



Deposit Accounts Fees and Charges

Online Savings Account

- Your Online Savings Account is currently bank fee free
- Free Phone and Internet Banking

Super Members Term Deposit and Standard Term Deposit Accounts

- Your Term Deposit is currently bank fee free
- Free Phone and Internet Banking

Early Withdrawal Percentage Rate: 2.00% p.a.

If you withdraw your Term Deposit prior to the maturity date, we will reduce the fixed rate by the Early Withdrawal Percentage Rate up to the amount of accrued interest. Please note partial withdrawals are not available.

InterestME Savings Account

- No account keeping fees
- Free Phone and Internet Banking

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

InterestME Savings Account Fees and Charges

Fee description	Fee
EFTPOS	
<ul style="list-style-type: none"> a cash withdrawal (excluding Bank@Post™) a withdrawal to pay for goods or services: <ul style="list-style-type: none"> first 15 transactions per month each transaction over the monthly free limit 	free \$1*
ATM	
ME Bank, Westpac, St.George[†] or BankSA[†] ATMs <ul style="list-style-type: none"> a cash withdrawal an account balance enquiry 	\$1*
Withdrawals and enquiries at all other ATMs will incur an ATM operator fee charged by the ATM operator. [#]	
Bank@Post™	
<ul style="list-style-type: none"> a cash withdrawal an account balance enquiry a cash or cheque deposit 	\$1*
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 Bank account	\$25 [#]
Purchase of a bank cheque	\$6*
Repurchase of a bank cheque If you return a bank cheque you have purchased to credit the funds back to your ME Bank account	\$6 [#]
Replacement of a bank cheque If you wish to replace a bank cheque that has been lost or stolen	\$25 [#]
Miscellaneous	
Direct entry dishonour fee When any outgoing direct entry payment from your ME Bank account is dishonoured due to a lack of cleared funds in your account	\$25 [#]
Copy of duplicate or interim account statement If you request a copy of an account statement previously or not yet provided to you.	\$5 per page [#]
Overdrawn account fee If your account is overdrawn at any time	\$15 [#]
Voucher copy fee If you request ME Bank to produce a voucher or other documents in relation to the conduct of your account (e.g. a copy of a cheque)	\$5 per document or \$60 per hour whichever is the lesser [#]
Trace fee If you request ME Bank 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 your account.	\$15 [#]

[†] Except at BP Petrol Stations

*Charged last day of the month and upon account closure.

[#]Charged to your account immediately.