



Account and Service Fees Schedule (Part 2 of 3) (effective from 10 May 2019)

This Schedule forms part of the Product Disclosure Statement – BFS Non-Cash Payment Products, the Product Information Statement – Offer Document: Debentures and the Product and Service Information (Terms & Conditions) referred to therein as Part 2.

Information in this document is subject to change from time to time. This schedule can be viewed on the BFS website and any variations to these fees will be notified via the BFS website - www.bfs.org.au.

| SERVICE & TRANSACTION TYPES | COST |
|--|---|
| Account Keeping Fee | \$Nil |
| Account Transaction Fees | \$Nil |
| Bank cheque | As charged by our bankers (Currently \$10.00) |
| BPAY error correction fee | \$12.30 per item |
| BPAY investigation request | \$6.20 per item |
| BPAY rejected transaction | \$6.20 per transaction |
| Business Express Deposits: Westpac - Business clients | \$Nil |
| Cash Handling Fee: Cash deposits and withdrawals | As charged by our bankers |
| Certificate of balance (Audit Purposes) | \$15.00 |
| Cheque encashment and bank cheque authority: amendment or cancellation | \$11.20 |
| Cheque encashment and bank cheque authority: Maintenance Fee | \$3.70 per month |
| Cheque encashment and bank cheque authority for 3 years: establishment | \$77.00 |
| Cheque encashment and bank cheque authority for 3 years: renewal | \$60.50 |
| Copy of cheque or deposit form: over 100 days | Minimum \$30.00, \$60.00 per hour (plus any Westpac Fees) |
| Copy of cheque or deposit form: under 100 days | \$10.00 |
| Deposit of cheques drawn on foreign bank | As charged by our bankers. Currently up to \$ 25.00 ¹ |
| Dishonour of a cheque deposited to your account | As charged by our bankers (Currently \$11.00) |
| Dishonour of a cheque drawn on your account | \$33.00 |
| Dishonour of a direct debit transaction drawn on your account | \$17.60 |
| Early Redemption Fee. | \$50.00 will apply to each early redemption allowed. ² |
| Electronic transaction deposited to your account & returned | \$5.00 |
| Honour Fee Cheque payment: overdrawn/unavailable balance | \$10.00 per transaction |
| Interest Payable on overdrawn/overlimit a/c balance | 15.00% pa |
| International cheque | As charged by our bankers (Currently \$28.00) |
| International Telegraphic Transfer | Outward AUD \$32.00 ¹ |
| International Telegraphic Transfer: Inward via BSB 704 922 or BSB 704 874 | As charged by our bankers (currently up to \$12.00 including RTGS of \$3:50) |
| Local (Australian) real-time funds transfer | As charged by our bankers (Currently \$ 30.00) |
| Loan Review Fee (Secured Loans only) | \$500 ³ |
| Mistaken Payment | \$66.00 |
| Nightsafe Facilities: Westpac - Business clients | As charged by Westpac, subject to availability (Setup Fee from \$270.00 pa plus \$70.00 pm) |
| Recall of electronic funds | \$49.50 |
| Reprocessing Fee payable for the reprocessing of a periodical payment by BFS for any reason. | \$10.00 |
| Request account statement reprint | \$5.00 per statement |
| Special clearance of cheque deposited at Westpac | As charged by Westpac (Currently \$16.80) |
| Stop payment | \$Nil |
| Stop payment involving dishonour of cheque presented | \$33.00 |
| Trace of Electronic transaction | \$49.50 |
| Trace of paid cheque or deposit | \$24.80 plus fee for copy of cheque or deposit form |

¹ Other amounts may be deducted from the amount remitted or charged to the beneficiary by an overseas bank or banker.

² A relevant Early Redemption Interest Rate Adjustment may also apply.

³ Reduced to \$0.00 where information requested for review is provided within 2 months of request