Fees, Charges and Transaction Limits

Date taking effect: 1 October 2026

PO Box 657 Lismore NSW 2480
101 Molesworth Street Lismore NSW 2480
1300 728 728
info@summerland.com.au
summerland.com.au

Summerland Bank

1300 728 728 | summerland.com.au

Summerland Bank is a trading name of Regional Australia Bank Ltd
ABN 21 087 650 360. AFSL & Australian Credit Licence 241167.

regionalaustraliabank

132 067 | regionalaustraliabank.com.au

Regional Australia Bank Ltd ABN 21 087 650 360 AFSL &
Australian Credit Licence 241167.

This document should be read together with Summerland Bank's

- Account & Access Facility Conditions of Use
- Summary of Accounts and Access Facilities
- Interest Rate Schedule

These documents can be found on our website.
summerland.com.au/legal-and-disclosure-documents

Get in touch with us

- Call us on 1300 728 728
- Email us at info@summerland.com.au
- Write to us at PO Box 657 Lismore NSW 2480
- Visit our website summerland.com.au

These products are issued by Regional Australia Bank Ltd trading as Summerland Bank
ABN 21 087 650 360 AFSL & Australian Credit Licence 241167

Contents

General Fees and Charges **4**

General Transaction Fees 4

Service Fees 5

Electronic Payment Fees 6

Cheque Fees 7

Overseas and Foreign Exchange Fees 7

Fixed Term Deposit 8

Credit Fees and Charges **9**

Credit Card and Personal Overdraft Fees 9

Personal Loans Fees 9

Home Loan Fees 10

Commercial Lending Fees 10

Mortgage and Security Fees 11

Credit Control Fees 11

Default Transaction Limit **12**

Branch, Internet Banking and Mobile App 12

Cards 12

Bank@Post 12

Fees and charges for discontinued products **13**

Easy Access 13

Rebate Scheme 13

Essential Access 14

General Fees and Charges

General Transaction Fees

Fee Package - covers all transactions and savings accounts held per member, excluding Business Plus and Community First accounts

Simple Access - All customers who join from 07/07/2026 will receive free monthly access and no excess transaction fees

Fee Description	Fee Amount
Access Fee The Access Fee entitles you to unlimited withdrawals via eftpos, ATMs[2], internet banking, the banking app and staff assisted deposits or withdrawals.	Free
Bank@Post Transaction When you complete a withdrawal or deposit to your account through a Bank@Post outlet.	Free
Cheque Deposit Fee The first 10 cheque deposits to your account each month are free, each subsequent deposit will be charged per cheque.[3]	$0.50

Account Fee

Business Plus and Community First Only - Account based fees applicable to Business Plus and Community First accounts only, all other transaction and savings accounts are subject to the Simple Access fee package

Fee Description	Fee Amount
Business Plus Access Fee	$10 per month
Community First Access Fee	Free
Staff Assisted Transaction Includes in-branch deposit, branch withdrawal, business express deposit, one-off internal funds transfer, one-off external funds transfer, one-off BPAY, Bank@Post deposit & Bank@Post withdrawal. The first 5 staff assisted transactions each month are free, each subsequent transaction will be charged per transaction. [3]	$2
Electronic Transaction Includes direct debits, Visa credit, payWave, eftpos, internal & external funds transfer & BPAY via internet banking or the banking app.	Free
External Auto Transfer Establishment Set up an automatic transfer from your account to an external financial institution.	$2
Cheque Deposit Fee The first 20 cheque deposits to your account each month are free, each subsequent deposit will be charged per cheque. [3]	Free

Service Fees

Fee Description	Fee Amount
Standard Savings Deposit Book The issue or replacement of a standard savings deposit book used to record account transactions.	Free
Business Deposit Book Fee The issue of a duplicate business deposit book where a replacement is requested.	$8
Secure Token Replacement Fee Secure Tokens are used to authorise large transactions initiated by internet banking or the banking app. The initial token is free, but this fee is levied to replace each broken or lost token.	$20
ATM Enquiry/Dispute The enquiries or investigations relating to ATM transactions, including requests to review or dispute a transaction.	$10
VISA Card Issue The initial issue of a VISA card. A fee may apply for any additional cards requested by the customer.	Free
VISA Card Replacement The initial card on each account, replacements for defective cards and automatic card renewals are free, however a fee applies for each replacement card ordered at your request.	$25
Declined Visa Dispute Fee Where you opt to dispute a Visa transaction or request further information from the merchant/retailer about a Visa transaction, a fee may apply. The fee will only apply to each dispute where evidence suggests you participated in or authorised the transaction or failed to sufficiently protect your card details. See Visa Conditions of Use for further information.[1]	$20
VISA Voucher Enquiry Fee The enquiries or requests relating to VISA vouchers or transaction records.	$20
VISA Chargeback Fee The processing of a chargeback request relating to a disputed VISA card transaction.	$25
Inactive Account Fee This fee applies if there have been no member or customer transactions on your account for a period of 24 months. This fee is charged monthly until the account becomes active, is classified as dormant, or is closed.	$5
Sweeping Dormant Funds to Unclaimed Money Funds held in dormant accounts may be transferred to unclaimed money in accordance with regulatory requirements	$20
Document Searches Where you request us to retrieve documents not specifically covered elsewhere a search fee may apply per hour or part thereof.	$50 per hour
Transaction Listing Print Fee Where you request a printed listing of your transactions you may be charged a fee.	$2 per page
Statement Copy If you request a duplicate copy of a formal statement this fee may apply.	$2 per page
Recording Address as Unknown An address may be recorded as unknown where mail correspondence is returned undelivered or your current address details are not available or cannot be verified.	$2.50

