

# Business Fees and Charges

Effective 1 March 2026

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

Account type		FirstBiz Access	FirstBiz Online Savings	Community account	Business Club Rewards
Account eligibility	Fee Amount	Business Members	Business Members	Not for profit organisations	Clubs with participating rewards program
Account maintenance fee		\$10 per month	n/a	n/a	\$100 per month
Debit card credit purchase (PIN activated)	Free	Free	n/a	Free	n/a
BPAY® payment	Free	Free	Free	Free	Free
Internet Banking internal transfer	Free	Free	Free	Free	Free
Direct credit	Free	Free	Free	Free	Free
Payroll credit	Free	Free	Free	Free	Free
EFTPOS or debit purchase (PIN activated)	1.10 <sup>1</sup>	Free	n/a	Free	n/a
EFTPOS purchase with cash out	1.50 <sup>1</sup>	Free	n/a	Free	n/a
Direct debit/PayTo	1.10 <sup>1</sup>	Free	Free	Free	n/a
ATM withdrawal at any ATM (debit card)*	1.50 <sup>1</sup>	Free	n/a	Free	n/a
Overseas debit card cash advance*	5.00 <sup>1</sup>	✓	n/a	✓	n/a
Internet Banking external transfer	1.00 <sup>1</sup>	Free	Free	Free	Free
Electronic external transfer (payment service)	1.00 <sup>1</sup>	Free	n/a	Free	n/a
Over the counter cash withdrawal	1.50 <sup>2</sup>	✓	n/a	Free	n/a
Bank@Post withdrawal, cash advance, or cash deposit	2.00 <sup>1</sup>	✓	n/a	Free	n/a
Bank@Post cheque deposit	2.00 <sup>1</sup>	✓	n/a	Free	n/a
Staff Assisted Transfer (Contact Centre and in-store)	2.00 <sup>2</sup>	✓	n/a	Free	Free

<sup>1</sup>Fees charged on the last day of the month

<sup>2</sup>Fees charged on the day of the transaction

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).

## Visa card fees (charged on the day of the transaction)

<b>Bank@Post fees (charged on the last day of the month)</b> Cash withdrawals, cash deposits and cheque deposits	\$2
<b>Late Payment</b> – charged each time the minimum monthly repayment is not met	\$25
Replacement of a 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 VISA Card overseas	US\$175 <sup>^</sup>
An administration fee applies if a replacement request is withdrawn	US\$50 <sup>^</sup>
Visa chargebacks	\$25
<b>International Transaction Fee</b> – applies for all transactions (including reversals and cash advances) where you use your card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity or financial institution outside Australia.	3% of transaction value in \$AUD

<sup>^</sup>The fee is converted to Australian dollars using the exchange rate valid on the day the emergency card is produced.

\*Community First branded ATMs are direct charge free and located within most stores. For non-Community First branded ATMs, you may be charged a direct charge fee by the ATM operator. You will be notified of this fee up-front and will not be charged a fee should you wish to cancel the transaction. © Registered to BPAY Pty Ltd ABN 69 079 137 518

Page 1 of 3 | Business Fees & Charges | Community First Credit Union Limited ABN 80 087 650 922 operating as Community First Bank AFSL/Australian credit licence 231204



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## Service fees (charged on the day of the transaction)

<b>Dormancy Fee</b> - (all accounts – account keeping fee) when no member initiated transactions have been made on your membership for one year or more.	\$20 p.a.
<b>Inactive Fee</b> - when no member initiated transactions have been made on your account for one year or more (fee will apply to the following accounts: FirstBiz Access account and FirstBiz Online Savings account).	\$2 per mth
<b>Overdrawn Fee</b> - charged on accounts that become overdrawn by \$50 or more in a calendar month. 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 cost
<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 cashing vouchers or any other document</b>	\$20 per item
<b>EFT Investigation Fee</b> - when payment made to incorrect account or BPAY Biller; incorrect amount transferred; alleged unauthorised transactions; request to recall funds.	\$35

## Specially requested services and other fees (charged on the day of the request)

<b>Swift Payments</b>	
<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
<b>Copy of statements</b>	
eStatements available via Internet Banking	Free
Printed statements (already issued)	\$1.50 per page
<b>Other Fees</b>	
Large Cash Withdrawal - 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
<b>Foreign Currency Services</b>	
Foreign Cash	The greater of 1% of the load/reload amount or \$10
Drafts	\$17.50
Overseas Telegraphic Transfer (foreign currency) – 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 (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 (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

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Page 2 of 3 | Business Fees & Charges | Community First Credit Union Limited ABN 80 087 650 922  
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Loan Fees and Charges	
<b>Application Fee</b> Standard application fee applies to all business loans including overdrafts (additional fees may apply for non-standard applications)	\$750
Valuation	At cost
Loan agreement / solicitor / legal costs	At cost
Mortgage of land (includes Security Registration Fee, Personal Property Security Registration Search Fee, Registration of Discharge Fee, Discharge of Mortgage Fee and Mortgage Stamp Duty (NSW))	At cost
Guarantees (per individual)	At cost
Late Payment Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25
Security Administration Fee Includes consent to second mortgage, lease, variation or substitution of security.	\$300 + at cost fees
Unused Commitment fees	1% of undrawn balances
<b>Business Overdraft Monthly Fee</b> On all limits	\$10 per month
<b>Staff Assisted Redraw</b>	\$30
	<b>Approved amount</b>
<b>Safe Custody Fee</b> For secure storage of legal documentation – certificate of titles, wills, etc.	\$50 p.a.
<b>Bank Guarantee Fee</b> Payable where a guarantee is provided to a third party such as rental or performance bonds for business purposes.	\$500 up-front preparation fee plus \$500 p.a. (paid in advance)
<b>Reissue Mortgage Loan Documentation Fee</b> Payable if a borrower requests to restructure a loan between approval and funding which results in the reissuance of new loan documents.	\$300

Note: Additional fees and charges may also apply. Please refer to the Fees and Charges listed in any Loan Agreement.