



Fee description	Fee
Account-keeping fees	
Annual fee	No fee
Transaction fees	
Balance enquiry at ME, Westpac, Bank of Melbourne, St.George or BankSA ATMs	No fee
International transaction fee	1.5% of the amount of any foreign currency transaction converted into Australian dollars, payable at the time the currency conversion is made.
Mastercard® cross border fee	0.8% of the amount of any transaction where the merchant account is not held in Australia. It may not always be clear to you that the merchant or entity processing the transaction is located outside Australia.
Cash advances	
Cash advance fee	\$4 or 2% of the amount of the cash advance you obtain (whichever is greater).
Late payment fees	
Late payment fee	\$10 payable when a minimum repayment isn't received by the due date, charged to your account on the next statement date.
Other fees	
Additional cards fee	No fee
Emergency replacement card fee	\$20 for each emergency replacement card that is sent within Australia. \$100 for each emergency replacement card that is sent overseas. This fee is only payable for cards sent to you by courier – it doesn't apply when they're sent to you by ordinary mail.
Duplicate or interim statement fee	\$5 for each duplicate or interim statement you request.
Voucher retrieval fee	\$10 for each voucher that needs to be retrieved in order to investigate a disputed transaction. You won't be charged if the dispute is resolved in your favour.
Dishonour fee	\$15 per cheque or direct debit.

For further information or to open an account, visit mebank.com.au