



Fees and Charges

A Guide for Members

Fees and Charges

As a customer owned bank, we keep our fees and charges as low as possible. Where we need to make a change, we keep any increases 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

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EFFECTIVE DATE: 04 DECEMBER 2024

Type	Fees/ Charges
Transaction Fees: Direct debits and external transfers, cheque deposits (single cheque)	10 free per month then \$1.00 each
Visa debit card	\$30 p.a or part thereof
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
Replacement debit card - damaged	\$15 per card
Replacement debit card - forgotten P.I.N	\$15 per card
Returned external payment	\$20
Direct debit or cheque dishonour	\$20
Direct debit referral	\$20
Statement reprints	\$1.50 per page
Christmas Club withdrawals <i>outside 1 November - 31st December</i>	\$10 per withdrawal ¹ <i>(1 free withdrawal per year)</i>
Term Deposit Early Redemption Fee	\$20*
Counter cheques	\$20 per cheque
Inactive account fee	\$20
Bank audit certificate	\$30
Voucher retrieval	\$10 per voucher or \$30 per half-hour
Counting loose coin over \$30	5% of deposit
Foreign Cheque conversion**	\$10 per cheque

Fees and Charges Information

¹ Effective 1st January 2025

*Early redemption of a Term Deposit may incur an adjustment to the total interest received.

**Additional fees may be charged by our agent.

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.