Fees and Charges
Products no longer offered

Effective 1 November 2026

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	Fee amount ($)	Access	Retirement Plus	Money Market	Student Starter	NBCU Visa	Bonus Saver	Christmas Saver	Specified Savings	Standard Offset Savings^^	Personal Club Rewards/MPower Rewards
		Products no longer offered									
Monthly account fee+	4.00	n/a	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[1])	2.00	✓	✓	n/a	Free	Free	n/a	n/a	n/a	n/a	Free
Debit card credit purchase (PIN activated)	Free	Free	Free	n/a	Free	Free	n/a	n/a	n/a	n/a	Free
EFTPOS or Debit card purchase (PIN activated)	1.10 [2]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	Free
EFTPOS purchase with cash out	1.50 [2]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	n/a
Direct Debit/PayTo	1.10 [2]	✓	✓	✓	Free	✓	n/a	n/a	n/a	n/a	n/a
ATM withdrawal at any ATM (Debit card)*	1.50 [2]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	n/a
Overseas Debit & Credit Card cash advance*	5.00 [2]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	n/a
External transfer (including payment service)	1.00 [2]	✓	✓	✓	Free	✓	Free	Free^	n/a	✓	Free
Over the counter cash withdrawal	1.50 [3]	✓	✓	✓	Free	✓	Free	Free	n/a	✓	n/a
Bank@Post withdrawal, cash advance or cash deposit	2.00 [3]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	Free (deposits only)
Bank@Post cheque deposit	2.00 [3]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	Free
Balance enquiry performed at any ATM*	1.25 [2]	✓	✓	n/a	Free	✓	n/a	n/a	n/a	n/a	Free
Staff Assisted Transfer (Contact Centre & in-store)	2.00 [2]	✓	✓	✓	Free	✓	✓	✓	✓	✓	n/a
Early Withdrawal Fee	20.00 [3]	n/a	n/a	n/a	n/a	n/a	n/a	✓	n/a	n/a	n/a

[1] Debit card monthly fee waiver applies on accounts with the same AccountID and Account Name as the mortgage.

[2] Fees charged on the last day of the month

[3] 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. +$4 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).

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Account type	Fee amount ($)	ICU Everyday Student	ICU Bucket	ICU Everyday Business	ICU Wildlife Bonus Saver	ICU Online Saver	ICU Bonus Saver	ICU Cash Management	ICU 100% Offset	ICU PL Offset	ICU Term Deposits (personal)	ICU Term Deposits (business)	ICU Low Rate Credit Card
Account eligibility		Products no longer available for new accounts											
Account keeping fee	$10	n/a	n/a	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Payments using Internet Banking (external)	Free	Free	n/a	Free	n/a	n/a	n/a	n/a	Free	Free	n/a	n/a	Free
Payments using Internet Banking (internal)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a	n/a	Free
BPAY® Transaction using Internet Banking	Free	Free	n/a	Free	n/a	n/a	n/a	n/a	Free	Free	n/a	n/a	Free
Osko® Transaction using Internet Banking (outgoing)	Free	Free	n/a	Free	n/a	n/a	n/a	n/a	Free	Free	n/a	n/a	Free
VISA Domestic 'Credit' transactions	Free	Free	n/a	Free	n/a	n/a	n/a	n/a	Free	Free	n/a	n/a	Free
EFTPOS purchases & cash out	Free	Free	n/a	Free	n/a	n/a	n/a	n/a	Free	Free	n/a	n/a	Free
Periodical Payments using Internet Banking (external)	Free	Free	n/a	Free	n/a	n/a	n/a	n/a	Free	Free	n/a	n/a	Free
Periodical Payments using Internet Banking (internal)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	n/a	n/a	Free
Staff assisted transaction (including Pay Anyone and BPAY®)	2.00[2]	Free	✓	✓	Free	✓	✓	✓	✓	✓	n/a	n/a	✓
Over the counter cash withdrawal	1.50[3]	✓	n/a	✓	✓	n/a	✓	✓	✓	✓	n/a	n/a	✓
Bank@Post withdrawal, cash deposit or cheque deposit	2.00[3]	✓	n/a	✓	n/a	n/a	n/a	n/a	✓	✓	n/a	n/a	✓
VISA Cash Advance (overseas)	5.00[3]	✓	n/a	✓	n/a	n/a	n/a	n/a	✓	✓	n/a	n/a	✓
VISA Cash Advance (domestic)**	2.00[3]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	✓

ICU - Loyalty Rebates and Transaction Fees

ICU Home Loan Saver Accounts

Members that hold a current housing or investment loan will be rewarded with one fee free transaction account. The selected account is exempt from Account Keeping and Transaction Fees. Other fees and charges as listed will still apply.

