



## **Savings & Investment Accounts**

Terms & Conditions

Part B: Account & Service Charges

1 July 2019

This is Part B of Delphi Bank's Terms and Conditions ("Terms and Conditions") for Savings and Investment Accounts. The Terms and Conditions contains two parts:

**Part A: General Information (1 July 2019)**  
**& Part B: Account & Service Charges (this document)**

You should read Part A and Part B before deciding to open one of our savings and investment accounts or using the access facilities on these accounts (e.g. Cheque, VISA card or Online Banking). If you have not received both Parts, or would like further information relating to these products, please contact us on 1300 660 550, or email [service@delphibank.com.au](mailto:service@delphibank.com.au) or enquire at one of our branches.

Please refer to the "Definitions" section of Part A for definitions of words used in the Terms and Conditions.

This document outlines the standard Fees and Charges applying to Delphi Bank savings and investment accounts and access facilities on these accounts, as well as standard fees and charges for selected non-account transactions.

Our fees and charges are reviewed regularly, and when from time to time changes are made, you will be notified according to the terms and conditions of the account (refer to Part A of the Terms and Conditions, section "Account Fees"). Where Government fees, charges and taxes apply, these are passed on to you.

A summary of these charges is included in this guide. These charges are correct as of the date of this document however these charges may change at any time.

All fees and charges are expressed in Australian dollars.

If you ask for further information about the fees and charges set out in Part B of the Terms and Conditions, "Account and Service Charges" we will provide you with that information as soon as practicable after receiving the request.

For further details please contact any Delphi Bank branch.

# Savings & Investment Account Fees

Fixed Term Deposit Account
If the fixed term deposit is withdrawn prior to the term maturing, an administration fee of \$20.00 will apply.

Cash Management Account	Fee
If the closing account balance falls below \$2,000 on any day during the month	\$10.00 per month
Fees per transaction *	Free
0-5 transactions per month	\$1.00 each
6 and more transactions per month	

- \*This excludes:
- any deposits to the account
  - any Direct Debit withdrawals
  - debiting of any Government charges (e.g. Withholding Tax if applicable)
  - any VISA Debit card transactions (please note that separate fees apply – see page 6)

Savings Account	Fee
Fees per transaction *	Free
0-10 transactions per month	\$0.50 each
11-20 transactions per month	\$1.00 each
21 and more transactions per month	

- \*This excludes:
- any deposits to the account
  - any Direct Debit withdrawals
  - debiting of any Government charges (e.g. Withholding Tax if applicable)
  - any VISA Debit card transactions (please note that separate fees apply – see page 6)

Liberty Account	Fee
Monthly account maintenance fee*	\$4.00 per month
*No monthly fee if you deposit/credit at least \$2,000 during the month	

**Free unlimited transactions (withdrawals and deposits) via:**

- The large fee-free network of ATMs available nationally and Bendigo Bank ATMs.
- EFTPOS
- BPAY
- Delphi Bank branches transactions
- Personal Cheques
- Online Banking

<b>Business Cheque Account</b>	<b>Fee</b>
Monthly account maintenance fee	\$2.00 per month
In addition, if the closing account balance falls below \$2,000.00 on any day during the month	\$5.00 per month
Fee for cheques you deposit into your account	\$0.25 per cheque
Fees per transaction per month (Government charges and VISA Debit card transactions [if applicable] excluded)	10 free then \$0.25

<b>Midas Account</b>	<b>Fee</b>
Fee per transaction*	
0 – 15 transactions per month	Free
16 and more transactions per month	\$0.25 each
Staff assisted withdrawals	\$10.00 per withdrawal

\*This excludes:  
 • debiting of any Government charges (e.g. Withholding Tax if applicable)

<b>Odyssey 55 Account</b>	<b>Fee</b>
Fee per transaction*	
0 – 10 transactions per month	Free
11 and more transactions per month	\$0.50 each

\*This excludes:  
 • any deposits to the account  
 • any Direct Debit withdrawals  
 • debiting of any Government charges (e.g. Withholding Tax if applicable)  
 • any VISA Debit card transactions (please note that separate fees apply – see page 6)

Passbook Account	Fee
Fee per transaction*	
First four staff assisted withdrawals per month	Free
Additional staff assisted withdrawals	\$2.50 per withdrawal

Junior Smart Saver Account	Fee
No monthly or transaction fees*	Free

\*This excludes VISA Debit card transactions (please note that separate fees apply – see page 6)

## Government Charges

The following Government charges are applicable in States where Delphi Bank is represented.

