

# Fees and Charges

## Products no longer offered

Effective 12 September 2025

This document must be read together with the Community First Account & Access Facility Terms & Conditions and the Summary of Accounts, Availability of Access Facilities & Transaction Limits.

| Account type                                                      |                    | Access                     | Retirement Plus | Money Market | Student Starter | NBCU Visa | Bonus Saver | Christmas Saver   | Specified Savings | Standard Offset Savings <sup>^^</sup> |
|-------------------------------------------------------------------|--------------------|----------------------------|-----------------|--------------|-----------------|-----------|-------------|-------------------|-------------------|---------------------------------------|
|                                                                   | Fee amount (\$)    | Products no longer offered |                 |              |                 |           |             |                   |                   |                                       |
| Monthly account fee <sup>+</sup>                                  | 6.00               | n/a                        | n/a             | n/a          | n/a             | n/a       | n/a         | n/a               | n/a               | n/a                                   |
| Debit card monthly fee (current Home Loan account holders exempt) | 2.00               | ✓                          | ✓               | n/a          | Free            | Free      | n/a         | n/a               | n/a               | n/a                                   |
| Debit card credit purchase (PIN activated)                        | Free               | Free                       | Free            | n/a          | Free            | Free      | n/a         | n/a               | n/a               | n/a                                   |
| EFTPOS or Debit card purchase (PIN activated)                     | 1.10 <sup>2</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| EFTPOS purchase with cash out                                     | 1.50 <sup>2</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| Direct Debit/PayTo                                                | 1.10 <sup>2</sup>  | ✓                          | ✓               | ✓            | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| ATM withdrawal at any ATM (Debit card)*                           | 1.50 <sup>2</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| Overseas Debit & Credit Card cash advance*                        | 5.00 <sup>2</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| External transfer (including payment service)                     | 1.00 <sup>2</sup>  | ✓                          | ✓               | ✓            | Free            | ✓         | Free        | Free <sup>^</sup> | n/a               | ✓                                     |
| Over the counter cash withdrawal                                  | 1.50 <sup>3</sup>  | ✓                          | ✓               | ✓            | Free            | ✓         | Free        | Free              | n/a               | ✓                                     |
| Bank@Post withdrawal, cash advance or cash deposit                | 2.00 <sup>3</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| Bank@Post cheque deposit                                          | 2.00 <sup>3</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| Balance enquiry performed at any ATM*                             | 1.25 <sup>2</sup>  | ✓                          | ✓               | n/a          | Free            | ✓         | n/a         | n/a               | n/a               | n/a                                   |
| Staff Assisted Transfer (Contact Centre & in-store)               | 2.00 <sup>2</sup>  | ✓                          | ✓               | ✓            | Free            | ✓         | ✓           | ✓                 | ✓                 | ✓                                     |
| Early Withdrawal Fee                                              | 20.00 <sup>3</sup> | n/a                        | n/a             | n/a          | n/a             | n/a       | n/a         | ✓                 | n/a               | n/a                                   |

<sup>2</sup> Fees charged on the last day of the month

<sup>3</sup> Fees charged on the day of the transaction

\*You may also be charged a direct charge fee by the ATM operator for withdrawals or balance enquiries for non-owned ATMs. You will be notified of this fee up-front and will not be charged a fee should you wish to cancel the transaction. ^^Standard Offset Savings applicable to members with selected home loans. ^Service is only available during withdrawal period. \*\$6 per month paid in arrears. © Registered to BPAY Pty Ltd ABN 69 079 137 518 For Tap & Go transactions, the merchant decides whether to route a transaction as EFTPOS or VISA and that, if, the merchant chooses to route it as EFTPOS, the customer will be charged the EFTPOS fee (if applicable).

## Transaction fee rebates

Community First offers a range of free transaction allowances. These allowances are listed below and are dependent on the combined balance of your savings and loan accounts:

| Total balance of deposits and loan | Maximum Rebate (per mth) |
|------------------------------------|--------------------------|
| Between \$0 – \$4,999              | Nil                      |
| Between \$5,000 – \$19,999         | \$4                      |
| Between \$20,000 – \$49,999        | \$8                      |
| Between \$50,000 – \$99,999        | \$12                     |
| \$100,000 plus                     | \$27                     |

The rebate is only payable on transactions generated on the Access account, Retirement Plus account and Money Market account. Transactions eligible for the transaction fee rebate include cash withdrawals, EFTPOS, direct debits, domestic ATM transactions, external transfer and Osko payments. Any other transactions will not be eligible for the rebate.

Additional rebates can be gained by members when they hold the following products:

| Eligible product     | Rebate amount (per mth) |
|----------------------|-------------------------|
| Low Rate Credit Card | \$2                     |

Transaction charges are applicable on all deposit and overdraft accounts and any transaction charges in excess of your allowances, as set out above and will be debited on the last day of the month. Your monthly balances for calculating your free transactions allowance are the total closing balances on the last day of the month, of all your deposit accounts and all your loan accounts. Please note that balances held by you under a second membership will not generally be taken into account when calculating fees.

