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// Schedule of Fees, Charges, Transaction Limits and Contact Details

► **Product Disclosure Statement Part 2 effective 31 January 2019.**

This document is Part 2 of the Product Disclosure Statement (PDS). It must be read in conjunction with Part 1 - Key Features and Terms and Conditions and Part 3 - Deposit Interest Rates Schedule.

PO Box 50, Maitland NSW 2320

DX 21630, Maitland NSW 2320

417 High St, Maitland NSW 2320

Maitland Mutual Building Society Limited ABN 94 087 651 983 Australian credit licence 238139 AFSL 238139

This booklet outlines the fees, charges and transaction limits that relate to The Mutual's Accounts and Payment Facilities.

Please contact us at any branch or our Member Services Department on 1300 688 825 if you require more information about our products and services.

Part One of the PDS contains the Key Features and Terms and Conditions applicable to our Deposit Accounts and Payment Facilities.

Part Three of the PDS contains the Interest Rates applicable to each product.

You should consider the PDS in deciding whether to acquire or continue to hold any of the products in this PDS. To obtain a copy of the PDS, please call our Member Services Department on 1300 688 825 or visit one of our branches.

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Contact Details

Head Office: 417 High Street
Maitland NSW 2320

PO Box 50
Maitland NSW 2320

Head Office Phone: 1300 688 825

Head Office Fax: (02) 4933 8996

Internet: www.themutual.com.au

Email: info@themutual.com.au

Contact Details for Lost or Stolen Cards

- ▶ Call into one of our branches to notify us; or
- ▶ After Hours Phone 1800 800 521
- ▶ If a Visa card is lost or stolen outside Australia the Visa Global Customer Assistance Service (GCAS) pertaining to that country must be contacted immediately. A link to GCAS is available on our website www.themutual.com.au

// Deposit Account Transaction Fees

a) **Account Keeping Fees:** NIL on all accounts except for the 100% Loan Offset Account, Business Maximiser Account and Express Credit Account.

b) **Excess Transaction fees**

Transactions will incur an excess transaction fee after the monthly free transaction limit has been exceeded. The amount of that fee will depend on the type of transaction.

The following fees will apply:

| | |
|---|--------|
| Branch cash withdrawal..... | \$1.00 |
| EFTPOS transaction..... | \$0.50 |
| Bank@Post (Post Office) withdrawal..... | \$2.00 |

Free Transaction Limits

| | |
|--|----|
| Minimum free transactions per month..... | 8 |
| Maximum free transactions per month..... | 20 |

Member Loyalty Benefit

| Length of Membership | Additional Free Transactions | Total |
|----------------------|------------------------------|-------|
| Less than 5 years | 0 | 8 |
| 5 to 10 years | 2 | 10 |
| 10 to 20 years | 3 | 11 |
| 20 years or more | 4 | 12 |

Members will gain free transactions based on their length of membership, as shown in the table above.

Members will also be able to access an additional 8 free transactions or enquiries each month by maintaining a minimum balance of \$2,000 in their Account for the entire month or by conducting a Housing Loan Account, Personal Loan Account or Business Maximiser Account with The Mutual.

Transaction fees will accrue during the calendar month and be charged on the last day of the month. Unused free transactions remaining at the end of the month will not be carried forward and will not be available for use in a subsequent month.

Excess Transaction Fee Exemptions

Members who conduct a Premium (variable rate only) or 3yr Intro Home Loan account with The Mutual can apply to receive an exemption from "excess transaction fees", on their Loan Saver Account. Members who are full-time students or apprentices can apply to receive an exemption from "excess transaction fees" on their Express Savings Account.