### Withholding Tax

If you are an Australian resident and you choose not to provide your TFN, Australian Business Number (ABN), or TFN exemption, withholding tax calculated at the highest marginal tax rate, plus the Medicare levy, will be deducted from any interest earned and remitted in your name to the Australian Taxation Office.

Amounts withheld from residents of Australia apply to interest derived by Australian residents from Australian sources.

10% of interest paid will be withheld from non-residents of Australia.

## Eureka Visa Debit Card

Card Administration	Fee
Initial/Renewal Card	Free
Replacement Cards - Australia (eg. lost or stolen)	\$10.00 per card
Replacement of Visa Debit Card to be sent overseas (plus special delivery fee)	\$50.00

Emergency Card Replacement/Cash overseas*	US\$175.00
International Conversion Fee+	2.00%
Overseas ATM/EFT Fee – per transaction	\$5.00
Voucher Request Fee#	\$25.00

ATM Withdrawals	Fee
0 – 4 ATM withdrawals per month	Free
Additional ATM withdrawals per month	\$1.50 each

Other ATM owners within Australia directly charge a fee at the time of the transaction.

EFTPOS Transactions	Fee
0 – 6 EFTPOS transactions per month	Free
Additional EFTPOS transactions per month	\$1.00 each

Where there are two or more cards linked to the same account, the card fees apply, based on the number of ATM and EFTPOS transactions on that account (and not based on the ATM and EFTPOS transactions on each card).

\* When an emergency replacement VISA Debit Card is issued to a customer whilst traveling overseas due to the card being lost, stolen or damaged. This fee is applied by VISA international for the production and delivery of the card/cash.

+This International Conversion fee is payable on all transactions made overseas on the Visa Debit Card.

# Where a copy of a VISA voucher is requested by a customer questioning the validity of a transaction. This fee is applicable for all Visa charge backs where the original transaction was authorised by the customer.

## Account Related Services

Cheques & Direct Debits	Fee
Special clearance of cheque	\$15.00 each
Cheque stop payment request	\$15.00 each
Dishonours – cheques drawn by you	\$30.00 each
Dishonours – direct debits received	\$30.00 each
Dishonours – cheques deposited by you	\$10.00 each

Standing Order	Fee
Standing Order to your accounts	Free
Standing Order rejected due to lack of funds	\$30.00 each

Statements & Other Documents	Fee
Additional statement request	\$5.00 per statement
Certificate of Balance	\$50.00
Audit Balance Confirmation	\$50.00
Certificate of Interest – Tax Advice	Free on 30 June
Replacement of Certificate of Interest	\$5.00
Letter of Identification to Government bodies (limited info)	\$20.00
Facsimile transmission of documents	\$1.00 per page
Irregular statement frequency	\$5.00 per statement

Cash Handling	Fee
Note handling (on note deposits and withdrawals greater than \$10,000)	\$2.50 per \$1,000 or part thereof
Coin handling (on coin deposits and withdrawals greater than \$200)	\$5.00 per \$100.00 or part thereof

Overdrawn Accounts	Fee
Excess Fee+	\$30.00
Interest	Overdrawn interest rate*

+The Excess Fee is payable on each occasion that the Bank agrees to pay a cheque or direct debit presented which overdraws the account.

\*The overdrawn interest rate is the Bank's Business Loan Rate – Other Security, plus a margin of 4.5% p.a. Refer to our website [www.delphibank.com.au](http://www.delphibank.com.au) or the current Interest Rate Sheet which is available from any Delphi Bank Branch or from us on request.

