Baptist Financial Services Australia Ltd

ABN 56 002 861 789 – AFSL 311062

Account and Service Fees Schedule (effective from 28 December 2016)

Part 2 document

This Schedule forms part of the Financial Services Guide and Product Disclosure Statement – BFS Non Cash Payment Products and the Product Information Statement – Offer Document 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	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 – Maintenance Fee	$ 3.70 per month
Cheque encashment and bank cheque authority – amendment or cancellation	$ 11.20
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 & other amounts may be deducted from the amount remitted or charged to the beneficiary by an overseas banker)
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
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 – Inward via BSB 704 922 or BSB 704 874	As charged by our bankers (currently up to $ 12.00)
International Telegraphic Transfer	Outward AUD $ 30.00 (Other amounts may be deducted from the amount remitted or charged to the beneficiary by an overseas banker) FX $ 50.00 Online $ 20.00
Loan Review Fee (Secured Loans only)	$ 500.00 (Reduced to $ 0 where information requested for review is provided within 2 months of request)
Local (Australian) real-time funds transfer	As charged by our bankers (Currently $ 30.00)
Mistaken Payment	$ 66.00
Nightsafe Facilities: Westpac - Business clients	As charged by Westpac, subject to availability (Setup Fee currently 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
Term Investment – Early Redemption. If, in its sole discretion, BIF allows early redemption of a term investment an Early Redemption Fee may apply to each early redemption allowed by BFS.	$ 50.00 will apply to each early redemption allowed. Plus a relevant Interest Penalty Charge will apply.
Trace of Electronic transaction	$ 49.50
Trace of paid cheque or deposit	$ 24.80 plus fee for copy of cheque or deposit form*