Fee Description	Fee Amount
Audit Certificate Fee Applies to each Audit Certificate or Bank Confirmation request submitted by you or an authorised agent (such as an accountant, solicitor or auditor) acting on your behalf.	$40
BPAY Enquiry Fee A fee charged for enquiries or investigations relating to BPAY transactions, including requests to trace, confirm, or resolve a payment.	$25
BPAY Error Correction Fee A fee charged for the investigation and correction of an error in a BPAY transaction, including processing adjustments or recovering incorrectly transferred funds.	$25
Deposits in branch at other Financial Institutions Deposits made to your account at a branch of another financial institution, processed through interbank arrangements and subject to standard clearance times and any applicable fees.	$5
Cash Exchange Fee AUD cash exchange > $200 per customer per day – Summerland customers AUD cash exchange – non customers	 1% of the daily total 5% of the daily total

Electronic Payment Fees

Fee Description	Fee Amount
Direct Debit/Quickdebit Dishonour Fee Where a direct debit request is rejected by us due to insufficient funds in your account a Dishonour Fee will apply.	$15
Direct Debit/Quickdebit Honour Fee Where a direct debit request is approved despite insufficient funds in your account an Honour Fee will apply.	$20
Electronic Transfer Trace Fee Where you erroneously request a funds transfer to an external account (whether through internet banking, the banking app, Contact Centre or a branch) and subsequently request us to check the transaction you may be liable for the Trace Fee.	$25 per trace
EFT/NPP/OSKO Recall Fees Where you erroneously request a funds transfer to an external account (whether through internet banking, the banking app, Contact Centre or a branch) and subsequently request us to check the transaction, a Recall Fee may apply if you ask us to attempt to reverse the transaction.	$50
EFT Exception A fee applied when a payment processed via EFT is returned by receiving Bank and a manual journal is processed to return funds to customer's account	$5
Stop Payment Direct Entries A fee applied when you request us to stop or cancel a scheduled direct debit or direct credit (direct entry) from being processed on your account. This includes placing and maintaining the stop payment instruction.	$5
Mistaken Payment Fee A fee applied when you request assistance to investigate or recover funds that have been incorrectly transferred to another account due to a customer error. This includes actions taken to trace, contact the receiving financial institution, and attempt recovery of the funds.	$25

Cheque Fees

Fee Description	Fee Amount
Financial Institution Cheque Issue Commonly known as a Bank Cheque. The fee for ordering a bank cheque is charged to the account it is drawn from at the time the cheque is issued.[3]	$10 per cheque
Stop Payment Request – financial institution cheque This fee may apply where you request us to cancel Financial Institution cheque drawn on your account.	$25
Cheque Enquiry/Copy from Archives Applies where you request a copy from archives of: - a Financial Institution cheque - an ANZ deposit slip.	$50
Cheque Destination Trace Applies where you wish to determine if a cheque has been deposited or has reached its intended destination.	$50
Cheque Enquiry/Copy Applies where you request a copy of: - a Financial Institution cheque - an ANZ deposit slip.	$15

