply:

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

A dishonoured cheque is a cheque that is not paid by the financial institution on which it is drawn. A dishonour fee will apply each time the cheque is presented for payment and dishonoured.

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

If your Account is overdrawn, without our prior agreement, a fee will be charged each time this occurs.. 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
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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)
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3. 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.

Overseas Telegraphic Transfer - Foreign currency	\$30.00
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Overseas Telegraphic Transfer - Australian currency	\$50.00
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Online Banking Payment	\$30.00
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4. 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.

5. 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

6. 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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7. Monthly Account Keeping Fee

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

8. Dormant Account Fee

This fee is charged to each of your Deposit Accounts closed due to dormancy.

Dormant Account Fee - the lesser of	\$20.00 or account balance
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9. Unclaimed Monies Fee

If your account is remitted to the relevant authority as unclaimed money, we may deduct a fee to cover the reasonable costs of processing and remitting the funds.

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. BECS Sponsorship (Subject to Approval)

If your business requests sponsorship within BECS.

Upfront fee	\$500.00
Per non direct debit item for The Mutual Bank	\$0.25
Per direct debit item for The Mutual Bank	\$ NIL

12. 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.

13. Miscellaneous Service Fee

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

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

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.

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.

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