

## Service Fees and Charges

| Service   | Fee for Customers   | Fee for Non-Customers |
|---|---|-----------------------|
| <b>International Services</b>   |   |                       |
| Issue of Telegraphic Transfer   | \$20  | N/A                   |
| Issue of Bank Draft   | \$15  | N/A                   |
| Re-purchase of Bank Draft   | \$20  | N/A                   |
| Receipt of Bank Draft drawn on the Bank   | \$5 (a)   | \$10                  |
| Receipt of Bank Draft drawn on another Bank   | \$30  | \$30                  |
| Receipt of Telegraphic Transfer   | \$9   | \$20                  |
| Cancellation of Telegraphic Transfer  | \$25  | N/A                   |
| Advice/Trace of Payment of Telegraphic Transfer   | \$25  | N/A                   |
| Cancellation of Bank Draft  | \$25  | N/A                   |
| Advice of Payment for Bank Draft  | \$25  | N/A                   |
| <b>Referral &amp; Dishonour Fees</b>  |   |                       |
| Referral fee (applies to an account on any day where cheques or direct debits presented result in an excess balance). | \$30  | N/A                   |
| Cheque Dishonour fee  | \$35  | N/A                   |
| Direct Debit Return Dishonoured   | \$35  | N/A                   |
| Periodical Payment Insufficient Funds Fee   | \$30  | N/A                   |
| Deposited Cheques Returned Dishonoured  | \$10  | N/A                   |
| <b>Commission on Foreign Currency Exchange</b>  |   |                       |
| Foreign Currency Notes - Sale by Bank   | 1% (min \$5)  | 1% (min \$5)          |
| Foreign Currency Notes - Purchase by Bank   | \$5   | \$5                   |
| <b>Bank &amp; Other Cheques</b>   |   |                       |
| Issue of Bank Cheque  | \$5   | N/A                   |
| Stop Payment and Issue of Replacement of Bank Cheque  | \$20  | N/A                   |
| Repurchase of a Bank Cheque   | \$20  | N/A                   |
| Special Clearance on Cheques  | \$15  | N/A                   |
| Stop Payment Fee  | \$7   | N/A                   |
| Cashing Cheques Drawn on Other Branches   | \$5 per cheque unless the drawer is the presenter of the cheque | \$5                   |
| <b>SMS Banking</b>  |   |                       |
| SMS Enquiry - Balance and Transaction History   | \$0.20 per SMS (b)  | N/A                   |
| SMS Alerts  | \$0.20 per SMS (b)  | N/A                   |

| Cash Handling & Statement Fees                                | Fee for Customers   | Fee for Non-Customers                                       |
|---|---|---|
| Cash Handling Fee - Notes                                     | \$2.50 per \$1,000 or part thereof for amounts over \$2,500 | \$2.50 per \$1,000 or part thereof for amounts over \$2,500 |
| Cash Handling Fee - Coins                                     | \$5 per \$100 for amounts over \$100                        | \$5 per \$100 for amounts over \$100                        |
| Statement Copy  | \$10  | N/A   |
| Transaction History   | \$5 per 3 pages   | N/A   |
| <b>Other Fees &amp; Charges</b>                               |   |   |
| Term Deposit Break Fee  | Interest Adjustment   | N/A   |
| Immediate Transfer of Funds to another Australian Bank (RTGS) | \$25  | N/A   |
| Mailing Authority - Overseas and authenticating signatures    | \$20  | N/A   |
| Opening Accounts Overseas                                     | \$75 + postage  | N/A   |
| Information Retrieval Fee                                     | \$70 per hour   | N/A   |
| Replacement Interest Tax Advice                               | \$5 per letter  | N/A   |
| Audit Balance Confirmation Letter                             | \$50 per letter   | N/A   |
| Company/Business Search Fee                                   | \$50  | N/A   |
| Card Replacement Charge                                       | \$5   | N/A   |
| <b>Visa Debit Card Fees</b>                                   |   |   |
| Card Service Fee  | Nil   | N/A   |
| International Transaction Fee                                 | \$5 per transaction   | N/A   |
| International Balance Enquiry                                 | \$2 per enquiry   | N/A   |
| Voucher Retrieval Fee   | \$25 per item   | N/A   |
| Express Card Order Fee  | \$20 (\$75 outside of Australia)                            | N/A   |
| Currency Conversion Fee                                       | 2.50% of transaction amount                                 | N/A   |

### Notes:

- (a) The fee for these services as listed "for customers" only applies if your account has a balance of \$1,000 or more. Otherwise, the fee applicable to non-customers will apply for these services.
- (b) Fee is charged for each SMS Enquiry or SMS Alert sent by the Bank to the customer's mobile phone.

