

Auswide Bank's **PERSONAL BANK ACCOUNTS** *Fees and Charges*

This document is part of the
Terms and Conditions for Personal Bank Accounts

Issued by Auswide Bank Ltd ABN 40 087 652 060/Australian Financial Services
& Australian Credit Licence 239686

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Small things. Big difference.

PERSONAL BANK ACCOUNTS Terms and Conditions

Our Terms and Conditions contain important information on Auswide Bank Ltd's accounts and banking services for customers choosing a "personal" bank account.

They consist of these documents:

- Personal Bank Accounts Fees and Charges (this one)
- + Personal Bank Accounts Features
- + Guide to Banking Services
- + Privacy Policy

You should read these documents together before making a decision to open an account with us, acquire any banking services or make any transactions.

This information has been designed to effectively help you:

- decide if our accounts and banking services meet your needs
- compare all the features, terms, conditions, fees and charges of our accounts and banking services with those of others

In issuing these Terms and Conditions Auswide Bank ("we"/"our"/"us") hasn't considered your particular personal objectives, financial situation or needs, so it's possible that a facility may not suit you specifically.

Updating these Terms and Conditions

The information in these Terms and Conditions is current as at the effective date and may change from time to time. Where required by law or where we are participating in a Code of Conduct, we will notify you in advance of any changes in accordance with the requirements of that law or code.

You can also find out more about our current Terms and Conditions by:

- talking to one of our helpful consultants at any branch or phone **1300 138 831**
- looking online at www.auswidebank.com.au

Auswide Bank's PERSONAL BANK ACCOUNTS Fees and Charges

Why Are Fees and Charges Necessary?

Every time a customer completes a transaction or requests assistance with a particular banking service there is a cost involved.

The cost to deliver these services can be either direct (the provision of staff assisted transactions) or indirect (charged to us by third parties involved in the process). For example, every time you use your Debit Card at a non-Auswide Bank ATM, we incur a fee.

While we subsidise many costs associated with the banking services we provide, customers are asked to help contribute towards the costs of their various transactions and banking services.

You will only pay a fee when you:

- use a particular service (eg. transaction fees)
- fail to meet a commitment you have made (eg. dishonour fees)
- select an account on which a fee is deemed necessary to offset our administrative costs etc (eg. account service fees)

Without these charges, some customers would in effect be subsidising the activities of other customers who frequently use these services. For example - our depositors and borrowers would receive lower interest rates on their investments or pay higher interest rates on their home loans to pay for the costs of these services. This would make us uncompetitive and threaten our viability.

Fees and charges are part of the solution that helps:

- ensure fairness for all our accountholders as a whole
- ensure a viable company that will continue to offer you a wide range of existing and new services
- enable us to protect our branch and agency structure and associated employment opportunities

Our market research indicates that our fee schedule is fair and reasonable given the current application of fees and charges by other financial institutions.

We provide a number of options to help you minimise fees and charges, including high fee free limits (on transaction fees), various waivers (of account service fees) and a wide range of account choices to cater for different needs.

Our staff will be pleased to assist you to examine your accounts and financial transactions in order to help you minimise, and avoid if possible, incurring fees.

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PERSONAL BANK ACCOUNTS

At-a-glance

Administrative Fees	TRANSACTION ACCOUNTS			SAVINGS ACCOUNTS					INVESTMENT ACCOUNTS	
	Everyday Choice S1/S2*	Everyday Access S10	Everyday Pension S6	Visa Debit S29	Ziggy Kids Saver S32	Bonus Plus Saver S14	Christmas Saver S4	Home Deposit Saver S24	Online Saver S27	Cash Management S9
Account Service Fee to levy the operating costs we incur in managing your account and providing its related services ▲■	\$5/month if balance falls below \$1,000 at any time in the month A	\$5/month B	Nil	\$5/month C			NIL			\$5/month if balance falls below \$5,000 at any time in the month D
Dormant Account Fee E when you haven't initiated any withdrawals or deposits for over 2 years your account is classified dormant and this fee will then be levied at 6 monthly intervals from the date that your account is classified dormant ▲■	\$20/occasion			NIL		\$20/occasion		NIL		\$20/occasion
This fee applies regardless of other Auswide Bank accounts (including sub-accounts) you hold, so we urge you to REGULARLY UTILISE or COMBINE your various accounts										
Card Access Fee applies to the Visa Debit Card and will be charged once monthly regardless of how many cards are attached ▲	NIL			\$1.25/month F	n/a					NIL
Early Closure Rate Adjustment when your interest rate was offered on the basis that you invest your savings for a certain timeframe but you wish to close your account before this period ends ▼	n/a						a reduced interest rate is paid on closure outside of the withdrawal period	n/a		

