

Service Fees and Charges

Service	Fee for Customers	Fee for Non-Customers
International Services		
Issue of Telegraphic Transfer	\$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	\$10	\$20
Cancellation of Telegraphic Transfer	\$25	N/A
Advice/Trace of Payment of Telegraphic Transfer	\$25	N/A
Referral & Dishonour Fees		
Referral fee (applies to an account on any day where direct debits presented result in an excess balance).	\$30	N/A
Direct Debit Return Dishonoured	\$35	N/A
Periodical Payment Insufficient Funds Fee	\$30	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
SMS Banking		
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 \$5,000	N/A
Cash Handling Fee - Coins	\$5 per \$100 for amounts over \$100	N/A
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	\$75	\$75
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
Visa Debit Card Fees		
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 or call

Bankstown	02 9707 3755	Parramatta	02 9893 7633
Coburg	03 9355 7740	Sydney	02 9377 8942

Free call 1800 64 64 84

Arab Bank Australia Limited Account Features and Charges Booklet

Effective 2 December 2025

This document must be read in conjunction with the Arab Bank Australia Limited Product Disclosure Statement. Together they form the product disclosure

arabbank.com.au

Account Features and Charges

Account	Online Savings Account (Personal)	Online Savings Account (Business)	Statement Account (Aust Dollar)	Essentials Offset Account	Cash Management Account	Passbook Account (*)	Student Account	Standard Current Account	Premium Business Cheque Account (*)	Statement Account (Foreign Currency)	Term Deposit (Less than AUD\$500,000)	Term Deposit (AUD\$500,000 and over)
Features/Access												
Minimum Opening Balance	\$1	\$1	\$1 (^)	\$50	\$1,000	N/A	\$1	\$1	\$1	A\$50	\$1	\$500,000
24 Hours Access via ATM & EFTPOS	Yes	Yes (o)	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No
Visa Debit Card Access	Yes	Yes (o)	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No
Direct Debit Facility	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No
Periodical Payments	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	No	No
Account enquiries over the phone (a)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Overdraft Facility (conditions apply)	No	No	No	No	Yes	No	No	Yes	Yes	No	No	No
Statement, Passbook or Certificate	Statement	Statement	Statement	Statement	Statement	Passbook	Statement	Statement	Statement	Statement	Certificate	Certificate
Available Denomination	AUD	AUD	AUD	AUD	AUD	AUD	AUD	AUD	AUD	USD, CHF, EUR, GBP	AUD, USD, CHF, EUR, GBP	AUD, USD, CHF, EUR, GBP
Interest												
Interest Calculated	Daily	Daily	Daily	-	Daily	Daily	Daily	-	Daily	Daily	Daily	Daily
Interest Paid	Monthly	Monthly	Monthly	N/A	Monthly	Semi-Annually	Monthly	N/A	Monthly	Monthly	At maturity (l)	Subject to negotiation
Account Specific Transaction and Account Keeping Fees (b)												
Product Disclosure Statement. Together they form the product disclosure												
Free Transactions per month	Nil	Nil	5 (e)	Nil	15 (g)	4 (h)	45 (e)	17 (i)	37 (j)	-	N/A	N/A
Fee Free Balance (c)	-	-	-	-	\$10,000	-	-	-	-	-	N/A	N/A
Monthly Account Keeping Fee	Nil	Nil	\$6 (f)	\$10	\$5	\$6 (f)	Nil	\$6	\$12	USD\$4 (k)	Nil	Nil
Over the Counter Fee (d)	\$2.50 (m)	\$2.50 (m)	\$2.00 (f)	Nil	\$2.00	\$2.00	\$2.00	\$0.65	\$0.65	Nil	N/A	N/A
ATM Withdrawal Fee (n)	Nil	Nil	Nil	Nil	Nil	N/A	Nil	Nil	Nil	N/A	N/A	N/A
ATM Balance Enquiry Fee (n)	Nil	Nil	Nil	Nil	Nil	N/A	Nil	Nil	Nil	N/A	N/A	N/A
EFTPOS Fee (p)	Nil	\$1.00	Nil	Nil	\$0.60	N/A	\$0.60	\$0.60	\$0.60	N/A	N/A	N/A
Direct Debit Fee	Nil	\$0.50	Nil	Nil	\$0.25	N/A	Nil	Nil	Nil	N/A	N/A	N/A
BPAY (Internet)	Nil	\$0.50	Nil	Nil	\$0.25	N/A	Nil	Nil	Nil	N/A	N/A	N/A
Internet Transfer Fee	Nil	Nil	Nil	Nil	Nil	N/A	Nil	Nil	Nil	N/A	N/A	N/A
Multi Payment (per credit)	N/A	Nil	Nil	Nil	Nil	N/A	Nil	Nil	Nil	N/A	N/A	N/A

(*) Products no longer for sale.

(^) \$0 minimum opening balance for those customers in receipt of Government concession cards.

Notes:

(a) Account enquiries should be made to your local branch.

(b) Excludes General Service Fees such as Cash Handling 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 branch assisted transaction but waived for those customers in receipt of a Government concession cards.

(e) Includes a maximum of 5 Over the Counter transactions per month.

(f) Account keeping fee waived for those customers in receipt of a Government Concession cards.

(g) Includes a maximum of 5 Over the Counter transactions per month, and a combined maximum of 5 transactions per month from the following: EFTPOS, Direct Debit and BPAY.

(h) Includes a maximum of 4 Over the Counter transactions per month.

(i) Includes a maximum of 2 Over the Counter transactions per month, and 15 EFTPOS transactions per month.

(j) Includes a maximum of 2 Over the Counter transactions per month, and a maximum of 35 ETPOS transactions per month.

(k) Only applies to USD Statement Accounts with no customer generated transactions for 12 months and account balance under USD\$300.

(l) If the Term Deposit is for 2 years or more, interest is paid annually.

(m) The first transaction where an Over the Counter Fee is applicable will not incur a fee.

(n) 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.

(o) 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.

(p) Applies to transactions through terminals, internet and by telephone.