

Deposit products fees and charges guide

This guide outlines the fees and charges for AMP Bank deposit accounts and for special services. You must pay us all fees and charges applying on your account, and you must also pay any fees and charges applying for special services.

If you have any questions, please call us on **13 30 30** or email us on **info@ampbanking.com.au**.

How to minimise your fees

Use us for all your banking needs

- Consolidating your banking makes it easier for you to manage your money, move funds around and reduce transaction fees.

Use internet banking, mobile banking and BankPhone services

- Register for our secure internet and phone banking services.
- There are no bank transaction fees for using these services and you can bank anywhere, anytime.¹

Make the most of automatic payment services

- Transactions such as Pay Anyone transfers, BPAY² payments, salary deposits and periodic payments can be set up automatically to transfer your money more easily.

Use your access card

- There is unlimited, free access to rediATMs and eftpos^{3,4} within Australia with an access card. Daily limits and merchant limits may apply.

Avoid special service fees

- Keep statements and manage your payments and cheques so they don't dishonour. Use internet banking, mobile banking and BankPhone to keep track of your transactions if you're unsure.

Cash and cheque deposits

- Make deposits of cash or cheques at Bank@Post⁵ at Australia Post outlets with your access card, or you can mail cheques to us to deposit to your account.

If you're having difficulty, use our BankAssist service to help with your transaction

- If you need help with a transaction, use our BankAssist service and we can help you perform the transaction⁶, even if you could do the transaction using internet banking, mobile banking or BankPhone.

1 Subject to system availability.

2 [®] Registered to BPAY Pty Ltd ABN 69 079 137 518

3 Excludes non-rediATM transactions (including where the ATM operator may apply a direct charge ATM fee), international ATM and/or eftpos transactions.

4 Fees may apply for rediATM and eftpos withdrawals on deposit products which are not available for sale. Refer to the Summary of Fees and Charges tables for details.

5 Bank@Post[™] and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved.

6 BPAY transactions cannot be performed through our BankAssist service.

Guide to our transaction fees

Here's what is FREE with AMP Bank

Complete these transactions through My AMP (internet banking), mobile banking and BankPhone for fee-free banking

Pay anyone transfers

BPAY®

Transfers between accounts held with us

Periodical payments

Summary of fees and charges for deposit products available for sale as new accounts

	Bett3r Pay ⁽ⁱ⁾	Bett3r Spend ⁽ⁱ⁾	Bett3r Save ⁽ⁱ⁾	AMP Access Account	AMP Cash Manager	AMP Saver Account	AMP Business Saver Account	Offset Deposit Account	AMP SuperEdge Cash Account	AMP SuperEdge Pension Account	AMP SuperEdge Saver Account
Monthly Account Management Fee	\$5 ⁽ⁱⁱⁱ⁾	\$0	\$0	\$0	\$5 ⁽ⁱⁱⁱ⁾	\$0	\$0	\$0 ^(iv)	\$0	\$5 ^(v)	\$0
Included transactions ^(vi)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
ATM transactions at rediATMs	Nil	Nil	n/a	Nil	Nil	n/a	n/a	Nil	n/a	Nil	n/a
Australia eftpos transactions	Nil	Nil	n/a	Nil	Nil	n/a	n/a	Nil	n/a	Nil	n/a
Personal cheque withdrawals	Nil	Nil	n/a	Nil	Nil	n/a	n/a	Nil	Nil	Nil	n/a

- i. Available for sale and use only as the AMP Bett3r Account
- ii. Fee waived for any month in which a minimum of \$2,000 is deposited.
- iii. Fee waived if opened through AMP Cash Management Service, or for any month in which a minimum of \$2,000 is deposited.
- iv. A \$5 monthly fee is payable where an Offset Deposit Account is linked to an AMP Basic Variable Rate Loan. Where any of the Bett3r Pay, Bett3r Spend or Bett3r Save accounts in a AMP Bett3r Account is an Offset Deposit Account linked to an AMP Basic Variable Rate Loan, a \$5 monthly fee will be payable on the Bett3r Pay account.
- v. Fee waived if opened through AMP Cash Management Service, or for any month in which a minimum of \$2,000 is deposited, or for any month in which the minimum account balance is \$5,000.
- vi. Excludes non-rediATM transactions (including where the ATM operator may apply a direct charge ATM fee), international ATM and/or eftpos transactions.

The fees stated are current as at the date of this guide but may change from time to time. We will notify you of changes as required in accordance with the terms and conditions of your account.

When are fees charged?

- Fees are calculated monthly and charged to your account at the end of the month.
- Special service fees (excluding international ATM withdrawal transaction fees) are charged to your account at the time of transaction or when we process your request.
- Direct charge ATM fees applied by ATM providers will be charged to your account immediately.
- If you have an account open for part of the month, you will not be charged for your first monthly account management fee.

Overdrawn accounts

In addition to any applicable dishonour fees, interest will be charged on the daily closing debit balance, will accrue daily for the time that the account is overdrawn and be charged on the 1st business day of the next month. Details of the interest rates are available at amp.com.au.