FEE WAIVERS

Monthly Account Service Fee

Everyday Choice Account **A**

- loan account
- line of credit account
- term deposit
- Cash Management account

- Self Managed Superannuation Fund account

Upon your request further waivers may be granted if you

- have another account in the same name to which one of the above automatic waivers apply - for full details consult your local branch
- are a shareholder of Auswide Bank and quote your Holder Identification Number
- have a direct debit from the account for Insurance purchased through Auswide Bank.

Everyday Access Account **B**

- Upon your request the fee is waived if you are an Auswide Bank home loan or line-of-credit customer with regular payroll credits into this account, or hold an eligible Auswide Bank mortgage or shareholder package.
- Waivers apply if you are a full time primary, secondary or tertiary student and show your current student ID card or proof of enrolment with an Australian Educational Institution (school, university, TAFE or college) at an Auswide Bank branch. The account service fee waiver will continue to the end of your senior year or the date of expiry shown on your student ID card or proof of enrolment.

Visa Debit Account **C**

A waiver will automatically apply if you nominate another qualifying Auswide Bank account you are an authorised signatory on. Qualifying accounts include: personal transaction accounts; personal investment accounts; business transaction accounts; overdrafts and lines of credit; loan accounts; or an eligible mortgage or shareholder package.

Cash Management Account **D**

- Waivers will automatically apply if you have an active term deposit held under the same client number as your Cash Management account.
- Upon your request further waivers may be granted if you are a shareholder of Auswide Bank and quote your Holder Identification Number.

Dormant Account Administration Fee **E**

- Upon your request a waiver may be granted if the account is set up specifically for the purpose of holding the settlement sum of a Trust (eg. Discretionary Family Trust/Unit Trust). Auswide Bank may seek evidence of a Trust Deed.

Card Access Fee **F**

- Upon your request this fee is waived if you also hold an eligible Auswide Bank mortgage or shareholder package.

FEE CHARGING DATES

When reading the tables in this document, these symbols inform you **when the fee will be debited from your account** - to ensure you have sufficient funds in your account at this time:

▲ debited at the end of the calendar month

▼ debited at the time the fee is incurred or when a particular service is used

Please note: Auswide Bank will overdraw your account balance until fees and charges are recovered from you.

■ Where charged on specific account types, a separate fee applies to the primary and each sub-account.

* S2 is no longer available for new accounts from 24 May 2014. If you have an S2 account you should now refer to the S1 Everyday Choice for your current applicable account terms, conditions fees, and charges etc.

■ The purpose of this account is to store funds saved during the year to alleviate the extra expenses Christmas brings, so withdrawals of savings and interest are limited to the withdrawal period December 1 to January 31. Withdrawals are not available between February 1 and November 30. Should you require access to funds during this period the account will be closed and a lower rate of interest will be paid. The lower interest rate may be set at 0%. Refer to 'Personal Bank Accounts Features' for full details of the early closure rate adjustment.

■ The purpose of this account is to nurture disciplined saving in preparation for taking on the financial responsibilities of home ownership, so withdrawal of a partial or the whole balance from your Home Deposit Saver requires 3 days notice via a written and signed authority addressed to Auswide Bank.

§ This account is designed for net-savvy savers so is limited to 'online' management. Funds can only be transferred using internet, mobile or phone banking - and are limited to your linked Everyday Access account, to which administrative fees may apply. Should there be inadequate funds in the Everyday Access to cover any of its fees, they may be recovered from your Online Saver.

