

# Deposit products fees and charges guide

This guide outlines the fees and charges for AMP Bank deposit products. If you have any questions call AMP Bank on 13 30 30 or speak to your AMP financial adviser.

Fees and charges for all deposit products always apply for special services - refer over for details. These are payable whether or not you initiate the service or action that results in a fee.

## How to minimise your fees

### Use AMP Bank for all your banking needs

Consolidating your banking makes it easier for you to manage your money, move funds around and reduce transaction fees.

### Use Internet Banking (including Mobile Banking) and BankPhone services

Register for our secure internet and phone banking services. There are no bank transaction fees for using these services and you can bank anywhere, anytime.<sup>1</sup>

### Make the most of Automatic Payment Services

Use automatic services such as Direct Debit, BPAY<sup>®</sup>, automatic salary deposits and Periodical Payments to transfer your money. There are no bank fees for using automatic services.

### Minimise your use of BankAssist for your transactions

A BankAssist fee will apply if we perform a transaction you could do with Internet Banking (including Mobile Banking) or BankPhone. BankAssist fees may also apply if the request is through BankFax or in writing.

### Use your AMP Bank Access Card

There is unlimited, free access to rediATMs<sup>2</sup> and eftpos within Australia with an AMP Bank Access Card.<sup>3</sup> Daily limits and merchant limits may apply.

### Avoid Special Service Fees

Keep statements and manage your payments and cheques so they don't dishonour. Use Internet Banking and BankPhone to keep track of your transactions if you're unsure.

<sup>1</sup> Subject to system availability.

<sup>2</sup> Non-rediATM and international ATM and/or eftpos transactions excluded.

<sup>3</sup> Excluding Transact account.

## We can help you choose the right accounts – call 13 30 30

Talk to us. We can help you choose the right account for your needs and give you tips on ways to keep your fees down.

### Cash and cheque deposits

A fee may apply to deposits of cash or cheques at Bank@Post<sup>™</sup> outlets with your Access Card. Deposits by direct credit or by cheques mailed to AMP Bank do not incur any fees.

## Guide to AMP Bank transaction fees

### Here's what is FREE with AMP Bank

#### Complete these transactions through Internet Banking and BankPhone for fee-free banking

Periodical Payments

Pay anyone when you register their external bank account

Transaction listings

BPAY<sup>®</sup>

Transfers to AMP Bank accounts

Account balance inquiries

The fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the terms and conditions of your account.

<sup>®</sup> Registered to BPAY Pty Ltd ABN 69 079 137 518

Bank@Post<sup>™</sup> and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

## Summary of Fees and Charges for Deposit Products Available for Sale

	AMP Access Account	AMP Cash Manager	AMP Saver Account	AMP Business Saver Account	Offset Deposit Account	AMP SuperEdge Cash Account	AMP SuperEdge Pension Account	AMP SuperEdge Saver Account
Monthly Account Management Fee	\$0	\$5 <sup>(i)</sup>	\$0	\$0	\$5 <sup>(iii)</sup>	\$0	\$5 <sup>(iv)</sup>	\$0
Included Transactions <sup>(ii)</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
ATM transactions at rediATMs	Nil	Nil	n/a	n/a	Nil	n/a	Nil	n/a
Australian eftpos transactions	Nil	Nil	n/a	n/a	Nil	n/a	Nil	n/a
Personal cheque withdrawals	Nil	Nil	n/a	n/a	Nil	Nil	Nil	n/a

(i) Fee waived if opened through ACMS or if \$2,000 is deposited each month.

(ii) Non-rediATM and international ATM and/or eftpos transactions excluded.

(iii) Fee is only payable on Offset Deposit Account linked to Basic Variable Rate Loan accounts.

(iv) Fee waived if your account is opened through AMP Cash Management Service, or for any month in which a minimum of \$2,000 is deposited, or for any month in which the minimum account balance is \$5,000.

## Summary of Fees and Charges for Deposit Products Not Available for Sale

	AMP First	eASYCash Management Account	Transact Account - Classic	Transact Account - Executive <sup>(i)</sup>	Investment Builder Account, Founding Member Account, Achievement Share Account	Cash Management Account (All-in-One \$0, \$5, \$10 plans ) eASYLiving Account (\$0, \$5, \$10, S Plans)			
						\$0 Plan	\$5 Plan	\$10 Plan	ESL S Plan, Select Option, Shareholder Option
Monthly Account Management Fee	\$5	\$5	\$8	Included in annual fee	\$0	\$0	\$5	\$10	\$5
Included Transactions <sup>(ii)</sup>	Unlimited	Unlimited	Limit of 5 free per month <sup>(iii)</sup>	Limit of 8 free per month <sup>(iii)</sup>	Unlimited	None	\$5 by fee value	\$10 by fee value	Unlimited
ATM transactions at rediATMs	Nil	Nil	\$1.25	\$1.25	n/a	\$1.25	\$1.25	\$1.25	Nil
Australian eftpos transactions	Nil	Nil	\$0.65	\$0.65	n/a	\$0.65	\$0.65	\$0.65	Nil
Personal cheque withdrawals	Nil	Nil	\$1.00	\$1.00	n/a	\$1.00	\$1.00	\$1.00	Nil

(i) Only available for Home Loan packages.

(ii) Non-rediATM and international ATM and/or eftpos transactions excluded.

(iii) Unused included transactions expire each month.