### For more information visit [arabbank.com.au](http://arabbank.com.au) or call

|                  |              |                   |              |
|------------------|--------------|-------------------|--------------|
| <b>Auburn</b>    | 02 9749 9400 | <b>Parramatta</b> | 02 9893 7633 |
| <b>Bankstown</b> | 02 9707 3755 | <b>Rockdale</b>   | 02 9597 1122 |
| <b>Campsie</b>   | 02 9787 2133 | <b>Sydney</b>     | 02 9377 8942 |
| <b>Coburg</b>    | 03 9355 7740 | <b>Sunshine</b>   | 03 9364 7664 |
| <b>Dandenong</b> | 03 9793 3363 | <b>Westmead</b>   | 02 9687 6800 |

**Freecall** 1800 64 64 84

# Arab Bank Australia Limited Account Features and Charges Booklet

Effective 31 October 2011

This document must be read in conjunction with the Arab Bank Australia Limited Product Disclosure Statement. Together they form the product disclosure statement for the products set out in this document.

[arabbank.com.au](http://arabbank.com.au)

Arab Bank Australia

## Account Features and Charges

| Account  | Online Savings Account (Personal) | Online Savings Account (Business) | Statement Account (Aust Dollar) | Cash Management Account | Passbook Account | Best Buddies Account | Student Account | Standard Cheque Account   | Premium Business Cheque Account | Statement Account (Foreign Currency) | Cash Margin Account | Term Deposit (Less than AUD\$500,000) | Term Deposit (AUD\$500,000 and over) |
|--|-----------------------------------|-----------------------------------|---------------------------------|-------------------------|------------------|----------------------|-----------------|---------------------------|---------------------------------|--------------------------------------|---------------------|---------------------------------------|--------------------------------------|
| <b>Features/Access</b>   |                                   |                                   |                                 |                         |                  |                      |                 |                           |                                 |                                      |                     |                                       |                                      |
| Minimum Opening Balance  | \$1                               | \$1                               | \$1                             | \$1,000                 | \$1              | \$1                  | \$1             | \$1                       | \$1                             | A\$50                                | \$1                 | \$1                                   | \$500,000                            |
| 24 Hours Access via ATM & EFTPOS                                 | Yes                               | Yes (p)                           | Yes                             | Yes                     | No               | No                   | Yes             | Yes                       | Yes                             | No                                   | No                  | No                                    | No                                   |
| Visa Debit Card Access   | Yes                               | Yes (p)                           | Yes                             | Yes                     | No               | No                   | Yes             | Yes                       | Yes                             | No                                   | No                  | No                                    | No                                   |
| Direct Debit Facility  | Yes                               | Yes                               | Yes                             | Yes                     | No               | No                   | Yes             | Yes                       | Yes                             | No                                   | No                  | No                                    | No                                   |
| Periodical Payments  | Yes                               | Yes                               | Yes                             | Yes                     | No               | No                   | Yes             | Yes                       | Yes                             | No                                   | No                  | No                                    | No                                   |
| Cheque Book Access   | No                                | No                                | No                              | Yes                     | No               | No                   | No              | Effective 31 October 2011 | Yes                             | No                                   | No                  | No                                    | No                                   |
| Account enquiries over the phone (a)                             | Yes                               | Yes                               | Yes                             | Yes                     | Yes              | Yes                  | Yes             | Yes                       | Yes                             | Yes                                  | Yes                 | Yes                                   | Yes                                  |
| Overdraft Facility (conditions apply)                            | No                                | No                                | No                              | Yes                     | No               | No                   | No              | Yes                       | Yes                             | No                                   | No                  | No                                    | No                                   |
| Statement, Passbook or Certificate                               | Statement                         | Statement                         | Statement                       | Statement               | Passbook         | Passbook             | Statement       | Statement                 | Statement                       | Statement                            | Statement           | Certificate                           | Certificate                          |
| Available Denomination   | AUD                               | AUD                               | AUD                             | AUD                     | AUD              | AUD                  | AUD             | AUD                       | AUD                             | USD, CHF, EUR, GBP                   | AUD, USD            | AUD, USD, CHF, EUR, GBP               | AUD, USD, CHF, EUR, GBP              |
| <b>Interest</b>  |                                   |                                   |                                 |                         |                  |                      |                 |                           |                                 |                                      |                     |                                       |                                      |
| Interest Calculated  | Daily                             | Daily                             | Daily                           | Daily                   | Daily            | Daily                | Daily           | -                         | Daily                           | Daily                                | Daily               | Daily                                 | Daily                                |
| Interest Paid  | Monthly                           | Monthly                           | Monthly                         | Monthly                 | Semi-Annually    | Semi-Annually        | Monthly         | N/A                       | Monthly                         | Monthly                              | Monthly             | At maturity (m)                       | Subject to negotiation               |
| <b>Account Specific Transaction and Account Keeping Fees (b)</b> |                                   |                                   |                                 |                         |                  |                      |                 |                           |                                 |                                      |                     |                                       |                                      |
| Free Transactions per month                                      | Nil                               | Nil                               | 12 (f)                          | 12 (h)                  | 4 (i)            | -                    | 12 (f)          | 17 (j)                    | 37 (k)                          | -                                    | -                   | N/A                                   | N/A                                  |
| Fee Free Balance (c)   | -                                 | -                                 | -                               | \$10,000                | -                | -                    | -               | -                         | -                               | -                                    | -                   | N/A                                   | N/A                                  |
| Monthly Account Keeping Fee                                      | Nil                               | Nil                               | \$6 (g)                         | \$5                     | \$6 (g)          | Nil                  | Nil             | \$6                       | \$12                            | USD\$4 (l)                           | Nil                 | Nil                                   | Nil                                  |
| Over the Counter Fee (d)   | \$2.50 (n)                        | \$2.50 (n)                        | \$2.00                          | \$2.00                  | \$2.00           | Nil                  | \$2.00          | \$0.65                    | \$0.65                          | Nil                                  | Nil                 | N/A                                   | N/A                                  |
| ATM Withdrawal Fee (o)   | Nil                               | Nil                               | Nil                             | Nil                     | N/A              | N/A                  | Nil             | Nil                       | Nil                             | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| ATM Balance Enquiry Fee (o)                                      | Nil                               | Nil                               | Nil                             | Nil                     | N/A              | N/A                  | Nil             | Nil                       | Nil                             | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| EFTPOS Fee (g)   | \$1.00                            | \$1.00                            | \$0.60                          | \$0.60                  | N/A              | N/A                  | \$0.60          | \$0.60                    | \$0.60                          | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| Direct Debit Fee   | \$0.50                            | \$0.50                            | Nil                             | \$0.25                  | N/A              | N/A                  | Nil             | Nil                       | Nil                             | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| BPAY (Internet)  | \$0.50                            | \$0.50                            | Nil                             | \$0.25                  | N/A              | N/A                  | Nil             | Nil                       | Nil                             | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| Cheque Written Fee   | N/A                               | N/A                               | Nil                             | \$0.50                  | N/A              | N/A                  | Nil             | \$0.40                    | \$0.40                          | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| Cheque Deposit Fee (e)   | Nil                               | Nil                               | Nil                             | \$0.50                  | Nil              | Nil                  | Nil             | \$0.40                    | \$0.40                          | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| Internet Transfer Fee  | Nil                               | Nil                               | Nil                             | Nil                     | N/A              | N/A                  | Nil             | Nil                       | Nil                             | N/A                                  | N/A                 | N/A                                   | N/A                                  |
| Multi Payment (per credit)                                       | N/A                               | Nil                               | Nil                             | Nil                     | N/A              | N/A                  | Nil             | Nil                       | Nil                             | N/A                                  | N/A                 | N/A                                   | N/A                                  |