PERSONAL BANK ACCOUNTS

At-a-glance

Transaction Fees

Transaction Fees	TRANSACTION ACCOUNTS				SAVINGS ACCOUNTS				INVESTMENT ACCOUNTS	
	Everyday Choice*	Everyday Access	Everyday Pension	Visa Debit	Ziggy Kids Saver	Bonus Plus Saver	Christmas Saver	Home Deposit Saver	Online Saver	Cash Management
BRANCH STAFF ASSISTED and CHEQUE BANKING										
Cash deposit ✕	FREE								n/a	
Cash withdrawal ▲ withdraw cash over the counter at an Auswide Bank branch/agency				\$0.95/ each ~		FREE		n/a		FREE
Transfer to another Auswide Bank account ▲ a transfer between two Auswide Bank accounts at an Auswide Bank branch/agency		FREE						n/a		
Balance enquiry requesting an account balance at an Auswide Bank branch/agency	FREE									
Cash or coin 'Special Order' ▼ ☒ payable where a branch does not have sufficient cash or coins available and if Auswide Bank needs to arrange a special order and delivery from our supplier to accommodate a customer's request.	As per quote from the Bank's cash supplier									
Cash handling ▼ ☒ may apply if Auswide Bank is being utilised as a "cash clearing house" to levy costs we incur in handling physical cash (eg. security)	0.5% of the total deposit amount (Auswide Bank will contact you prior to charging to discuss the application, amount and timing of any charge)									
Cheque deposit processing ▲ charged per cheque deposited at an Auswide Bank branch or by mail	8/month FREE then \$0.30 each	FREE		20/month FREE then \$0.30 each		FREE		n/a		8/month FREE if balance falls below \$20,000 OR 50 month FREE if balance stays over \$20,000 then \$0.30 each
Cheque withdrawal using chequebook ▲ ▶ ☉ when you write a cheque and it is presented on your account	4/month FREE then \$0.65 each P	FREE	4/month FREE then \$0.65 each P	n/a		4/month FREE then \$0.65 each		n/a		4/month FREE then \$0.65 each ^
Bank cheques ▲ available for one-off purchase by accountholders	\$12/ "bank" cheque							n/a		\$12/ "bank" cheque
Cheque 'stop payment' ▼ ☒ when Auswide Bank arranges at your request for the payment to be halted on a cheque you have drawn	\$7/per notice on a personal cheque (if applicable)				\$10/ notice on a "bank" cheque					
Special clearance of a cheque ▼ requesting Auswide Bank to expediate clearing a cheque deposited	as advised by applicable financial institution									
Purchase - foreign currency cheque draft ▼ a cheque made payable in a foreign currency	\$12.50/cheque			n/a		\$12.50/cheque		n/a		\$12.50/cheque
Deposit - foreign currency cheque draft ▼ each time a foreign currency cheque/draft is deposited	as advised by Auswide Bank bankers								n/a	as advised by Auswide Bank bankers
ELECTRONIC PAYMENTS - INTERNAL (to and from Auswide Bank accounts)										
internal transfer a pre-arranged one off or regular automatic payment from one Auswide Bank account to another Auswide Bank account	FREE								inward transfers only	FREE
auto-sweep ▲ ☒ a pre approved sweep that automatically transfers funds between nominated Auswide Bank accounts, in the event you do not have sufficient funds or sufficient clear funds in the account to be debited for a direct debit, external payment or cheque written	\$0.50/sweep	FREE				\$0.50/sweep		n/a		\$0.50/sweep

▲ Debited from your account at the end of calendar month. ▼ Debited from your account at time of transaction/applicable service is used.

✕ Unless the 'coin counting' or 'cash handling' fee applies. ~ Fee applies even when the Visa Debit Card is used to initiate the transaction.

☒ Excludes deposits by customers under 18 years of age. ▶ Based on the date the cheque is debited from your account.

☒ The scenario that would deem this fee applicable is where you regularly deposit cash to an Auswide Bank account and subsequently transfer all, or the substantial portion of, the account balance to another financial institution.

☉ A dishonour fee applies when there are insufficient 'clear' funds in the account to be debited - refer to 'Dishonours and Rejects' (page 7).

☒ After receiving your written request we will advise our requirements and confirm whether the cheque has been presented to your account. If the cheque has already been presented to your account we will be unable to proceed with your request.

☒ When a sweep occurs, the fee will be levied against the account/s being swept from. If sweeps are required from more than one account to cover insufficient funds, each account that is being swept from will attract the fee.

P This fee is waived if you also hold an eligible Auswide Bank mortgage or shareholder package.

▲ Only applies if balance falls below \$20,000 in a month.