Overseas and Foreign Exchange Fees

Fee Description	Fee Amount
Online International Payments This fee applies to each International Payment you perform through Internet Banking.[1]	$20
Real Time Gross Settlement (RTGS)/ Industry Payment Exchange (IPEX)/Telegraphic Transfer Fee (TT) [1] To foreign country in destination currency To foreign country in Australian dollars Amendment or Cancellation Within Australia Receiving an incoming payment	 $30 $50 $15 $30 $10
Foreign Cash Fee Applies when you purchase foreign cash from us or wish to deposit foreign cash into your account.[1]	1% of the value in Australian dollars. Minimum fee is $10
Cash Passport Fees A range of fees may apply to Cash Passports issued by us on behalf of third-party suppliers.[1] Please contact us for further details or a copy of the relevant product brochure.	Refer to PDS
VISA Cash Advance/International ATM A fee applies when cash is withdrawn using a VISA card, either as a cash advance or via an ATM, including withdrawals made at international ATMs.[2]	$3.50
Emergency Visa Card/Cash Advance Fee If your card is lost or stolen whilst overseas, a replacement card can be replaced within 2 business days.[1]	US$200
VISA Recovery Fee The recovery of funds relating to VISA card transactions, including the processing of chargebacks or reversed transactions.	US$175
VISA Global Customer Assistance Service Provides access to VISA's Global Customer Assistance Service for reporting lost or stolen cards or wearables.	$45

Fee Description	Fee Amount
Cards Optional Issuer Fee (International Transaction Fee) This fee is charged by the card issuer: • Purchases in foreign currency (whether made online or in person). • Payments in Australian Dollars (AUD) processed by a merchant or financial institution located outside Australia. • Transactions where a currency conversion occurs.	3% of transaction value

Fixed Term Deposit

Fee Description	Fee Amount
Early redemption The penalty applied to an early redemption of a Fixed Term Deposit will be deducted from current interest rate and is either:	
• Term Deposit less than $20,000	0.10%
• Term Deposit $20,000 and above	0.25%

1. Contain service fees charged to us, on behalf of customers, by other financial institutions or organisations.
2. ATM transactions with institutions other than Summerland Bank may incur third party charges.
3. Fees accumulate over the month and are charged to the account on the last day of each month.

Credit Fees and Charges

Credit Card and Personal Overdraft Fees

Fee Description	Fee Amount
Credit Card Annual Fee Fee does not apply to additional cardholders on the same credit card account: • Rewards Credit Card • Low Rate Credit Card *Not applicable when a Premium Home Loan is active at the time of the fee charge.*	 $79 $49
Credit Card Cash Advance Fee Fee charged for cash withdrawals and other cash advance transactions made using your credit card. Cash advance interest rates may also apply.	$3.50 per transaction
Everyday Overdraft Establishment Fee Applies on approval of your everyday overdraft facility.	$175
Everyday Overdraft Monthly Administration Fee Applies on monthly administration of your everyday overdraft facility.	$8 per month
Contract Variation & Consent Fee Applies when you make changes to your existing overdraft facility	$175
Mortgage Security Overdraft Fees	Refer to Home Loan, Mortgage and Security Fees

Personal Loans Fees

Fee Description	Fee Amount
Establishment Fee Applies on approval of your Personal or Car loan, prior to the initial drawdown: • General Purpose Personal Loan, Equity Plus Personal Loan and Car Loan • Eco Personal Loan	 $175 $130
Monthly Administration Fee Applies on monthly administration of your Personal loans: • General Purpose Personal Loan, Equity Plus Personal Loan and Car Loan • Eco Personal Loan	 $5 per month Free
Contract Variation & Consent Fee Applies when you make changes to your existing Personal and Car loan.	$175
PPSR Registration & Discharge Fee [1]	At cost
Redraw Fee (Assisted) Applies when additional funds are redrawn from your loan account with staff assistance.	$25

Home Loan Fees

Fee Description	Fee Amount
Special Offer* and First Home Buyer Only** ***Special Offer** available for minimum new loan amount of $150,000, principal and interest rate payments only, Loan to Valuation Ratio (LVR) limits apply. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount. ****First Home Buyer** applicable to eligible first home buyers for the purchase of an eligible first home.	
Establishment Fee	
• Basic, Premium, Fixed Rate and Eco home loans	Free
Monthly Loan Administration Fee	
• Basic, Premium, Fixed Rate and Eco home loans	Free
Loans that do not meet Special Offer* criteria Applies on approval of your new loan or increase to your existing loan.	
Establishment Fee	
• Basic, Fixed Rate and Bridging loans	$300
• Eco and Premium home loans	Free
Monthly Loan Administration Fee	
• Basic, Fixed Rate and Bridging loans	$8 per month
• Eco and Premium home loans	Free
Premium Home Loan Annual Fee Applies on approval of your new loan annually thereafter.	$380
Contract Variation & Consent Fee Applies when processing a change to your loan alters the terms of the contract, such as switching to a different loan type. This also applies when a request to consent to a dealing on your title is actioned.	$300
Equity Extra Overdraft Establishment Fee Applies on approval of your equity extra overdraft facility.	$300
Equity Extra Overdraft Monthly Administration Fee Applies monthly for administration of your equity extra overdraft facility.	$10 per month
Redraw Fee (Assisted) Applies when additional funds are redrawn from your loan account with staff assistance. This fee is waived for Premium Home Loans and does not apply to Equity Extra Overdrafts or Business Overdrafts.	$25