Summary of fees and charges for deposit products not available for sale as new accounts

	AMP First	eASYCash Management Account	Transact Account - Classic	Transact Account – Executive ⁽ⁱ⁾	Investment Builder Account, Founding Member Account, Achievement Share Account	Cash Management Accounts (All-in-One \$0, \$5, \$10 Plans, Options, CMA) eASYLiving Account (\$, \$0, \$5, \$10 Plans)				
						\$0 Plan	\$5 Plan	\$10 Plan	ESL S Plan	Cash Management Account CMA Select Option CMA Shareholder Option
Monthly Account Management Fee	\$5	\$5	\$8	\$0	\$0	\$0	\$5	\$10	\$5	\$0
Included transactions ⁽ⁱⁱ⁾	Unlimited	Unlimited	Limit of 5 free per month ⁽ⁱⁱⁱ⁾	Limit of 8 free per month ⁽ⁱⁱⁱ⁾	Unlimited	None	\$5 by fee value	\$10 by fee value	Unlimited	None
ATM transactions at rediATMs	Nil	Nil	\$1.25	\$1.25	n/a	\$0.90	\$0.65	\$0.50	Nil	\$1.25
Australia eftpos transactions	Nil	Nil	\$0.65	\$0.65	n/a	\$0.65	\$0.55	\$0.45	Nil	\$0.65
Personal cheque withdrawals	Nil	Nil	\$1.00	\$1.00	n/a	\$1.00	\$0.70	\$0.60	Nil	\$1.00

- Only available for Home Loan Packages
- Free ATM, eftpos or cheque transaction limits per month (either by value or number). After the free transaction limit is reached in any month, individual transaction fees apply and will be charged in the following month as a single Overplan Activity Fee. non-rediATM transactions (including where the ATM operator may apply a direct charge ATM fee), international ATM and/or eftpos transactions are not included in free transaction limits.
- Unused transactions expire each month.

Interest rate adjustments for early withdrawal of term deposits

If a term deposit is withdrawn early, the interest rate will be adjusted by the percentages shown in the table below.

Portion of Term Completed	Interest rate adjustment
Less than 25%	2.00% p.a.
25% to less than 50%	1.75% p.a.
50% to less than 75%	1.25% p.a.
75% to less than 90%	0.75% p.a.
90% or more	0.50% p.a.

Special service fees for all deposit products

Fee	Payable	Amount
Dishonour fee	When a cheque or electronic withdrawal from your account is dishonoured	\$10
	When a cheque deposited to your account is dishonoured, or an electronic payment initiated from your account is sent back from a financial institution	\$12
Bank cheque fee	When you request us to:	\$10
	– issue a bank cheque	
	– provide a replacement bank cheque for one previously issued	
	– repurchase a bank cheque you no longer require	
	– arrange to make a bank cheque available for you to collect from a Westpac branch	
International ATM cash withdrawal fee	When you withdraw from your account at any international ATM	\$5.50
Currency conversion fee	When you use your access card to make a purchase overseas or withdraw from an ATM overseas in a foreign currency and the transaction is converted to Australian dollars	2.50%
Deposit special clearance fee	When you request us to expedite the clearance of a cheque deposited to your account	\$10
Duplicate statement fee	When you request a copy of a previously provided statement to be sent to you by mail	\$12
Emergency replacement access card fee	When you request urgent delivery of a replacement access card	\$15
Telegraphic transfer fee - deposits	When funds are transferred to your account (by SWIFT or telegraphic transfer) from a bank in Australia or overseas (in Australian dollars or a foreign currency)	\$10
Telegraphic transfer fee - withdrawals	When you request us to transfer funds from your account (by SWIFT) to a bank in Australia (in Australian dollars)	\$30
	When you request us to transfer funds from your account (by telegraphic transfer) to an overseas bank (in Australian dollars or a foreign currency)	\$30
Foreign currency draft fee	When you request a draft (cheque) to be issued in a foreign currency	\$25
	When you request us to repurchase a foreign currency draft that you no longer require	\$20
	When you request us to place a 'stop' on a foreign currency draft that has not yet been presented for payment	\$20
Foreign currency draft fee - deposit	When a foreign currency draft (cheque) is received and deposited to your account and must be converted into Australian dollars	Up to \$50 plus overseas bank fee
Transaction trace fee	When you request us to investigate and trace a transaction	\$20
Visa dispute fee	When you dispute a Visa transaction and we do not find in your favour	\$25
Audit certificate fee	When you or an auditor request an audit certificate for your account	\$25

Contact us

You should read these terms and conditions carefully and ask us about any issues that concern you.

We can be contacted as follows:

Internet Banking:	amp.com.au
BankPhone:	13 30 30 24 hours, 7 days for automated services
BankAssist:	13 30 30 8am to 8pm Monday to Friday 9am to 5pm Saturday and Sunday (Sydney time)
BankFax:	1300 555 503
Email:	info@ampbanking.com.au
Mail:	AMP Bank Reply Paid 79702 PARRAMATTA NSW 2124