



## The Mac Fees & Charges and Transaction Limits Effective 21st November 2024

<b>Transaction Fees</b> (eSaver Account is exempt from these fees)	
Direct Debit - third party (Includes NPP PayTo transfers)	\$0.10
Electronic Funds Transfer via Online Banking (Includes OSKO Real Time Payments)	\$0.10
Periodical Payment - third party	\$0.10
Monthly Visa Debit Card Fee	\$2.00 per card
Excess Transaction Fee (Cash Transactions) Payable for each cash transaction after the first 5 in a calendar month. Includes:	\$2.00
<ul style="list-style-type: none"> <li>Cash withdrawals at EFTPOS terminals, in branch and at ATMs</li> <li>Declined ATM transactions</li> <li>Balance enquiries at ATMs</li> <li>Declined EFTPOS transactions that include cash withdrawal</li> </ul>	
Excess Transaction Fee (EFTPOS Transactions) Payable for each transaction after the first 5 in a calendar month. Includes:	\$0.10
<ul style="list-style-type: none"> <li>payWave transactions processed via merchants as Savings (insert your card and press Credit to avoid this)</li> <li>Savings transactions at EFTPOS terminal using savings button when NOT withdrawing cash - includes declined transactions.</li> </ul>	
Cheque Deposits Payable for each cheque after the first 5 in a calendar month.	\$1.00
Junior Members (Mini Mac Bonus Saver and Youth Saver Accounts) and Members with a current home loan with The Mac are exempt from the above fees on their deposit account/s (under the same Member number).	

<b>Daily Limits</b>	
ATM transactions	\$1,050
EFTPOS transactions	\$2,000
payWave transactions	\$500 or 10 transactions
Branch cash withdrawal	\$5,000
Online Banking/The Mac App Includes electronic funds transfer, real time payments (OSKO) and BPAY. Please note, real time payments (OSKO) have a maximum daily limit of \$2,000. Members not registered for SMS One Time Password have a \$250 daily limit.	\$5,000
Junior Members	\$200

<b>Statement Fees</b>	
Paper Statement Fee (per statement)	\$2.50
Informal Statement Request	\$5.00
Copy of Statement - 0 to 3 months	\$10.00
Copy of Statement - 4 to 6 months	\$20.00
Copy of Statement - 7 to 11 months	\$30.00
Copy of Statement - 12 months plus	\$49.50

Paper Statement Fees will not be charged to Junior Members, Freedom Years account holders, Members with a current home loan at The Mac or Business Accounts.

<b>Overseas Services</b>	
Foreign currency	1.00%
Travellers Cheques (minimum \$10.00)	1.00%
Cash Passport Card	1.00%
International Conversion Fee of transaction value in \$AUD	2.50%

<b>Other Fees</b>	
ATM Operator Fees Direct charge to Member by ATM provider	
Replacement Visa Debit Card	\$15.00
Direct Debit Dishonour (payable when insufficient cleared funds available)	\$20.00
Voucher Request	\$27.00
Emergency International Visa Debit Card or Cash Replacement	\$330.00
Staff Assist Fee Payable once per day for the following staff assisted transactions:	\$5.00
<ul style="list-style-type: none"> <li>All eSaver transactions</li> <li>BPAY transactions</li> <li>External transfers below daily limit</li> </ul>	
Large Cash Withdrawal Fee Payable for cash withdrawals in excess of \$5,000	\$10.00
Retrieval of documents Minimum \$5.00	\$49.50 per hour
Incoming Swift Payment	\$20.00
Outgoing Domestic Swift Payment	\$30.00
Direct Entry/Cheque Trace Request	\$30.00
Recall Request - External	\$50.00
Recall Request - BPAY/Internal	\$30.00
Dormant Account Fee Charged annually to accounts inactive for more than 12 months	\$50.00
Guarantee Fee - New	\$250.00
Guarantee Fee - Existing	\$150.00
Overdrawn Savings Account Interest charged at Personal Overdraft rate	