



Business fees and charges

A Guide for Members

Fees and Charges for Business Banking Customers (**\$8**)

At Cairns Bank most of our banking is free. Where we need to make a charge, we keep these to an absolute minimum. Come and talk to us about how you can avoid charges on your account.

Don't forget Cairns Bank's fantastic service - we're here to help.

Cairns Penny Savings & Loans Limited T/A Cairns Bank
PO Box 5272, 22-24 Grafton Street, Cairns, Queensland 4870

T: (07) 4031 4460

E: customer@cairnsbank.com.au

W: cairnsbank.com.au

LAST UPDATE: JANUARY 2021

AUSTRALIAN CREDIT LICENCE & AFSL NUMBER: 244324 ABN: 68 087 933 757

Type	Fees/ Charges
Direct debits and external transfers, cheque deposits (single cheque), member cheques	5 free per month then 50c each
ATM transactions <i>NB: The ATM owner may make an additional charge</i>	\$1.00 There is no charge to withdraw cash at our branch
Visa debit card	\$25 p.a or part thereof
25 leaf cheque book	\$20
Deposit book	\$15
Statement reprints	\$1.20 per page
Counting loose coin over \$30	5% of deposit
Corporate cheques	\$10 per cheque
Replacement debit card	\$10 per damaged card
Returned external payment	\$15
Direct debit or cheque dishonor	\$15
Stopped cheque or direct debit referral	\$20
Inactive account fee	\$20
Bank audit certificate	\$25
Voucher retrieval	\$6 per voucher or \$25 per half-hour

Fees and Charges Information

Where another institution charges for services we provide to you we may pass this cost on to you.

We make every effort to ensure that fees and charges paid from your savings and transaction accounts are confirmed in your periodic statement for that account. We will describe the payment of the fee using the wording contained in this leaflet or as excess transaction fees.

Our fees and charges may change from time-to-time. Up to date information is available at our website www.cairnsbank.com.au or at our branch.

Inactive account fees are charged where you have not carried out any transactions on your account in any 12 month period.