



deposit accounts. fees and charges guide.

Online Savings Account

- Your Online Savings Account is currently bank fee free

Term Deposit

- 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 20%	90%
20% to less than 40%	80%
40% to less than 60%	60%
60% to less than 80%	40%
80% to less than 100%	20%

InterestME Savings Account fee description

InterestME Savings Account fee description	Fee
EFTPOS	
a cash withdrawal	free
a withdrawal to pay for goods or services:	
first 15 transactions per month	free
each transaction over the monthly free limit	\$1*

ATM

ME, Westpac, Bank of Melbourne, St.George or BankSA ATMs

a cash withdrawal	\$1
an account balance enquiry	free

Note: Withdrawals and enquiries at all other ATMs will 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

a cash withdrawal	free
an account balance enquiry	free
a cash or cheque deposit	free

Cheques

Each cheque written by you and presented for payment	\$1
Cheque dishonour fee – if a cheque written by you is dishonoured due to a lack of cleared funds in your ME account	\$25
Purchase of a bank cheque	\$6
Reversal 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

Direct entry dishonour fee – when any outgoing direct entry payment from your ME account is dishonoured due to a lack of cleared funds in your account	\$25
Duplicate or interim statement	\$5 per statement
Overdrawn account fee – if your account is overdrawn at any time.	\$15
Voucher copy fee – If 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
Trace fee – If 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 has been incorrectly posted to 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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