Deposit fees, charges and transaction limits

Effective 1 October 2026

Bank Australia



What's in this brochure?

Section 1 of this brochure covers the fees and charges that may apply to transactions and savings account. You can use this brochure to identify which fees may apply to your account.

Section 2 of this brochure sets out the daily limits for debit cards and electronic banking transactions.

Section 3 details the standard fees and charges for a range of services commonly provided by Bank Australia including foreign currency and sending money overseas. Unless otherwise specified these fees are payable on the day the transaction occurs and are debited on the day on which a fee is incurred.

How this brochure fits with other documents

This brochure forms part of the terms to our Account and Access Facility Conditions of Use.

Have any questions?

Please call us on 132 888, 8am-8pm Monday to Friday and 9am-2pm Saturday Australian Eastern Standard Time.



Section 1: Fees and charges that apply to transaction accounts, savings accounts and continuing credit facilities.

Table 1: Fees that apply to transaction accounts for personal customers[1]

Fees	Everyday Access	Pension Access	Mortgage Offset	Basic Access
Monthly account fee A flat fee payable on the last day of each month.	$0	$0	$8 per month unless waived – see Table 5	$0
Exceeding available funds fee A fee charged when you exceed the actual balance or authorised limit of your savings account, transaction account, or overdraft facility greater than $100 payable on the day the event occurs or next day. Note: debit interest charges may also apply.	$0			
Dishonour fee A fee charged where a debit presented to us is dishonoured because there aren't enough available funds in your account.	$0			
Domestic ("press credit") cash withdrawal fee A fee that applies to any cash withdrawal transaction within Australia made using the "credit" option on a Bank Australia Visa Debit card.	$0			
Visa foreign cash withdrawal fee A fee that applies to any cash withdrawal transaction made with your Bank Australia Visa Debit Card outside Australia.	$0 plus the International transaction fee			

1 A personal customer is someone who is using the account for their domestic, household or personal use and not on behalf of a deceased estate, nor for business, trade, superannuation or trustee purposes.

Fees	Everyday Access	Pension Access	Mortgage Offset	Basic Access
International transaction fee When you undertake an International transaction on a Bank Australia Visa Debit Card or a Bank Australia Visa Credit Card, you will be charged the International transaction fee. An International transaction is any purchase, withdrawal or credit; 1. In a currency other than Australian Dollars or, 2. Where the merchant or financial institution accepting the transaction is outside of Australia or, 3. Which is considered by Visa to require a currency conversion. Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia, or that they have undertaken a foreign currency conversion on your behalf. The International transaction fee includes charges by the card scheme and the payment processor to Bank Australia (and on charges by Bank Australia to you), calculated on the AUD transaction amount as shown on your statement.	3% of the transaction value			
Visa emergency card/cash overseas fee A fee charged when you need an emergency replacement card or cash delivered to you on an urgent basis to an overseas address.	US$175			

Table 2: Fees that apply to transaction accounts for non-personal customers

Fees	Community Access	Commercial Access
Monthly account fee A flat fee payable on the last day of each month.	$0	$8 per month unless waived – see Table 5
Exceeding available funds fee A fee charged when you exceed the actual balance or authorised limit of your savings account, transaction account, or overdraft facility greater than $100 payable on the day the event occurs or next day. Note: debit interest charges may also apply.	$0	
Dishonour fee A fee charged where a debit presented to us is dishonoured because there aren't enough available funds in your account.	$0	
Domestic ("press credit") cash withdrawal fee A fee charged to any cash withdrawal transaction within Australia made using the "credit" option on a Bank Australia Visa Debit Card.	$0	
Visa foreign cash withdrawal fee A fee that applies to any cash withdrawal transaction made with your Bank Australia Visa Debit Card outside Australia.	$0 plus the International transaction fee	
International transaction fee When you undertake an International transaction on a Bank Australia Visa Debit Card or a Bank Australia Visa Credit Card, you will be charged the International transaction fee. An International transaction is any purchase, withdrawal or credit; 1. In a currency other than Australian Dollars or, 2. Where the merchant or financial institution accepting the transaction is outside of Australia or, 3. Which is considered by Visa to require a currency conversion. Note: It may also not always be clear that the merchant or its financial institution/payment processor is located or registered outside Australia, or that they have undertaken a foreign currency conversion on your behalf. The International transaction fee includes charges by the card scheme and the payment processor to Bank Australia (and on charges by Bank Australia to you), calculated on the AUD transaction amount as shown on your statement.	3% of the transaction value	
Visa emergency card/cash overseas fee A fee charged when you need an emergency replacement card or cash delivered to you on an urgent basis to an overseas address.	US$175	

Things you should know about Tables 1 and 2

- Third parties (such as third-party ATM owners) may charge a fee for use of a card.
- The International transaction fee will be debited when Visa processes the transaction (which may not be the day the transaction occurs).
- The "Domestic ("press credit") cash withdrawal fee and the Visa foreign cash withdrawal fee are debited on the last day of the month during which the transaction occurs.