* S2 is no longer available for new accounts from 24 May 2014. If you have an S2 account you should now refer to the S1 Everyday Choice for your current applicable account terms, conditions, fees, and charges etc.

☒ Withdrawals allowed only in the period December 1 to January 31.

☒ 3 days notice in writing required for outward transfers. Withdrawal of partial or whole balance needs to be by signed authority addressed to Auswide Bank head office.

☒ This is an "online" savings account. Funds can only be transferred using internet, mobile or phone banking, and are limited to your linked Everyday Access account. No outward forward dated payments or regular periodical payments allowed. Branch transfer allowed on account closure.

PERSONAL BANK ACCOUNTS

At-a-glance

Transaction Fees (continued)

Transaction Fees (continued)	TRANSACTION ACCOUNTS					SAVINGS ACCOUNTS			INVESTMENT ACCOUNTS			
	Everyday Choice*	Everyday Access	Everyday Pension	Visa Debit	Ziggy Kids Saver	Bonus Plus Saver	Christmas Saver	Home Deposit Saver	Online Saver	Cash Management		
ELECTRONIC PAYMENTS – EXTERNAL (to and from Auswide Bank accounts and external bank accounts)												
BPAY® pay your bills bearing this symbol at our branches or with phone internet mobile banking	FREE							n/a		FREE		
Direct credit a payment to your account from another party's approved account at another financial institution (eg. wages from your employer)	FREE							n/a	FREE			
Direct debit ▲ ◎ payable if we process a direct debit to your account. This includes payments which you initiate electronically	\$0.50 each ^P	FREE	\$0.50 each	\$0.50 each	FREE	\$0.50 each	\$0.50 each	n/a		\$0.50 each		
Direct debit stop/cancel "payment" payable each time you request us to stop payment on a direct debit to your account	\$7/per request	FREE	\$7/per request	\$7/per request	n/a	\$7/per request	\$7/per request			\$7/per request		
External payment ▲ ◎ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution	\$0.60 each ^P	FREE	\$0.60 each	\$0.60 each	FREE	\$0.60 each	\$0.60 each	\$0.60 each	n/a	\$0.60 each		
RTGS "same day" payment - outward ▼ high value, time critical payment from your account to another financial institution on a real time basis for "same day" payment	\$20.00 each							\$20.00 each				
RTGS "same day" payment - inward □ to your account from another financial institution	FREE											
Telegraphic transfer ▼ ◎ an electronic transmission of funds to a nominated account at an overseas bank	\$AU currency \$50/transfer OR foreign currency \$30/transfer			n/a	\$AU currency \$50/transfer OR foreign currency \$30/transfer			n/a		\$AU currency \$50/transfer OR foreign currency \$30/transfer		
INTERNET and MOBILE BANKING												
BPAY®	FREE							n/a		FREE		
External payment ▲ ◎ payable if you request us to process an electronic payment to an account at another Australian bank or financial institution	\$0.60 each ^P	FREE	\$0.60 each	\$0.60 each	FREE	\$0.60 each	\$0.60 each			\$0.60 each		
Internal transfer one-off or regular transfer from one Auswide Bank account to another	FREE							n/a	FREE			
Balance and account enquiry	FREE											
TELEPHONE BANKING												
BPAY®	FREE							n/a		FREE		
internal transfer transfer between Auswide Bank accounts under the same client number	FREE							n/a	FREE			
Balance and account enquiry	FREE											
CARD BANKING WITHIN AUSTRALIA - VISA DEBIT CARD												
EFTPOS ▲ ◆ using your card to pay for purchases and make withdrawals at retail outlets with an EFTPOS facility	4/month FREE then \$0.50 each ^P	FREE	FREE	FREE	n/a				4/month FREE then \$0.50 each			
Auswide Bank ATM withdrawal ▲ ◆ using your card at an Auswide Bank branded ATM to withdraw from your account	FREE								FREE		FREE	
Auswide Bank ATM balance enquiry using your card at an Auswide Bank branded ATM to check your account balance ▲ ◆	FREE								FREE		FREE	

Symbol explanations found on following page

PERSONAL BANK ACCOUNTS

Transaction Fees (continued)

