Fees and Charges

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		Everyday & Pink Everyday	Everyday Plus	Wildlife Saver	Online Saver	Goal Saver	Santa Saver	Term Deposit	Package Offset Savings**
Account eligibility	Fee amount ($)	All members except business	Members aged 55+	Members aged 0 to 17 years	All members except business	All members	All members except business	All members	Members with a Boost Package
Monthly account fee+	4.00 per account	✓ Waived if conditions met[1]	✓ Waived if conditions met[1]	n/a	n/a	n/a	n/a	n/a	n/a
Debit card credit purchase (pen or PIN activated)	Free	Free	Free	n/a	n/a	n/a	n/a	n/a	Free
Internet Banking Internal Transfer	Free	Free	Free	Free	Free	Free	Free	n/a	Free
Direct Credit	Free	Free	Free	Free	Free	Free	Free	n/a	Free
Payroll Credit	Free	Free	Free	Free	Free	Free	Free	n/a	Free
EFTPOS or Debit card purchase (PIN activated)	1.10 [2]	Free	Free	n/a	n/a	n/a	n/a	n/a	Free
EFTPOS purchase with cash out	1.50 [2]	Free	Free	n/a	n/a	n/a	n/a	n/a	Free
Direct Debit/PayTo	1.10 [2]	Free	Free	Free	n/a	n/a	Free	n/a	Free
ATM withdrawal at any ATM (Debit card)*	1.50 [2]	Free	Free	Free	n/a	n/a	n/a	n/a	Free
Overseas Debit & Credit Card cash advance*	5.00 [2]	✓	✓	n/a	n/a	n/a	n/a	n/a	✓
External transfer (including payment service)	1.00 [2]	Free	Free	Free	Free	Free	Free	n/a	Free
Over the counter cash withdrawal	1.50 [3]	Free	✓	Free	n/a	Free	Free	n/a	Free
Bank@Post withdrawal, cash advance or cash deposit	2.00 [3]	✓	✓	n/a	n/a	n/a	n/a	n/a	Free
Bank@Post cheque deposit	2.00 [3]	✓	✓	n/a	n/a	n/a	n/a	n/a	Free
Balance enquiry performed at any ATM*	1.25 [2]	✓	✓	Free	n/a	n/a	n/a	n/a	Free
Staff Assisted Transfer (Contact Centre & in-store)	2.00 [2]	✓	✓	Free	n/a	✓	✓	n/a	Free
Early Withdrawal Fee	20.00 [3]	n/a	n/a	n/a	n/a	n/a	✓	n/a	n/a

[1] The Monthly fee is charged per open account and will be waived if you:
- Aged 18-23 years,
- Deposit at least $2,000 into each account during the calendar month (excludes bank-initiated transactions, reversals, and refunds), or
- Have a **Membership Value** of $50,000 or more (including eligible savings, term deposit and loan accounts).

Membership Value is calculated by adding together the daily closing balances of your eligible savings, term deposit and loan accounts and averaging this total across all days in the month. Balances are calculated using the effective date of each transaction. Overdrawn balances are not included. Where an accounts debit balance exceeds its approved credit limit, the approved credit limit amount will be used instead.
Joint accounts can only qualify for a fee waiver based on the primary account holders Membership Value. If a joint account qualifies for a fee waiver, the waiver will also apply to the secondary account holder's eligible individual accounts. However, a secondary account holder's Membership Value cannot be used to qualify a joint account for a fee waiver.

[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-Community First branded ATMs. You will be notified of this fee up-front and will not be charged a fee should you wish to cancel the transaction. **Package Offset Savings applicable to Boost/Accelerator Package loans only. [+]$4 per month paid in arrears. For Pink Everyday Accounts with one debit card, $1 of the monthly fee is donated to the McGrath Foundation each month. Additional Pink debit cards incur an additional $1 monthly fee which is also donated to McGrath Foundation. ® 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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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: Everyday/Pink Everyday/Everyday Plus/Online Saver/Goal Saver)	$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

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 (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

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

Specially Requested Services (continued)

Other Fees	
Large Cash Withdrawals – 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

Copy of Statements	
eStatements available via Internet Banking	Free
Printed statements (already issued)	$1.50 per page

Visa card fees

Charged on the day of the request.

Credit card and Debit card	
Low Rate Credit Card Annual Fee – payable upon funding initially and is debited from the credit card account each anniversary	$50
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 the balance transfer amount
Low Rate 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 cards	
> Cash withdrawal or Cash deposit	$2
> Cheque deposit	$2
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

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

Loan Fees & Charges

Application Fee – Unsecured Loans Applicable on all approved personal loans, car loans and Overdrafts (on each occasion).	$249
Application Fee – Secured Personal Loans Applicable on all approved secured personal and car loans. Includes the Personal Property Security Register fee.	$249
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
Bridging Loan Upfront Fee 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
Boost Package Application Fee Includes application, one standard valuation and one legal fee for one property security only. Additional valuation and legal fees may apply.	Waived
Boost 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
New Car Loan and Car Loans Monthly account keeping fee	$10
Green Loan/Home Improvement/Personal Loans 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
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

Loan Fees & Charges (continued)

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
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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