



goldfields
money
All yours. Honestly

Transaction Accounts

FEES AND CHARGES

12th November 2025

Transaction Accounts: Fees & Charges

This document sets out the fees and charges applicable to Goldfields Money transaction accounts, Goldfields Money is part of BNK Banking Corporation Limited.

BNK Banking Corporation Limited trading as Goldfields Money ABN 63 087 651 849 AFSL/Australian Credit Licence 246884

Email: info@goldfieldsmoney.com.au

Phone: 1300 464 465 on a business day Monday to Friday 7am to 5pm AWST.

Web: goldfieldsmoney.com.au

Mail: PO BOX 7030, Cloisters Square, PO WA 6850

We are an authorised deposit-taking institution under the Banking Act 1959 (Cth). We are licensed by the Australian Prudential Regulation Authority to carry on a banking business, including accepting deposits from the public.

The account types covered by this document are listed in the sections below

Important Information

This document should be read in conjunction with the terms and conditions or product disclosure statement relevant to your account type. Copies of these documents are available from our website at www.goldfieldsmoney.com.au or by calling us on 1300 464 465.

Goldfields Money can change the fees and charges that apply to accounts from time to time. For more information, please refer to the Transaction Accounts Terms and Conditions.

The fees and charges set out in this document are current as at 28th May 2025.

Got Any Questions?

Feel free to contact us at info@goldfieldsmoney.com.au or call us on 1300 464 465 7am to 5pm Monday to Friday AWST.

Bank Guarantee

Charge	Fee Amount
Cash Secured Bank Guarantee Application Fee	\$399 (paid to Assuro)
Business Loan Bank Guarantee Establishment Fee	\$295
Business Loan Bank Guarantee Loan Origination Fee	5.9% of the Guarantee loan value
Business Loan Bank Guarantee Monthly Account Fee	\$50 (added to the loan amount, repaid over the term of the loan)

Everyday and Savings Accounts

The fees and charges for everyday and savings accounts are set out in the table below. The account types covered by this table are:

- Goldfields Essential Account
- Cash Management Accounts (held by personal customers)
- Retire-Style Accounts (no longer available to new customers)
- Team Zone Accounts (no longer available to new customers)

Charge	Fee Amount
Formal Overdraft Product Fee (Quarterly)	\$27.50
Payment Dishonour	\$25.00
Payment Honour	\$20.00
Direct Debit Facility Dishonour	\$25.00
VISA or EFT Chargeback Request	\$25.00
Overseas VISA debit card ATM withdrawal	\$5.00
Direct Debit Double Handling Fee	\$5.00
RTGS/IPEX (incoming)	\$10.00
RTGS/IPEX (outgoing)	\$35.00

Business Accounts

The fees and charges for business accounts are set out in the table below. The account types covered by this table are:

- Cash Management Accounts (held by business customers as defined in the CMA T&C's)
- Boss Access Accounts

Charge	Fee Amount
Formal Overdraft Product Fee (Quarterly)	\$52.50
Payment Dishonour	\$25.00
Payment Honour	\$20.00
Direct Debit Facility Dishonour	\$25.00
VISA or EFT Chargeback Request	\$25.00
Overseas VISA debit card ATM withdrawal	\$5.00
Direct Debit Double Handling Fee	\$5.00
RTGS/IPEX (incoming)	\$10.00
RTGS/IPEX (outgoing)	\$35.00