



Personal Savings Bank Accounts

Fees and Charges

Goldfields Money's Vision - A Fair Cost of Banking Services

Goldfields Money's vision is to develop a significant Australian financial institution to provide customers with a comprehensive range of professional banking services at a fair and reasonable price whilst maintaining a high customer service and relationship banking ethic.

Our business philosophy is very simple: Goldfields Money relationships with customers must at all times be beneficial to both the customer and Goldfields Money.

A fair price for service is an integral part of that relationship and in turn Goldfields Money rewards customer loyalty.

Where a customer keeps their savings, investments and / or loans with Goldfields Money they are able to take advantage of Goldfields Money's Loyalty Package, designed to help minimise any account fees.

This brochure outlines Goldfields Money Fees and Charges and shows how Goldfields Money customers may be able to avoid the payment of fees on their personal savings bank accounts.

Product Disclosure Statement

Goldfields Money Product Disclosure Statement contains important information that should be considered before opening any Goldfields Money account.

This Statement comprises of the following documents:

- Personal Savings Bank Account Fees and Charges;
- Business Savings Accounts Fees and Charges (if service requested); and
- Net Banking or Redicard Terms and Conditions (if service requested).

Goldfields Money Personal Savings Bank Accounts

Goldfields Money provides customers with two broad types of savings bank accounts:

1. **Personal savings bank accounts**, as shown in the table below and

Account Type	Account Name	Account Type	Account Name
S 1	General Savings Account	S 10	Teen Access Account
S 4	Advantage Access Account	S 16	Mortgage Breaker Account
S 5	Redipay Access Account	S 55	Line of Credit
S 9	Community Access Account		

2. Special personal savings bank accounts, as shown in the table below.

Account Type	Account Name	Account Type	Account Name
S 3	Cash Management Account	S 7	Pension Savings Account
S 6	Christmas Club Account	S 8	Young Achiever Account

All our personal savings accounts provide customers with a choice of very flexible access channels that can be selected based on individual customer needs.

This brochure applies to both sets of personal savings bank accounts.

For Terms and Conditions relating to these accounts please refer to Goldfields Money Product Disclosure Statement for Basic Deposit Products.

Please note:

- This brochure does not apply to Goldfields Money Business Savings Accounts – please refer to Business Savings Accounts Fees and Charges brochure.
- This brochure does not apply to Goldfields Money Loan Accounts – please refer to the Loan Accounts, Charges for specific services and accounts brochure for details.

Goldfields Money Fee free deposits

All deposits into personal customer accounts with Goldfields Money are fee free. There is no charge when you deposit into your transaction, investment or loan account. This means that you can increase your savings or make repayments without the worry of additional fees and charges.

Monthly maintenance account fee

Goldfields Money applies a standard monthly maintenance account fee of \$5.00 to every personal savings bank account. However the following exemptions apply:

- Exempt Accounts: S7- Pension Savings Account, S8 - Young Achiever Account, S9 - Community Access Account & S10 -Teen Access Account
- Or if a customer maintains the following: \$5,000 in a Savings Account or \$5,000 in a Fixed Term Deposit Account or Goldfields Money borrowings with a minimum balance of \$20,000.

Goldfields Money Personal Savings Bank Accounts - Withdrawal fees

As with any service, some of Goldfields Money banking services are costly and must be recovered. For the times when customers need to access their account via options outside of the fee free alternatives, the following fees apply:

Transaction Type	Cost per transaction
Direct debits (inward and outward)	\$0.55
EFTPOS	\$0.95
EFT Transfers	\$0.30
Customer cheques	\$0.95
Periodical payments *	\$0.30
Staff assisted transfers	\$2.75
Counter cash withdrawals	\$2.75
Bpay	\$0.30

* Free for transfer within Goldfields Money account, \$0.30 per EFT transfer or \$5.00 per cheque.

Exemptions to the above fees will apply as follows:

- Exempt Accounts: S7- Pension Savings Account, S8 - Young Achiever Account

Rebate on withdrawal fees (Goldfields Money Loyalty Package)

A rebate of \$1.00 per \$5,000 in balances per account held in a combination of deposit and/or loan facilities will apply which will be applied against monthly withdrawal fees.

How to reduce these withdrawal fees

At Goldfields Money you can reduce withdrawal fees on Standard Personal Savings Bank Accounts.