* Debit card monthly fee waiver applies on accounts with the same AccountID and Account Name as the mortgage. ** Includes account-to-account transfers and accessing cash such as over the counter, at an ATM, at Point of Sale and via Bank@Post.

[2] Fees charged on the last day of the month

[3] 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. +$4 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).

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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 (S6 only)	$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.

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

^The fee is converted to Australian dollars using the exchange rate valid on the day emergency card is produced

Specially Requested Services

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

Foreign Currency Services	
Foreign Cash	The greater of 1% of the load/reload amount or $10
Drafts	$17.50
Overseas Telegraphic Transfer – fee will be incurred again if changes to 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
Credit card and Debit card	
Low Rate Credit Card Annual Fee & NSA Credit Card Annual Fee – is payable upon funding initially and is debited from the credit card account each anniversary	$50
n0w Credit Card monthly fee	
> Limit of $1,000	$9
> Limit of $2,000	$14
> Limit of $3,000	$19
n0w Credit Card cash advance*	
> Domestic cash advance**	$3
> Overseas cash advance	$5
Low rate Credit Card & NSA Credit Card cash advance*	
> Domestic cash advance (includes account-to-account transfers and accessing cash such as over the counter, at an ATM, at Point of Sale and via Bank@Post)	$2
> Overseas cash advance	$5
Bank@Post for Visa cards - cash withdrawal, cash deposit and cheque deposit	$2
Credit Card Balance Transfer Fee - Payable on the day we process the balance transfer under a discounted balance transfer rate or special offer. The fee does not apply where a standard balance transfer is processed at the standard annual percentage rate for balance transfers. Applicable per balance transfer request that is processed.	2% of balance transfer amount
Late Payment – 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
Card Extraction Fee – 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
International Transaction Fee – 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

Specially Requested Services (continued)

Swift Payments	
Inward Swift – domestic or international transfer is credited to your account.	$6.85
Outward Swift – 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

Application Fee – Home Loans 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
Construction loan upfront fee 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 Package home loans $900
Accelerator Package Annual Fee 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.
Rate Lock Current fixed home loan interest rate locked in at date of Credit Bureau enquiry. Fee charged at settlement, deducted from the loan proceeds.	$750

Loan Fees & Charges (continued)

The Works Package Annual Fee (for applications received from 24 Sep 2020) Paid in advance. Initial fee included in total loan amount at settlement. Each annual fee thereafter is charged to the loan account.	$395 p.a.
The Works Package Annual Fee (for applications received before 24 Sep 2020) Paid in advance. Initial fee included in total loan amount at settlement. Each annual fee thereafter is charged to the loan account.	$250 p.a.
ICU Online Secured Personal Loan - Loan adminstration fee	$5 per month
ICU Green Car Loan & ICU Green Eco Loan - Loan adminstration fee	$12 per month
ICU Investment Loan, ICU Business Loan & Small Business Loan - Loan adminstration fee	$8 per month
New Car Loan and Car Loan Fee – Monthly account keeping fee	$10
Green Loan/Home Improvement/Personal Loan Fee Monthly account keeping fee	$10
Early Repayment Fees 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 Fixed rate Car Loans and Personal Loans – $10 per month of remaining contract term
Late Payment - applicable on loan accounts Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	$25
Mortgage Discharge Fee	$696
Security Administration Fee Includes consent to second mortgage, lease, variation or substitution of security.	$300 + at cost fees
Lender's Mortgage Insurance 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
Personal Overdraft Monthly Fee – For limits of $1,000 or more	$5 per month
Line of Credit Home Loan Line Fee	$120 p.a. ($30 payable per quarter)
Redraw – Staff Assisted	$30
Safe Custody Fee For secure storage of legal documentation – certificate of titles, wills, etc.	$50.00 p.a.
Reissue Mortgage Loan Documentation Fee Payable if a borrower requests to restructure a loan between approval and funding which results in the reissuance of new loan documents.	$300
Bank Guarantee Fee Payable where a guarantee is provided to a third party such as rental or performance bonds for business purposes.	$500 upfront preparation fee plus $500 p.a (paid in advance)

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