



issue date: 28th August 2024

Fees and Charges

effective 1st September 2024

free services

24 hour Online Banking access	Free
24 hour Business Banking access	Free
eStatements (via Internet Banking)	Free
BPAY payments (via Internet Banking)	Free
Transfers between any Dnister accounts	Free
Over the counter cash deposits and withdrawals	Free
Over the counter BPAY payments and external transfers	Free
Over the counter Member cheque deposits and withdrawals	Free
Bank@Post deposits, withdrawals & declined transactions	Free
Direct Debits and Credits (including Osko and other electronic credits)	Free
Visa Debit purchases when using PayWave or your Digital Wallet	Free
6 monthly Paper Statements (if not on eStatements)	Free
Monthly Paper Statements for 67+ aged Members	Free
Monthly Paper Statements for 18 and under aged Members	Free
Visa Card Fee waived for 67+ aged Members	Free
Visa Card Fee waived for Members aged under 18	Free
Outward Payments (All Currencies except AUD)	Free
Inward Payments (All Currencies)	Free
ATM balance enquiry ¹	Free
ATM withdrawals ¹	Free
ATM declined transaction ¹	Free
EFTPOS withdrawal (with or without cash-out) / declined transaction	Free
Osko / Other external transfer debits	Free

foreign exchange fees (inward & outward)

Outward Payments (All Currencies except AUD)	Free
Outward Payments (AUD)	\$50.00
Inward Payments (All Currencies)	Free
International funds trace, stop, amendment or refund fee ²	Free

statement fees

Paper statements - monthly / quarterly (domestic)	\$4.00
Paper statements - monthly / quarterly (international)	\$6.00
Historical copy of statements (per statement)	\$6.00

cheque fees

Corporate cheque withdrawal	\$8.00
Bank cheque	\$12.00
Corporate cheque stop request	\$12.00
Member cheque book: 25 cheques	\$8.75
50 cheques	\$17.50
100 cheques	\$35.00
200 cheques	\$70.00
Stop cheque but then presented	\$35.00
Member cheque copy	\$20.00
Dishonoured cheques deposited to your account	\$20.00
Dishonoured cheques drawn by you	\$25.00
Honoured cheque drawn by Member	\$15.00
International cheque deposited ⁷	POA

card fees

Card replacement fee	\$15.00
Visa emergency card / cash overseas ⁷	POA
Visa chargeback statement	\$45.00
Visa currency conversion Fee	2.00%
Currency conversion admin fee	1.00%
ATM and EFTPOS Dispute	\$45.00
Visa card fee (per annum)	\$25.00

early Term Deposit withdrawal fees

Term Deposit early withdrawal penalty interest	2.00% pa ⁸
or the rate equivalent to the declared rate where the interest rate for the deposit is under 2%	
Minimum withdrawal is 50% of term deposit	



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effective 1st September 2024 (continued)

loan fees

Establishment fee - Business Loan ³	POA
Establishment fee - Home Loan	\$500.00
Establishment fee - Personal Loan	\$100.00
Establishment fee - Personal Overdraft	\$250.00
Establishment fee - Equity Access	\$500.00
Top up Fee -Home Loan Increase	\$300.00
Monthly fee	Free
Outsourced mortgage costs ⁴	POA
Late repayment	\$25.00
Penalty Interest	+2.00% pa
Redraw fee (over the counter)	\$25.00
Redraw fee (internet)	\$10.00
Security Fee	\$200.00
Variation Fee	\$200.00
Discharge Fee	\$200.00
Annual Review - Business Loans and Overdrafts	\$200.00
Annual Review - Equity Access and Personal Overdrafts	\$100.00
Break Cost Fee - Fixed Rate Loan ⁵	POA
Home Loan Annual fee ⁶	\$395.00

miscellaneous fees

Dormant account service fee (per annum)	\$35.00
BPAY error trace or correction ⁷	POA
BPAY cancellation (payment pending)	\$10.00
BPAY rejected transaction	\$20.00
BPAY investigation request ⁷	POA
Inter Credit Union withdrawal	\$15.00
BPAY returned (Member error)	\$30.00
Dishonour of direct debit	\$15.00
Honour of direct debit / Member cheques	\$10.00
Overdrawn account fee	\$25.00
Overdraft excess fee	\$25.00
Direct Entry / Member Cheque trace	\$60.00
External transfer trace or recall of funds	\$60.00
External transfer returned transaction	\$5.00
Direct entry mistaken payments	\$60.00
Direct entry cancellation (payment pending)	\$30.00
Direct entry cancellation (payment made)	\$100.00
Osko mistaken payment ⁷	POA
Information retrieval	\$20.00 per 15 minutes
Third party fees and charges - special request ⁷	POA
Real Time funds transfer - Inward	\$5.00
Real Time funds transfer - Outward	\$20.00
Real Time funds transfer cancellation	\$30.00
Real Time funds transfer amendment	\$30.00
SMS Alerts per message	\$0.20
SMS Alerts per email	\$0.10

Footnotes

- 1 Some Financial Institutions charge a fee at their current ATM withdrawal rate, which is accepted by you at the time of the transaction
- 2 no-fee however exchange rate difference may apply
- 3 Range of 0.35% - 0.50% of the loan amount subject to a min. of \$600
- 4 Valuation, legal, stamp duty, third party charges & loan default recover costs passed on at cost
- 5 Refer to Fixed Rate Loan Break Costs Schedule
- 6 This fee applies to specific Loan Products. If applicable details will be outlined in your Loan Contract.
- 7 When a service or special request requires a third party service, Members will be provided a quotation of the fee payable to the third party provider and any applicable processing fees by Dnister.
- 8 Maximum penalty rate on Term Deposits

Dnister provides its Members with the opportunity to minimise fees and charges. For detailed information please check the Terms and Conditions, Product Disclosure Statement (PDS) and / or conditions of use for your account, product or service.