At-a-glance

	Everyday Choice *	Everyday Access	Everyday Pension	Visa Debit	Ziggy Kids Saver	Bonus Plus Saver	Christmas Saver	Home Deposit Saver	Online Saver	Cash Management
CARD BANKING WITHIN AUSTRALIA – VISA DEBIT CARD										
Non-Auswide Bank ATM withdrawal ▼ using your card to withdraw from your account at an ATM that is not 'Auswide Bank' branded	Direct Charge fee is levied by ATM owner						n/a		Direct Charge fee is levied by ATM owner	
Non-Auswide Bank ATM balance enquiry ▼ using your card to check your account balance at an ATM that is not 'Auswide Bank' branded										
Online/phone retail purchase ▼ using your Visa Debit Card to shop over the internet or phone	FREE								FREE	
Replacement card ▼ when we issue a second or subsequent replacement card for any reason	\$10/replacement card								\$10/replacement card	
CARD BANKING OVERSEAS - VISA DEBIT CARD ONLY										
ATM withdrawal using your Visa Debit Card at an overseas ATM to withdraw from your account ATM fee Conversion fee	\$5 each + 3% Currency Conversion Fee						n/a		\$5 each + 3% Currency Conversion Fee	
EFTPOS or online/phone retail purchase ▼ using your Visa Debit Card to pay for purchases and withdraw cash at overseas retail outlets with an EFTPOS facility or to make purchases from overseas outlets over the internet or phone	3% Currency Conversion Fee						n/a		3% Currency Conversion Fee	
BANK@POST - VISA DEBIT CARD REQUIRED										
Cash withdrawal ▲ ✘ payable if you request a cash withdrawal at an Australia Post Bank@Post outlet	\$2.50 each			FREE					\$2.50 each OR 4 / month FREE if balance stays over \$20,000 then \$2.50 each	
Cash or cheque deposit ✘ when you deposit cash or a cheque into your account at an Australia Post Bank@Post outlet	\$2.50 each	FREE						n/a		FREE
balance enquiry ▲ ✘ payable if you request an account balance at an Australia Post Bank@Post outlet	\$2.50 each	FREE	\$1.00	FREE					\$1.00each	
Statement Fees										
Statement of account interest earned or paid at your request - for the current or previous financial year	FREE									
Paper Statement ~ ▲ Regular payable when we issue you with a paper statement of your account	\$1.00 per printed statement	FREE	\$1.00 per printed statement	FREE	\$1.00 per printed statement					
Additional statement payable when you request us to issue an additional statement on your account Via branch	\$7.50 per statement									

continued ►►

▲ Debited from your account at the end of calendar month. ▼ Debited from your account at time of transaction/applicable service is used.
* Refer to page 4.

✘ A dishonour fee applies when there are insufficient 'clear' funds in the account to be debited - refer to 'Dishonours and Rejects' (page 7).

✘ An Auswide Bank debit is required. Some Australia Post outlets do not have an electronic link to the Bank@Post network. Limits apply on withdrawal and deposit amounts, and on coin deposits. Cheque deposits will only be accepted if they are made payable in the name of the cardholder; to Auswide Bank for the credit of the cardholder; to Auswide Bank or to Cash. Cheques made payable to third parties or joint account holders will not be accepted. Bank@Post and its associated device marks are trademarks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579 - all rights reserved.

~ Waived on application if you are under 12 or over 65 years old.

The financial institution from which you are remitting funds may charge a fee. List available on request or at www.auswidebank.com.au. Many overseas banks will levy other processing charges, that may vary between banks and countries, which will result in the beneficiary receiving a lesser amount than transmitted.

® BPAY & BPAY View™ registered to BPAY Pty Ltd ABN 69 079 137 518. Refer to page 4.

