



## everyday transaction account. fees and charges guide.

Fee description	Fee
Monthly account keeping fee	free
Debit Mastercard®	free
EFTPOS (purchase and/or cash out)	free
ATM cash withdrawals and balance enquiries at ME, Westpac, St.George, Bank of Melbourne or BankSA ATMs	free
Note: Withdrawals and enquiries at all other Australian ATMs may incur an ATM operator fee charged by the ATM operator (eligible customers may be entitled to have this fee refunded by ME)	
<b>International transactions</b>	
International ATM balance enquiry	free
International transaction fees for cash withdrawals and purchases	2.3% of AUD value
Comprised of:	
Mastercard cross border fee – charged on transactions where the merchant account is not held in Australia	0.8%
International fee – charged on any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made	1.5%
International ATM withdrawal	\$4
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
<b>Bank@Post</b>	
Cash withdrawal	free
Cash or cheque deposit	free
Balance enquiry	free
<b>Cheques</b>	
Cheque book (50 leaves)	\$10
Cheque dishonour – when a cheque written by you is dishonoured due to a lack of cleared funds in your ME account	\$10
Purchase of a bank cheque	\$6
Reversal of a bank cheque – when you return a bank cheque you have purchased to credit the funds back to your ME account	free
Replacement of a bank cheque – when you wish to replace a bank cheque that has been lost or stolen	free
Stop payment on a personal cheque	free
Special answer – when you request we process a cheque deposited by you sooner than the standard timeframes	\$15
<b>Other</b>	
Request to change colour of card	free
Emergency replacement card (within Australia)	free
Emergency replacement card (outside Australia)	free
Emergency cash	free
Duplicate or interim statement	\$5 per statement
Telegraphic transfer (domestic only)	\$30
Trace – when you request ME to investigate a transaction that has been posted to your account.	\$15
Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account	
Voucher retrieval – when you request ME to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	free
Direct entry dishonour – when any outgoing direct entry payment from your ME account is dishonoured due to a lack of cleared funds in your account	\$10
Overdrawn account – if your account is overdrawn at any time	\$15

All fees will be charged to your account immediately.

**For further information or to open an account, call 13 15 63 or visit [mebank.com.au](http://mebank.com.au)**

\*Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

This is general information only and you should consider if these products are appropriate for you. Terms and conditions available on request.  
Members Equity Bank Limited ABN 56 070 887 679. AFSL and Australian Credit Licence 229500.