Voucher Searches	Fee
You may request the Bank to investigate the status or location of a transaction or a voucher (e.g. Bank cheque, cheque or deposit).	
Voucher Trace (to confirm the destination and/or application of a transaction)	\$30.00 per voucher
Voucher Search (information retrieval)	\$70.00 per hour

Bank Cheque	Fee
Issuing a Bank Cheque (account holders only)	\$5.00 each
Bank Cheque Stop Payment/ Repurchase/Replacement	\$15.00 each

Inactive/Dormant Accounts	Fee
Accounts inactive for more than 12 months	\$10 per month+

+The Bank may write to you and seek confirmation that you want to keep the account open. If you do not reply to our correspondence, the Bank will treat your account as inactive and charge the inactive fee.



# Foreign Exchange Services

The following fees do not include any possible overseas bank costs.

Outward Telegraphic Transfers – Local and Overseas*	Fee
Account holders	\$25.00 each

Amendment	Fee
(Post payment to amend payment details or cancel)	\$25.00 each + overseas bank claim

Repair Charges	Fee
	As claimed by overseas bank

Inward Telegraphic Transfers	Fee
Account holders	Free

Telegraphic Transfer*	Fee
Enquiry Fee (for an investigation)	\$25.00 each

\* Please refer to the Bank for a copy of the terms and conditions for this product.

Overseas Bank Drafts	Fee
Issuance	\$10.00 each
Investigation/Stop Payment/Repurchase/Replacement	\$20.00 each

<b>Bills for Collection</b>	<b>Fee</b>
Collection of cheques, drafts, etc. that are payable bank costs	\$35.00 per item plus overseas bank costs
Collection dishonoured cheque by overseas bank	\$35.00 per item plus overseas bank costs

These are generally cheques (personal or company), Bank Drafts, Money Orders, etc. that are payable at a bank in another country. The item is sent to the overseas bank for payment and return of the proceeds.

<b>Foreign Currency Notes</b>	<b>Fee</b>
Purchase or sale of selected foreign currency notes	
Account holders	\$5.00
Non-account holders	\$10.00
Special order for amounts equivalent to \$25,000 and over	\$50.00

<b>Travellers Cheques</b>	<b>Fee</b>
Sale of selected Travellers Cheques*	1% (min \$20.00)
The 1% fee is based on the Australian Dollar equivalent of the face value of the Travellers Cheques.	

\*Please refer to the Bank for a copy of the Terms and Conditions for this product.

<b>International Services</b>	<b>Fee</b>
<b>Customers</b>	
Verifying documents on behalf of the Cyprus High Commission – Deposit or Loan only if your Delphi Bank account balance is over \$1,000.00	\$10.00*

International Services	Fee
<b>Customers</b>	
Requesting a Telegraphic Transfer from an overseas bank	\$20.00*

\*The fee for these services as listed “for customers” only applies if your account has a balance of \$1,000.00 or more. Otherwise, the fee applicable to non-customers will apply for these services.

<b>Non Customers</b>	
Verifying documents on behalf of the Cyprus High Commission	\$20.00
Request a Telegraphic Transfer from an overseas bank.	\$30.00*

\*Free if credited to a Delphi Bank account and held on deposit for over 1 month (fee charged and then reimbursed after 1 month)



To find out more

Call **1300 660 550**

Visit **[delphibank.com.au](http://delphibank.com.au)**

Or ask in branch

The information in the Terms and Conditions is up to date as at 1 January 2019. Some contents of the Terms and Conditions may change from time to time. Where a change is materially adverse, we will issue new Terms and Conditions. Information about other changes can be obtained at any time from us at one of our branches, or [www.delphibank.com.au](http://www.delphibank.com.au), or by telephone on 1300 660 550. We can provide to you a paper copy of any updated information, free of charge, upon your request.

Delphi Bank – A Division of Bendigo and Adelaide Bank Limited,  
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