PERSONAL BANK ACCOUNTS

At-a-glance

Dishonour and Reject Fees	TRANSACTION ACCOUNTS				SAVINGS ACCOUNTS				INVESTMENT ACCOUNTS	
	Everyday Choice *	Everyday Access	Everyday Pension	Visa Debit	Ziggy Kids Saver	Bonus Plus Saver	Christmas Saver	Home Deposit Saver	Online Saver	Cash Management
CHEQUE DISHONOURS										
Cheque written ▼ when you write a cheque but there are insufficient "clear" funds in the account when it is to be debited	\$25 / dishonour			n/a		\$25 / dishonour	n/a		\$25 / dishonour	
Cheque deposited - Bank@Post ▼ when a cheque deposited to your account at an Australia Post Bank@Post outlet dishonours	As advised by Australia Post					As advised by Australia Post		n/a		As advised by Australia Post
ELECTRONIC DEBT REJECTS										
Direct Debits ▼ when you've arranged this payment to an external financial institution organisation but there are insufficient "clear" funds in your account	\$25 / rejection						n/a		\$25/rejection	
External Payment ▼ when you've arranged this payment to an account at another financial institution but there are insufficient "clear" funds in your account										
Internet or mobile banking - external payment ▼ when you've arranged this payment to an account at another financial institution but there are insufficient "clear" funds in your account										
Information Services										
Audit certificate ▼ when Auswide Bank prepares an audit certificate on your behalf by request	\$15/certificate									
Document recovery ▼ payable when we process your request to obtain a copy of a deposited cheque, a sales voucher or any deposit, withdrawal or transfer form associated with your account	\$5 per copy or Document search - whichever is lesser									
Document search ▼ may apply when you request us to conduct a search for documents associated with your account other than documents charged for under the Document recovery fee	\$50/hour (\$30 minimum charge)									
Investigation/Correction ▼ payable when we process your request to trace, reverse or correct a payment or where you ask us to investigate a disputed transaction on your account	\$15/ per occasion									
Government Charges										
non-resident withholding tax ▼ levied on accounts held by a non resident of Australia and where an Australian Tax File Number has not been quoted to Auswide Bank	10% of applicable interest payment									
withholding tax ▼ may be levied on accounts where an Australian Tax File Number or exemption code has not been quoted to Auswide Bank	calculated at the highest marginal tax rate									

To help avoid dishonour fees for payments we recommend that you ensure you have sufficient clear funds in your account prior to writing a cheque To help avoid reject fees for pre-arranged date sensitive electronic payments (eg; direct debits) - we recommend that you have sufficient "clear" funds in your account at least 2 working days before the expected debit date. Another method of avoiding some of these fees is to arrange for an automatic sweep from another Auswide Bank account to the account that is to be debited with your cheque, direct debit or external electronic payment.

▲ Debited from your account at the end of calendar month. ▲ Debited from your account at time of transaction/applicable service is used. * Refer to page 4

It is your responsibility (at your discretion) to recover this fee from the cheque-writer.

HANDY HINTS TO MINIMISE FEES!

Our "personal" bank accounts have been designed to help you save on fees and our friendly staff specialise in tailoring customers the best accounts and banking services for their needs and lifestyle. We recommend you first talk to an Auswide Bank Customer Service Consultant about your individual needs, as they'll help you choose the Auswide Bank solutions that can minimise your fees.

You could also:

- consider the various accounts offered by Auswide Bank and restructure your finances according to your needs. For example the Everyday Access account provides you unlimited free Auswide Bank withdrawals in return for a competitive monthly account fee. While the Everyday Choice account provides generous fee free limits on most withdrawals, and you may totally avoid paying the monthly account fee by retaining a balance of \$1000
- choose the account that is best for you - you may be entitled to waivers.
- keep your account active or combine accounts you don't use in order to avoid the Dormant Account Administration fee.
- take advantage of any monthly "fee free" limits on transactions.
- consider opening a "qualifying account" to avoid paying the monthly account fee on the Visa Debit account.
- consider the benefits of telephone, internet and mobile banking.
- pay bills using BPAY rather than by cheque or direct debit.
- make larger withdrawals with your Visa Debit Card instead of frequent withdrawals for smaller amounts. If possible use your Visa Debit Card for withdrawals and balance enquiries at Auswide Bank ATM's whenever you can.
- check your balance on the receipt provided after making a Visa Debit Card withdrawal, rather than requesting a separate balance enquiry.
- ask for cash when purchasing goods using EFTPOS as it will only be counted as one transaction.
- withdraw more money less often to cover purchases and expenses especially if they will be incurred on the same day.
- avoid dishonour or reject fees by ensuring you always have sufficient cleared funds in your account to cover the total amount of cheque or electronic payments. **Please note** - funds from cheques recently deposited to your account are unavailable until the relevant clearance period has passed. Details of clearance periods are available at your local branch. Taking advantage of our auto-sweep facility could assist you in avoiding dishonour or reject fees.

Your Notes

Small things. Big difference.