



The Mac Fees & Charges and Transaction Limits Effective 1st April 2024

Transaction Fees	
<small>eSaver account is exempt from these fees</small>	
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"> Cash withdrawals at EFTPOS terminals, in branch and at ATMs Declined ATM transactions Balance enquiries at ATMs Declined EFTPOS transactions that include cash withdrawal 	
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"> payWave transactions processed via merchants as Savings (insert your card and press Credit to avoid this) Savings transactions at EFTPOS terminal using savings button when NOT withdrawing cash - includes declined transactions. 	
Cheque Deposits Payable for each cheque after the first 5 in a calendar month.	\$1.00
<p>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).</p>	

Daily Limits	
ATM & EFTPOS transactions	\$1,050
payWave transactions	\$200 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

Statement Fees	
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.

Overseas Services	
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%

Other Fees	
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"> All eSaver transactions BPAY transactions External transfers below daily limit 	
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	