Exempt Transactions

- ▶ All deposits
- ▶ Internal transfers
- ▶ Direct credits
- ▶ Telephone or Internet banking

Exempt Accounts

- ▶ Cash Management
- ▶ Mighty Mutual
- ▶ Sovereign Term Deposit
- ▶ Internet Saver
- ▶ Student Saver*
- ▶ Christmas Club
- ▶ Term Deposit
- ▶ Loan Accounts
- ▶ Internet Saver – Business
- ▶ Community Saver*

* Exemption upon application and approval

// Other Fees and Charges

The following fees and charges apply:

1. Dishonour or Reference Fee

Direct Entry Dishonour

Direct entries are withdrawals/debits made electronically on a regular basis under your signed authority. A dishonoured direct entry is one which the financial institution (on whom the payment is drawn) will not pay. This is usually because there are insufficient funds in the Account. If at the agreed time, the direct entry is dishonoured, a fee will apply:

Direct Entry Return Dishonour Fee (Inward and Outward)..... \$15.00

Cheque Dishonour

A dishonoured cheque is one which the financial institution (on whom the cheque is drawn) will not pay. This may be because the cheque is not properly signed, there are not sufficient cleared funds in the Account, the words and figures on the cheque do not agree, the cheque is post-dated, the cheque has been stopped or it has been altered. The dishonour fee will apply each time the cheque is presented for Payment and dishonoured.

Cheques drawn by you and dishonoured by us..... \$15.00

Cheques deposited by you into an account at The Mutual and dishonoured by another financial institution..... \$15.00

Reference

If your Account is overdrawn, without our prior agreement, a fee will be charged. The fee will be charged each time your Account becomes overdrawn. Penalty interest (at the rate disclosed on the Deposit Interest Rate Schedule) will be charged until the Account is brought back in order.

Reference Fee..... \$15.00

2. Document Fee

This fee applies if you request copies of documents such as withdrawal forms or statements, or you ask us to verify a transaction performed on your Account e.g. evidence of a Visa Debit Card purchase.

Document Fee\$60.00 per hour (subject to minimum \$10.00 per copy)

3. Foreign Currency Drafts or Cheques and International Transfers

If you receive drafts or cheques in a foreign currency we can arrange to convert these to Australian dollars. This service is free of our service costs. However any third party costs will be passed on to you.

4. International Transfers (outward)

If you need to send money overseas, we can arrange this for you. Funds can be sent to a variety of destinations in a currency appropriate to that country.

International Draft - Foreign currency..... \$15.00

International Draft - Australian currency..... \$22.50

Overseas Telegraphic Transfer - Foreign currency..... \$28.00

Overseas Telegraphic Transfer - Australian currency..... \$39.00

5. Physical Foreign Currency

The Mutual acts as an agent and can arrange the issue or purchase of physical foreign currency for you.
Physical Foreign Currency issued or purchased 1% of Australian currency equivalent amount.

6. Replacement Card Fee

If you request a replacement card a fee may be charged, when issued by:

The Mutual \$10.00
Visa Global Cardholder Assistance Service (GCAS)..... \$100.00

7. Financial Institution Cheque

The Mutual issues its own cheques. These cheques are also known as a financial institution cheque. If a Society member requests a Maitland Mutual Building Society Cheque a fee is charged.

Maitland Mutual Building Society Cheque \$2.50

8. Monthly Account Keeping Fee

100% Offset Account..... \$7.50
Business Maximiser..... \$10.00
Express Credit Account..... \$10.00

9. Unclaimed Monies Fee

When an account is classified as dormant (after 3 years without a member initiated transaction) a fee will be charged to cover the cost of remitting funds to the relevant authority.

Remittance Fee - the lesser of \$20.00 or account balance

10. Coin Handling Fee (Business Customers only)

To cover the cost associated with the handling of coin, the following charge will apply.

Fee for un-bagged coin..... 2% of deposit amount
Fee for bagged coin..... 1% of deposit amount

11. Over the Counter External Credit Processing

If members require The Mutual to process external credits e.g. payrolls to other financial institutions, a fee will be levied. This fee can be eliminated by members processing their own external credits through our Internet Banking service.