## Service Fees All fees are charged on the day of the request.

|                                                                                                                                                                                                        |               |
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| <b>Dormancy Fee</b> – (all savings accounts – Account Keeping Fee)<br>When no transactions have been made on your membership for one year or more                                                      | \$20 p.a.     |
| <b>Inactive Fee</b> – when no transactions have been made on your account for one year or more.<br>(Applies to the following accounts: Retirement Plus/Access/Bonus Saver/Money Market)                | \$2 per mth   |
| <b>Overdrawn Fee</b> – charged on accounts that become overdrawn by \$50 or more in a calendar month.<br>Charged last day monthly                                                                      | \$10 per mth  |
| <b>Over Limit Fee</b> – charged when an account remains over limit by \$50 or more for 1 day or more during a calendar month. Charged last day monthly                                                 | \$10 per mth  |
| <b>Dishonour Fee</b> – when payment of a cheque deposited in your account through Bank@Post is rejected. Charged on the day of the dishonour                                                           | At costs      |
| <b>Direct Debit Dishonour</b> – when payment of a direct debit from your account is rejected. Charged on the day of the dishonour                                                                      | \$20          |
| <b>Periodical Payment Dishonour</b> – when payment of a periodical payment from your account is rejected. Charged on the day of the dishonour                                                          | \$20          |
| <b>Account Combination Fee</b> – charged if we have to offset the credit balance of any of your deposit accounts against any debt owing by you                                                         | \$5           |
| <b>Forced Payment</b> – direct debit paid on insufficient funds                                                                                                                                        | \$20          |
| <b>Retrieve cashiering vouchers or any other document</b>                                                                                                                                              | \$20 per item |
| <b>EFT Investigation Fee</b> – when payment made to incorrect account or BPAY Biller, including NPP payments, incorrect amount transferred; alleged unauthorised transactions; request to recall funds | \$35          |

## Specially Requested Services

All fees for specifically requested services are charged on the day of the request.

| Foreign Currency Services                                                                                                                                                                    |                                                     |
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| Foreign Cash                                                                                                                                                                                 | The greater of 1% of the load/reload amount or \$10 |
| Drafts                                                                                                                                                                                       | \$17.50                                             |
| Overseas Telegraphic Transfer – this fee will be incurred again if any changes to the details are requested                                                                                  | \$30                                                |
| Overseas Telegraphic Transfer – Australian dollars                                                                                                                                           | \$50                                                |
| Overseas Telegraphic Transfer - Internet Banking                                                                                                                                             | \$20                                                |
| Fees for withdrawals, cancellations, stops, traces and late orders for Travelex services                                                                                                     | At cost                                             |
| Foreign Currency Cheque Purchase<br>(Negotiation - where Convera is able to negotiate directly with its wholesale banking provider to clear and settle the foreign currency cheque)          | \$12.50                                             |
| Foreign Currency Cheque Purchase<br>(Collection - where Convera or its wholesale banking provider is required to deal with the issuing bank to clear and settle the foreign currency cheque) | \$57.50                                             |

| Credit card and Debit card                                                                                                              |          |
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| <b>Low Rate Credit Card Annual Fee</b> – is payable upon funding initially and is debited from the credit card account each anniversary | \$50     |
| <b>n0w Credit Card monthly fee</b>                                                                                                      |          |
| > Limit of \$1,000                                                                                                                      | \$9      |
| > Limit of \$2,000                                                                                                                      | \$14     |
| > Limit of \$3,000                                                                                                                      | \$19     |
| <b>n0w Credit Card cash advance*</b>                                                                                                    |          |
| > Domestic cash advance                                                                                                                 | \$3      |
| > Overseas cash advance                                                                                                                 | \$5      |
| <b>Low rate Credit Card cash advance*</b>                                                                                               |          |
| > Domestic cash advance                                                                                                                 | \$2      |
| > Overseas cash advance                                                                                                                 | \$5      |
| <b>Bank@Post for cards</b>                                                                                                              |          |
| > Cash withdrawal, cash deposit and cheque deposit                                                                                      | \$2      |
| <b>Late Payment</b> – charged each time the minimum monthly repayment is not met (excludes n0w Credit Card)                             | \$25     |
| Replacement of Visa card (within Australia)                                                                                             | \$12.50  |
| Replacement of a Visa Card (overseas)                                                                                                   | \$55     |
| <b>Card Extraction Fee</b> – urgent request to change the delivery method of card and/or PIN mailers                                    | \$45     |
| Emergency replacement of a Visa Card overseas                                                                                           | US\$175^ |
| An administration fee applies if a replacement request is withdrawn                                                                     | US\$50^  |
| Visa chargebacks                                                                                                                        | \$25     |

## Specially Requested Services (continued)

### Swift Payments

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| <b>Inward Swift</b> – domestic or international transfer is credited to your account. | \$6.85 |
| <b>Outward Swift</b> – domestic transfer is debited to your account.                  | \$20   |