### Notes:

- (a) Account enquiries should be made to your local branch
- (b) Excludes General Service Fees such as Cash Handling and Cheque Cashing Fees that are not account specific
- (c) Fee Free Balance is the minimum monthly balance to avoid paying Monthly Account Keeping Fee
- (d) Over the Counter Fee applies to any branch assisted withdrawals or transfers. In addition an over the counter fee will also apply to cheque deposits for Online Savings Account
- (e) Cheque Deposit Fee applies per cheque item deposited
- (f) Includes a maximum of 2 Over the Counter transactions and 10 EFTPOS transactions per month
- (g) Account keeping fee waived for those customers in receipt of a Government pension
- (h) Includes a maximum of 5 Cheque Deposits and 2 Over the Counter transactions per month, and a combined maximum of 5 transactions per month from the following: EFTPOS, Direct Debit, BPAY and Cheque Withdrawals
- (i) Includes a maximum of 4 Over the Counter transactions per month
- (j) Includes a maximum of 2 Over the Counter transactions per month, and a combined maximum of 15 transactions per month from the following: EFTPOS, Cheque Withdrawals and Cheque Deposits
- (k) Includes a maximum of 2 Over the Counter transactions per month, and a combined maximum of 35 transactions per month from the following: EFTPOS, Cheque Withdrawals and Cheque Deposits
- (l) Only applies to USD Statement Accounts with no customer generated transactions for 12 months and account balance under USD\$300
- (m) If the Term Deposit is for 2 years or more, interest is paid annually
- (n) The first transaction where an Over the Counter Fee is applicable will not incur a fee
- (o) A fee may be charged by the ATM operator on your transaction, that you accept at the time when you proceed with the balance enquiry or withdrawal
- (p) Access will be available for Online Savings Accounts (Business) opened by website application for proprietary companies and self managed superannuation funds once your account signatories ID has been confirmed in person at any one of our branches
- (q) Applies to transactions through terminals, internet and by telephone