Fee for each individual external credit amount..... \$2.50

12. Foreign Currency Conversion Service Fee

A 1% service fee on the Australian dollar equivalent is payable for foreign currency transactions using your Visa Debit Card.

13. Cash Advance Fee

This fee applies in the following instances:

- a) cash withdrawals performed at some foreign ATMs and ATMs overseas; and
- b) cash advances over the counter at other financial institutions.

Cash Advance Fee..... \$5.00

14. BECS Sponsorship (Subject to Approval)

If your business requests sponsorship within BECS.

| | |
|---|----------|
| Up front fee..... | \$500.00 |
| Per non direct debit item for The Mutual..... | \$0.25 |
| Per direct debit item for The Mutual..... | Free |

15. Christmas Club

A fee applies if you withdraw from your Christmas Club between 1 February to 31 October.

| | |
|----------------------------|---------|
| Early withdrawal fee | \$10.00 |
|----------------------------|---------|

16. Mutual Security Token

| | |
|-------------------------|---------|
| Replacement Token | \$20.00 |
|-------------------------|---------|

17. Transfers/Deposits to Accounts at other Financial Institutions

| | |
|--------------------------------|--------|
| (under periodic payment) | \$0.50 |
|--------------------------------|--------|

18. ATM Owner Fee

This fee amount is disclosed at the time of the ATM transaction and charged by the ATM owner for an ATM transaction including ATM inquiry.

19. Miscellaneous Service Fee

| | |
|--|------------------|
| This fee applies if you request information not covered by the Document Fee..... | \$60.00 per hour |
|--|------------------|

20. Mutual Alert Fee

We offer a range of Mutual Alerts that members can elect to receive to advise when certain events occur on their accounts.

| | |
|---|----------------|
| When a Mutual Alert is sent to mobile phone at your request a fee will be charged | \$0.15 per SMS |
|---|----------------|

// Transaction Limits

| Cash Withdrawal Limits | |
|---------------------------------------|--|
| | Daily Limit |
| Over the Counter at any Mutual Branch | \$2,000.00 unless you make prior arrangement |

| Limitations for VISA Cards | |
|---|-------------------------------|
| VISA Debit Card | Daily Limit – per card |
| ATM Withdrawal Limit | \$1,500.00 |
| EFTPOS | \$10,000.00 |
| VISANet | \$10,000.00 |
| <p>1. Please note that ATM/EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn. Merchants or other financial institutions may impose additional restrictions on the use of your Card or other Access Method including, but not limited to, restrictions on cash withdrawals or services provided.</p> <p>2. Please note a Visanet transaction includes:</p> <ul style="list-style-type: none"> a) International and Domestic transactions where "credit" is selected on a POS terminal; b) Signature based "paper" transactions; and c) Mail order, telephone or internet transactions. | |

| Transfer Limitations for Internet Banking | |
|---|--|
| Description of Transfer | Maximum Daily Limit |
| Transfers from your account to another account other than a BPAY [®] , NPP and Osko Payment without a Mutual Security Token. | \$1,000.00 |
| Transfers from your account to another account other than a BPAY [®] Payment with a Mutual Security Token. | \$10,000.00 (or on application and subject to approval) |
| Please note that Internet Banking transfers via NPP and Osko Payment require the use of your Mutual Security Token. | |

// Government Charges

Government charges may apply to the account whether or not you are primarily liable to pay these charges. These charges include residents withholding tax, all additional government stamp duty and other duties.

// Mobile Banking

- a) All conditions of use and charges relating to a mobile device you use to access Mobile Banking/Mutual Alerts are your responsibility. We are not liable for any costs you incur to access Mobile Banking/Mutual Alerts using a mobile device.
- b) You should check with your telecommunications provider whether you will be able to access Mobile Banking/Mutual Alerts on your mobile device if you travel outside Australia. We are not liable for any costs you may incur to access Mobile Banking/Mutual Alerts outside Australia.

Head Office

417 High St, Maitland NSW 2320

ABN 94 087 651 983

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