

# Fees and Charges



## A Guide for Members

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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 we can help you save fees on your account.

We're here to help – it's how banking should be.

**Cairns Penny Savings & Loans Limited T/A Cairns Bank**

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**LAST UPDATE 01 JANUARY 2026**

Type	Fees / Charges
Transaction Fees <i>Direct debits and external transfers, cheque deposits (single cheque)</i>	10 free per month, then \$1.50 each
ATM transactions <i>N.B: The ATM owner may make an additional charge</i>	\$1.10 <i>There is no charge to withdraw cash at our branch</i>
Visa Debit Card	\$35 p.a.
Replacement Visa Debit Card - damaged	\$20 per card
New Visa Debit Card – forgotten P.I.N	\$35 per card
Visa International Transaction Fee <i>Payable on all foreign currency transactions</i>	3.65% of the transaction when converted to \$AUD
Visa Chargeback Fee	\$33 per transaction
Returned external payment	\$25
Direct debit or cheque dishonour	\$25
Direct debit referral	\$25
Deleted external payment	\$25
Term Deposit Early Redemption Fee	\$50*
Christmas Saver withdrawals <i>outside 1<sup>st</sup> November – 31<sup>st</sup> December</i>	\$10 per withdrawal <sup>1</sup> <i>(1 free withdrawal per year)</i>
Statement reprints	\$2.00 per page
Paper statements (Internet Banking users only) <sup>1</sup>	\$2.00 per statement per month
Counter cheques	\$25 per cheque
Document retrieval	\$15 per document or \$40 per half-hour
Bank audit certificate	\$50
Counting loose coin over \$30	10% of deposit
Inactive account fee	\$25

<sup>1</sup> Effective 1st January 2026

Early withdrawal of a Term Deposit may reduce the interest earned. Fees charged by other institutions for services we provide may be passed on to you. All fees and charges are shown in your account statement and may change. Up-to-date information is available at [www.cairnsbank.com.au](http://www.cairnsbank.com.au) or at any branch. Inactive accounts may incur fees if no transactions occur within 12 months.