EVERYDAY TRANSACTION ACCOUNT.

FEES AND CHARGES GUIDE.

This flyer contains a list of the fees and charges associated with the *EveryDay* Transaction Account. The following features are free:

- Free ATM transactions using ME Bank and Westpac networks
- Free Phone Banking
- Free Internet Banking
- Free BPAY®
- Free PayAnyone
- Free Direct Debits
- Free Direct Credits

FOR FURTHER INFORMATION OR TO OPEN AN ACCOUNT, CALL 13 15 63 OR VISIT MEBANK.COM.AU

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 Pty Limited ABN 56 070 887 679. AFS Licence: 229500. TR0002/9/1013/213031

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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 Bank, 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	
International Transactions	
• International ATM balance enquiry • International ATM withdrawal • Foreign currency conversion fee for cash withdrawals and purchases	free $4* 2.5% of AUD value#
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
Bank@Post™	
• cash withdrawal • cash or cheque deposit • balance enquiry	$2.50*
Cheques	
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 Bank account	$10#
Purchase of a bank cheque	$8*
Repurchase of a bank cheque when you return a bank cheque you have purchased to credit the funds back to your ME Bank account	$8#
Replacement of a bank cheque when you wish to replace a bank cheque that has been lost or stolen	$8*
Stop payment on a personal cheque	$15#
Special Answer when you request we process a cheque deposited by you sooner than the standard timeframes	$15#
Other	
Request to change colour of card	$10#
Emergency replacement card (within Australia)	$20#
Emergency replacement card (outside Australia)	$100#
Emergency Cash	$25#
Duplicate or interim statement	$5 per statement#
Telegraphic transfer (domestic only)	$30#
Trace when you request ME Bank to investigate a transaction that has been posted to your account. Note: the fee will be waived if the trace shows that the transaction has been incorrectly posted to your account	$15#
Voucher retrieval when you request ME Bank to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	$5 per document or $60 per hour, whichever is less#
Direct entry dishonour when any outgoing direct entry payment from your ME Bank 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#

*Charged last day of the month and upon account closure.
#Charged to your account immediately.