Table 3: Fees that apply to savings accounts for personal and non-personal customers

Fee	Personal Savings Accounts including: Online Saver, Bonus Saver, mySaver, Freedom Saver*, Net Invest*	Non-Personal Savings Accounts including: Commercial Saver
Staff-assisted withdrawal fee A fee charged for taking money out of your savings account with the assistance of a staff member, charged on the day the service is provided.	$0	
Exceeding available funds fee A fee charged when you exceed the actual balance or authorised limit of your savings account, transaction account, or overdraft facility greater than $100 payable on the day the event occurs or next day. Note: debit interest charges may also apply.	$0	

Table 4: Fees that apply to term deposit accounts for personal and non-personal customers

Fee	Term Deposit interest paid at maturity/annually	Term Deposit interest paid monthly
Term Deposit early withdrawal admin fee A fee charged for withdrawal of funds from your term deposit prior to its maturity.	$0	

Table 5: When the monthly account fee is waived

We assess whether you qualify for a waiver as at the last business day of each month, with any waiver applying to the fees for that month. We won't charge you the monthly account fee if, for the account type you have:	Account type	
	Mortgage Offset	Commercial Access
Are a school or not-for-profit entity and own the account	–	✓
Have a Bank Australia Offset Home Loan or Clean Energy Home Loan in the same name	✓	✓

*Product is no longer for sale.

Section 2: Transaction limits

(i) Daily Limits

There is a default daily limit on cash withdrawals of $2,000 using a card at an ATM or EFTPOS terminal. If you need to spend more than $10,000 in store, insert your physical card, select "credit" and enter your PIN. For Bank@Post™ the maximum cash withdrawal limit is $2,000 per account per transaction. This is subject to cash availability at the outlet and default daily card limit. The daily maximum limits which apply to electronic banking are set out below.

Table 1

Activity	Internet banking and Bank Australia app daily limit
Transferring between your own Bank Australia accounts	Unlimited
Transferring between any Bank Australia accounts you are a signatory on	$50,000
Payments to BSB and account numbers or payments to PayID®	$5,000
PayTo payment agreements	$25,000
International money transfers	$5,000
BPAY®	$10,000

Applicable to customers who joined from 18 August 2022

Table 2

Activity	Internet banking and Bank Australia app daily limit
Transferring between your own Bank Australia accounts	Unlimited
Transferring between any Bank Australia accounts you are a signatory on	$50,000
Payments to BSB and account numbers or payments to PayID	$2,000
PayTo payment agreements	$25,000
International money transfers	$5,000
BPAY®	$10,000

*Applicable to customers who joined the Bank prior to 18 August 2022

The above limits, in table 1, are applicable to customers who have joined from 18 August 2022 onwards. Customers who have joined prior to this date will have our previous default limits as set out in table 2. All customers can change limits as outlined below.

PayID is a registered trademark of NPP Australia Limited.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

Need to change your limits?

Request to change your transfer limit at any time by logging into Internet banking or the Bank Australia app. For requests greater than $5,000 you will need to install a two-factor authentication app prior to the limit taking effect. Alternatively, you can visit your local branch or call our contact centre on 132 888.

Request to change your card limit up to $2,000 by visiting your local branch or calling our contact centre on 132 888.

(ii) Monthly Limits

There is a default monthly limit of $10,000 payable each month by a customer from all its accounts, including any joint accounts, on any payments or transfers across all channels, to specific accounts or merchants deemed by Bank Australia as "Cryptocurrency accounts". For more details you can visit your local branch or call our contact centre on 132 888.

Section 3: Common banking services

This section lists the standard fees and charges for a range of services.

Search fees

Fee	What is it?	How much is it?
Company/business name searches	When we conduct a search of the ASIC register to obtain information about the ownership of a company in administration of an account.	$40 per search

Documents

Fee	What is it?	How much is it?
Certificates supplied by the bank	A fee for comprehensive certificates supplied for audit.	$5 per page and $25 per hour
Duplicate statement fee	A fee that may be charged if you order a copy of a statement that has already been issued on your account. This fee is charged on or after the day you order the duplicate statement for a period more than 3 months before the request. There is no charge for copies of statements less than 3 months old.	$5 per statement (for a period more than 3 months before the request).

Dormancy

Fee	What is it?	How much is it?
Dormancy	Administration fee where account has been transferred to dormancy status.	$10 per year

Payment channel service fees

Fee	What is it?	How much is it?
Security token fee	When you request that we provide you with a physical Token to provide an additional layer of security when you engage in transactions that carry a higher risk. We do not charge for the virtual token.	$50 per request
SMS alert fee	This fee is charged when you elect to receive notifications about your account via SMS messages to a mobile telephone number you have given us for contacting you.	$0.25 per SMS
Same day funds transfers within Australia fee (RTGS)	This fee is for a Real Time Gross Settlement (RTGS) payment which refers to the process of transferring money from one bank to another in Australia on a real time and gross basis.	$20 per transfer

Making international payments

International payment – sending money overseas (other fees may be charged by participating banks involved in the transaction or settlement).

Fee	What is it?	How much is it?
Staff Assisted International Payment in Foreign Currency	This fee is charged when you make an International Payment in foreign currency via a Branch or the Contact Centre.	$30 per transfer
Staff Assisted International Payment in AUD	This fee is charged when you make an International Payment in AUD via a Branch or the Contact Centre.	$30 per transfer
Online International Payment in Foreign Currency	This fee is charged when you make an International Payment in foreign currency on-line via Internet banking or Bank Australia app.	$10 per transfer

Inward international payments

Fee	What is it?	How much is it?
Inwards Payment Fee	International money transfer from overseas (other fees may be charged by participating banks involved in the transaction or settlement).	$0 per transaction

Section 4: Other information

Complaints

If you are dissatisfied with a product or service offered or provided by Bank Australia, please call 132 888 or visit bankaust.com.au to obtain a copy of our Complaints and Dispute Resolution Guide. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).
AFCA provides fair and independent financial services and complaint resolution that is free to consumers.

AFCA can be contacted by:

Website:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
In writing to:	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Bank Australia

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