



# *EveryDay* Transaction Account

## Fees and Charges Guide

This flyer contains a list of the fees and charges associated with the EveryDay Transaction Account. The following features are not listed but are included:

- Free Phone Banking
- Free Internet Banking
- Free BPAY®
- Free PayAnyone
- Free Direct Debits
- Free Direct Credits

For further information or to open an account, call **13 15 63** or visit **[mebank.com.au](http://mebank.com.au)**

This is general information only and you should consider if these products are appropriate for you. Terms and conditions available on request. Members Equity Bank Pty Limited ABN 56 070 887 679. AFS Licence: 229500. TR0002/3/0811/210049

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Fee description	Fee
Monthly account keeping fee - Waived if you provide a membership number of an eligible super fund and/or union <sup>1</sup> and deposit a minimum of \$500 into your account during the calendar month <sup>2</sup>	\$5*
<b>Debit MasterCard</b>	free
<b>EFTPOS</b> (purchase and/or cash out)	free
<b>ATM - Cash withdrawals or balance enquiries</b>	
ME Bank, Westpac, St.George <sup>3</sup> or BankSA <sup>3</sup> ATMs	free
• first 15 transactions per month	\$1.50*
• each transaction over the monthly free limit	
Withdrawals and enquiries at all other Australian ATMs may incur an ATM operator fee charged by the ATM operator	
<b>International Transactions</b>	
• International ATM balance enquiry	\$0
• International ATM withdrawal	\$4*
• Foreign currency conversion fee for cash withdrawals & purchases	2.5% of AUD value <sup>#</sup>
Withdrawals and enquiries at international ATMs may also incur an ATM operator fee charged by the ATM operator	
<b>Bank@Post<sup>TM</sup></b>	
• cash withdrawal	
• cash or cheque deposit	\$2.50*
• balance enquiry	
<b>Cheques</b>	
Cheque book (50 leaves)	\$10 <sup>#</sup>
Cheque dishonour fee - When a cheque written by you is dishonoured due to a lack of cleared funds in your ME Bank account	\$10 <sup>#</sup>
Purchase of a bank cheque	\$8*
Repurchase of a bank cheque - When you return a bank cheque you have purchased to credit the funds back to your ME Bank account	\$8 <sup>#</sup>
Replacement of a bank cheque - When you wish to replace a bank cheque that has been lost or stolen	\$8*
Stop payment on a personal cheque	\$15 <sup>#</sup>
Special Answer - When you request we process a cheque deposited by you sooner than the standard timeframes	\$15 <sup>#</sup>
<b>Other</b>	
Request to change colour of card from lime green to silver or vice versa	\$10 <sup>#</sup>
New Pink card or request to change card to a Pink card to support National Breast Cancer Foundation	\$10 <sup>#</sup>
Emergency replacement card (within Australia)	\$20 <sup>#</sup>
Emergency replacement card (outside Australia)	\$100 <sup>#</sup>
Emergency Cash	\$25 <sup>#</sup>
Duplicate or interim statement	\$5 per statement <sup>#</sup>
Telegraphic transfer (domestic only)	\$30 <sup>#</sup>
Trace fee - When 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 <sup>#</sup>
Voucher retrieval - When 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 less <sup>#</sup>
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	\$10 <sup>#</sup>
Overdrawn account fee - If your account is overdrawn at any time	\$15 <sup>#</sup>

<sup>1</sup> To find out whether or not you are a member of an eligible super fund or union please visit mebank.com.au or call us on 1300 654 998. <sup>2</sup> All deposits received by ME Bank during the calendar month will be included in the calculation of the monthly deposits. Please note funds transferred from other financial institutions may take up to three days to be received by ME Bank. <sup>3</sup> Except at BP Petrol Stations. \*Charged last day of the month and upon account closure. <sup>#</sup> Charged to your account immediately.