## Special Service Fees for all Deposit Products

Fee	When payable	Amount
<b>Cheque Fees</b>		
Bank cheque	Payable when you request a bank cheque. <sup>(1)</sup>	\$10.00
Branch cheque collect	Payable when you request a bank cheque and you want to arrange to collect the cheque from a Westpac branch instead of us mailing the cheque to you.	\$45.00
Replacement bank cheque	Payable when you request us to issue a bank cheque to replace one that was previously issued.	\$22.00
Repurchase bank cheque	Payable when you request us to re-purchase a bank cheque that you no longer require.	\$12.00
Special clearance deposit	Payable when you request us to expedite the clearance of cheque/s deposited to your account. We can not guarantee the special clearance timeframes.	\$18.00
Cheque dishonour	Payable when we have to dishonour a cheque that you have drawn against your account due to insufficient funds or any other reason.	\$40.00
Stop payment on a cheque	Payable when you request us to place a 'stop' on a cheque that you have issued and the cheque has not been presented for payment yet.	\$7.00
<b>Statement Fees</b>		
Duplicate statement	Payable when you require an additional copy of the statement other than the statement sent in the mail. This fee will be charged per statement request.	\$12.00
<b>Deposits and other services fees</b>		
Deposit book		Nil
BankAssist fee	Payable when we perform a transaction that you could have self-serviced with Internet Banking or BankPhone.	\$3.00
Copy of a deposit slip, voucher, or deposited cheque	Payable when you request a copy of a deposit slip, voucher or cheque.	\$20.00
Audit certificate - simple	Payable when you or an auditor request an audit certificate and it fits into the standard audit template provided by us.	\$30.00
Audit certificate - complex	Payable when you or an auditor request an audit certificate and it does not fit into the standard audit template provided by us.	\$60.00
Certificate of account balance or interest rate	Payable when you request a certificate.	\$20.00
Transaction verification	Payable when a transaction investigation is required.	Nil
Transaction trace	Payable when we receive each trace request.	\$45.00
Foreign currency draft/cheque, inward	Payable when you receive funds into your account from overseas and it must be converted into AUD.	Up to \$50 plus overseas bank fee
Transaction honour fee	Payable when you have insufficient available funds in your account when a Periodical Payment or direct debit is presented and we process the payment.	\$18.00
Dishonoured cheque deposit	Payable when a cheque has been deposited into your account and it dishonours.	\$12.00
Dishonoured inward payment	Payable when a deposit into your account dishonours.	\$12.00
Dishonoured outward payment	Payable when you make a payment and either, we are unable to process the payment due to insufficient funds or the receiving institution declines the payment.	\$40.00
Deposit at Bank@Post to Personal Accounts		Nil
Withdraw at Bank@Post from Personal Accounts	Payable when you (personal customer) withdraw cash at Australia Post.	\$3.00
Deposits to business and SMSF accounts at Bank@Post	Payable on deposits of cash or cheques to accounts other than Personal Accounts at Australia Post.	\$3.00

Fee	When payable	Amount
<b>Access Card Services</b>		
Currency conversion	Payable when you transact in a foreign currency.	2.5% of transaction amount
International eftpos transaction	Payable when you transact in an international electronic point-of-sale transaction.	\$1.50
International ATM cash withdrawal	Payable when you withdraw at any international ATM.	\$5.50
Replacement Access Card	Payable when you request an additional Access Card. The first replacement card is free.	\$12.00
Emergency replacement Access Card	Payable when you urgently request an additional Access Card.	\$15.00
Visa dispute fee	Payable when you dispute a Visa transaction and we do not find in your favour.	\$25.00
<b>Transfer services</b>		
Domestic (SWIFT) or overseas telegraphic transfer, purchase overseas or local currency	Payable when you transfer funds from your account to another bank in Australia or overseas.	\$35.00
Domestic (SWIFT) or overseas telegraphic transfer, inward	Payable when you receive funds into your account from another bank in Australia or overseas.	\$10.00
Foreign currency draft	Payable when you request a cheque to be issued in a foreign currency.	\$25.00
Foreign currency draft repurchase	Payable when you request us to re-purchase a foreign currency draft that you no longer require.	\$20.00
Foreign currency draft stop payment	Payable when you request us to place a 'stop' on a foreign currency draft that you have issued and the draft has not been presented for payment yet.	\$35.00

(i) Your Account is debited with the bank cheque amount and fee on the day the request is processed.

## When are fees charged?

- Fees are calculated monthly and debited to your account following the end of the month.
- Special Service fees (excluding international eftpos transaction and international ATM withdrawal transaction fees) are debited to your account at the time of transaction.
- Fees charged by non-rediATMs will be debited immediately from your account.
- If you have an account open for part of the month, you will not be charged for your first monthly account management fee.

## Overdrawn accounts

In addition to any applicable honour and dishonour fees listed above, debit interest will be charged on the daily closing debit balance and will accrue daily for the time that the account is overdrawn. Details of the interest rates are available at [amp.com.au/bank](http://amp.com.au/bank).

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## Contact us

<b>Internet Banking</b>	amp.com.au/bank
<b>BankPhone</b>	13 30 30 24 hours, 7 days for automated services
<b>BankAssist</b>	13 30 30 8am to 8pm Monday to Friday 9am to 5pm Saturday and Sunday (Sydney time)
<b>BankFax</b>	1300 555 503
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