



Deposit accounts.

Fees and charges guide.

Online Savings Account		Term Deposit	
Your Online Savings Account is currently bank fee free		Your Term Deposit is currently bank fee free	
Term Deposit Early Withdrawal Interest Adjustment			
If your account was opened or funds reinvested on or after 29 May 2016 you can only withdraw funds by giving us 31 days prior notice. If your account was opened or funds reinvested prior to 29 May 2016 you can withdraw funds without giving us prior notice. Please note that partial withdrawals are not available. If you withdraw your term deposit prior to the maturity date, we will reduce the fixed rate by the Early Withdrawal Interest Adjustment as specified below:			
% of your term that has elapsed		% reduction to your interest rate	
0% to less than 21%		90%	
21% to less than 41%		80%	
41% to less than 61%		60%	
61% to less than 81%		40%	
81% to less than 100%		20%	
InterestME Savings Account fee description.		Fee	
EFTPOS			
Cash withdrawal		free	
Withdrawal to pay for goods or services:			
ATM			
Withdrawals and enquiries at Australian ATMs may incur an ATM operator fee charged by the ATM operator.			
International transactions			
International transaction fee for cash withdrawals and purchases		2.3% of AUD value	
Comprised of:			
Mastercard® cross border fee – based on the amount of any transaction where the merchant account is not held in Australia.		0.8%	
ME international fee – based on the amount of any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made.		1.5%	
International ATM withdrawals.		\$4 per withdrawal	
Note: Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator.			
Bank@Post			
Cash withdrawal.		free	
Account balance enquiry.		free	
Cash or cheque deposit.		free	
Cheques			
Each cheque written by you and presented for payment.		\$1	
Purchase of a bank cheque.		\$6	
Cancellation of a bank cheque – if you return a bank cheque you have purchased to credit the funds back to your ME account.		free	
Replacement of a bank cheque – if you wish to replace a bank cheque that has been lost or stolen.		free	

Other	
Duplicate or interim statement.	\$5 per statement
Voucher copy fee – If you request ME to produce a voucher or other documents in relation to the free conduct of your account (e.g. a copy of a cheque).	
Trace fee – If you request ME 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 \$15 your account.	
*Charged at the end of the day the transaction is made. All other fees will be charged to your account immediately.	

For further information, current interest rates or to open an account, call 13 15 63 or visit mebank.com.au

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