### Copy of Statements

|                                            |                 |
|--------------------------------------------|-----------------|
| eStatements available via Internet Banking | Free            |
| Printed statements (already issued)        | \$1.50 per page |

### Other Fees

|                                                                                                                |                          |
|----------------------------------------------------------------------------------------------------------------|--------------------------|
| Large Cash Withdrawals – is payable for store withdrawals in cash > \$5,000                                    | 0.15% of total amount    |
| Deposits of coin (\$100 daily deposit limit for un-bagged coins, \$5,000 daily deposit limit for bagged coins) | 1% of transaction amount |
| Safe Deposit Box                                                                                               |                          |
| > Establishment Fee                                                                                            | \$30                     |
| > Small (130mm x 130mm)                                                                                        | \$30 p.a.                |
| > Medium (260mm x 75mm)                                                                                        | \$40 p.a.                |
| > Large (260mm x 260mm)                                                                                        | \$100 p.a.               |

## Loan Fees & Charges

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| <b>Application Fee – Unsecured Loans</b><br>Applicable on all approved personal loans, car loans and Overdrafts (on each occasion) | \$249 |
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| <b>Application Fee – Secured Personal Loans</b><br>Applicable on all approved secured personal and car loans. Includes the Personal Property Security Register fee | \$249 |
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| <b>Application Fee – Home Loans</b><br>Applies at the time of settlement, to all secured non-package variable and fixed home and investment loans (additional government charges may apply). |                     |
| > First application includes one standard valuation and one legal fee for one property security only (and includes 2 splits).                                                                | \$600               |
| > Loan variation – includes loan split requests, additional splits, loan top up on existing loan, loan re-fix fee and loan switches (loan switching to another product).                     | \$300 per variation |
| > Solicitors preparation fee – the cost of additional legal fees for subsequent securities, production of deeds and security guarantees.                                                     | At cost             |
| > Additional valuation fee – the cost of having subsequent securities valued by third party.                                                                                                 | At cost             |

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| <b>Construction loan upfront fee</b><br>Includes application fee, inspection fees and draw-down fees throughout construction period. Legal fees are paid in addition to this and are at cost. | Non-package home loans \$1,500<br>Package home loans \$900 |
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## Loan Fees & Charges (continued)

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| <b>Bridging loan upfront fee</b><br>Includes application fee, one standard valuation and one legal fee for one property security. Additional valuation fees and legal fees are at cost. | \$1,500 |
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| <b>Accelerator Package Application Fee</b><br>Includes application, one standard valuation and one legal fee for one property security only. Additional valuation and legal fees may apply. | Waived |
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| <b>Accelerator Package Annual Fee</b><br>Paid in advance. Initial fee included in total loan amount at settlement. Each annual fee thereafter is debited from an eligible nominated account. | \$395 p.a. |
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| <b>Rate Lock</b><br>Current fixed home loan interest rate locked in at date of Credit Bureau enquiry. Fee charged at settlement, deducted from the loan proceeds. | \$750 |
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| <b>New Car Loan and Car Loan Fee</b> – Monthly account keeping fee | \$10 |
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|                                                                                     |      |
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| <b>Green Loan/Home Improvement/Personal Loan Fee</b><br>Monthly account keeping fee | \$10 |
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| <b>Early Repayment Fees</b><br>An Early Repayment Fee may apply to your loan. You should refer to your loan contract to see if an Early Repayment Fee applies and how it is calculated. | Home Loans – refer to contract<br><br>Fixed rate Car Loans and Personal Loans – \$10 per month of remaining contract term |
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| <b>Late Payment - applicable on loan accounts</b><br>Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable) | \$25 |
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| <b>Mortgage Discharge Fee</b> | \$696 |
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| <b>Security Administration Fee</b><br>Includes consent to second mortgage, lease, variation or substitution of security. | \$300 + at cost fees |
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| <b>Lender's Mortgage Insurance</b><br>Loans for amounts greater than 80% of the valuation or the purchase price, whichever is less, will incur a fee for Lenders Mortgage Insurance. The amount of this fee will be available on application, as it is dependent on the loan to valuation ratio of each loan. | Available on application |
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| <b>Personal Overdraft Monthly Fee</b> – For limits of \$1,000 or more | \$5 per month |
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|------------------------------------------|------------------------------------------|
| <b>Line of Credit Home Loan Line Fee</b> | \$120 p.a.<br>(\$30 payable per quarter) |
|------------------------------------------|------------------------------------------|

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| <b>Redraw</b> – Staff Assisted | \$30 |
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| <b>Safe Custody Fee</b><br>For secure storage of legal documentation – certificate of titles, wills, etc. | \$50.00 p.a. |
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| <b>Reissue Mortgage Loan Documentation Fee</b><br>Payable if a borrower requests to restructure a loan between approval and funding which results in the reissuance of new loan documents. | \$300 |
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| <b>Bank Guarantee Fee</b><br>Payable where a guarantee is provided to a third party such as rental or performance bonds for business purposes. | \$500<br>upfront preparation fee plus \$500 p.a (paid in advance) |
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