Goldfields Money has fee free access options including Redicard ATMs and Phonelink Goldfields Money telephone banking service.

By choosing the right option you can reduce the payment of fees. If you prefer to access your Goldfields Money account in other ways, you can reduce fees by using Goldfields Money Loyalty Package.

If you support Goldfields Money with savings, investments and / or loans you will be rewarded with a rebate off your monthly transaction fees on Goldfields Money Standard Personal Savings Bank Accounts.

By simply maintaining your personal loan, home loan, savings or an investment with Goldfields Money you may reduce paying transaction fees.

Fee free withdrawal options

To ensure all customers have the opportunity to minimise their transaction fees on Personal Savings Bank Accounts, Goldfields Money provides certain options that are fee free. These include:

- rediATMs, NAB ATMs and BOQ ATMs.
- Phonelink telephone banking

This structure means that all customers have the opportunity to avoid transaction fees.

Special Personal Saving Bank Accounts - Withdrawal fees

Cash Management Account (S3)

- 6 FREE withdrawals per month and \$3.00 per withdrawal thereafter.

Christmas Club Account (S6)

- A \$10.00 withdrawal fee applies if a withdrawal is made before December 1st or after December 31st

Young Achiever Account (S8)

- 8 FREE withdrawals per month and \$1.00 per withdrawal thereafter.

Please note, these withdrawal fees cannot be offset by the Goldfields Money Loyalty Package.

General Fees and Charges

There may be an occasion when customers require an additional service that is not normally necessary for the day-to-day operation of their account. These services incur additional costs for Goldfields Money and therefore result in a cost to customers.

Transaction Type	Cost per transaction
Account Dormancy	\$15.00
Bank Cheque	\$5.00
Bank draft	\$42.00
Bpay - enquiry - investigation	\$10.00
Conversion of Foreign Cheque	\$15.00
Copy of presented cheque	\$2.75
Corporate cheque re-issue	\$2.75
Direct Debit Facility (inc Quick debit) - Dishonour	\$25.00
Dishonour of cheque deposited	\$15.00
In-Active Account Fee - annual	\$10.00
Manual Funds Transfer - other Financial Institution	\$40.00
National Australia Bank deposit book	\$10.00
Overdraft Fee - Quarterly S1 Account only	\$27.50
Payment Dishonour	\$25.00
Payment Honour	\$20.00
Performance Bond Establishment Fee for Deposits up to \$25,000 (Plus On-going Annual Fee of \$250.00) **Performance Bond Establishment Fee for Deposits over \$25,000 - 1.5% of Bond Deposit (Plus on-going Annual Fee to be negotiated)	\$250.00
Replacement of Redicard or VISA Debit Card	\$15.00
Emergency replacement of lost, stolen or damaged VISA debit card while over seas:	
<ul style="list-style-type: none"> Emergency replacement of cash or card only 	\$300.00
<ul style="list-style-type: none"> Emergency replacement of cash and card 	\$600.00
<ul style="list-style-type: none"> Declined request for either cash or card 	\$70.00
VISA or EFT Chargeback	\$20.00
Foreign Currency Conversion Fee	3%
Overseas VISA debit card ATM withdrawal	\$5.00

Special Answer	\$30.00
Stopped payment	\$15.00
Telegraph transfers	\$35.00
Trace fee for Telegraphic transfer	\$27.50
Voucher search (per hour or part of)	\$60.00

Cheque Book Fee

Cheque Book Size	Cost
25 cheques	\$5.00
50 cheques	\$10.00
100 cheques	\$20.00
200 cheques	\$35.00

Changes to fees and charges

Fees and charges are regularly reviewed and may be varied from time to time. Any variations which increase customers' obligations will be notified at least 30 days before the changes take effect.

For more assistance

Goldfields Money has tailored its fees and charges package so that all customers have the ability to minimise their monthly transaction fees by either bringing their financial products to Goldfields Money or by using fee free access options.

If you would like further assistance on how you can avoid transaction fees and charges, please do not hesitate to contact Goldfields Money on 9021 6444.

Goldfields Money Products and Services include:

- Housing Loans
- Personal Loans
- Small Business Loans
- Term Deposits
- Savings Accounts
- Cheque Accounts (Personal & Business)
- Cash Management Accounts

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