

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)
Features/Access													
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	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	Yes	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
Interest													
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
Account Specific Transaction and Account Keeping Fees (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	\$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

Arab Bank Australia Limited Account Features and Charges Booklet

Effective 22 November 2009

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.

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Arab Bank Australia

Service Fees and Charges

Service	Fee for Customers	Fee for Non-Customers
International Services		
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	\$5 (a)	\$15
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
Referral & Dishonour Fees		
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
Commission on Foreign Currency Exchange		
Foreign Currency Notes - Sale by Bank	1% (min \$5)	1% (min \$5)
Foreign Currency Notes - Purchase by Bank	\$5	\$5
Bank & Other Cheques		
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

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
Other Fees & Charges		
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
SMS Banking		
SMS Enquiry - Balance and Transaction History	\$0.20 per SMS (b)	N/A
SMS Alerts	\$0.20 per SMS (b)	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 or call

Auburn	02 9749 9400	Parramatta	02 9893 7633
Bankstown	02 9707 3755	Rockdale	02 9597 1122
Campsie	02 9787 2133	Sydney	02 9377 8942
Coburg	03 9355 7740	Sunshine	03 9364 7664
		Westmead	02 9687 6800

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