



# 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
Withdrawals and enquiries at Australian ATMs may incur an ATM operator fee charged by the ATM operator.	
<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
Cancellation 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. Note: the fee will be waived if the trace shows that the transaction was incorrectly posted to your account	\$15
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)**

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