Commercial Lending Fees

Fee Description	Fee Amount
Establishment Fee Applies on approval of your commercial loans, prior to the initial drawdown: • Commercial loan and Overdraft	$800
Monthly Loan Administration Fee Applies monthly for administration of your commercial loans: • Commercial loan and Overdraft	$8 per month
Other Fees	Refer to Home Loan, Mortgage and Security Fees

Mortgage and Security Fees

Fee Description	Fee Amount
Discharge of Mortgage preparation	$395
Settlement Fee Only applies to incoming mortgage secured settlement, waived for Premium home loan.	$225
Registration of Mortgage [1]	At cost
Registration of Discharge of Mortgage [1]	At cost
Registration of Transfer [1]	At cost
Agency Settlement/Handing Fee [1]	At cost
PEXA Processing Fee [1] Waived for Premium home loan.	At cost
Title Search [1]	At cost
Property Valuation Costs	
• Standard Residential (residential property up to and including 2.5 hectares), waived for Premium home loan.	$400
• Construction (payable in addition to Valuation – Standard Residential)	$800
• Other (includes commercial, rural & residential property larger than 2.5 hectares) [1]	At cost

Credit Control Fees

Fee Description	Fee Amount
1st Reminder Letter Fee	Free
2nd and subsequent Reminder Letter Fee	$20
Default Notice Fee	$50
Summons Fee	$100
Debt Agreement Fee	$100
Reminder Call Fee	$5
Account Combination	$5

1. Contain service fees charged to us, on behalf of customers, by other financial institutions or organisations.
2. ATM transactions with institutions other than Summerland Bank may incur third party charges.
3. Fees accumulate over the month and are charged to the account on the last day of each month.

Default Transaction Limit

Changes to some limits may be available at your request and subject to approval.

Branch, Internet Banking and Mobile App

(Per customer)

Transaction Type	Limit
Branch cash out with less than 24 hours' notice	$2,000
Transfer between Summerland Bank accounts using Transfer function	$50,000
Transfer to external accounts	$5,000
International Payments	$1,000
BPAY® Transactions via internet banking and the banking app	$5,000

Cards

(Per card)

Transaction Type	Limit
Cash out at ATM or with purchase	$1,000
Purchase at point of sale using Visa Card	Balance of per card account
Contactless transactions (such as payWave) before a PIN may be required.	$2,000

Bank@Post

(Per card)

Transaction Type	Limit
Bank@Post cash deposit	$9,999
Bank@Post number of cheques per deposit	99
Bank@Post cash withdrawal	$2,000

Fees and charges for discontinued products

The current Fees, Charges and Transaction Limits detailed above apply to all discontinued products unless a variance is specified below.

Easy Access

Designed for those who appreciate the convenience of managing their money their own way.

Fee Description	Fee Amount
Access Fee	
• All customers	$6
• 65 years and over or in receipt of a pension of an Aged, Disability Support or Veterans Affairs Pension.	$3
• Under 25 years, must be a student, apprentice or trainee at a recognised Australian education institution or eligible concession card holder must hold a Health Care card, Commonwealth Seniors Health card, or Pensioner Concession card, and income must be credited to an Everyday Basic account. Proof of eligibility to be provided every 3 years.	Free
Electronic Transaction Fee Unlimited electronic transactions include direct debits, internal, external funds transfer & BPAY via internet banking or the banking app.	Free
Card Transaction Fee Unlimited card transactions include eftpos, Visa credit or payWave.	Free
Staff Assisted Transaction Fee The first staff assisted transaction each month is free include in branch cash withdrawal, one-off internal funds transfer, one-off external funds transfer, one-off BPAY, Bank@Post deposit, Bank@Post withdrawal, each subsequent staff assisted transaction will be charged per transaction. [3]	$3
Cheque Deposit Fee The first 3 cheque deposits to your account each month are free, each subsequent deposit will be charged per cheque. [3]	$0.50

Rebate Scheme

You'll also receive access to our rebate scheme which could see you paying no access fee at all depending on your combined savings, investments, credit cards and loans balance. It's our way to say thanks for being a loyal customer.

Fee Description	Fee Amount
Rebate Fee	
Between $50,000 and < $150,000:	
• Easy Access	$1
• 65 years and over or in receipt of a pension	$0.50
Between $150,000 and < $250,000:	
• Easy Access	$3
• 65 years and over or in receipt of a pension	$1.50
Between $250,000 and above:	
• Easy Access	$6
• 65 years and over or in receipt of a pension	$3

Essential Access

For those who need or simply prefer to do their banking in-branch.

Fee Description	Fee Amount
Access Fee	Free
Internal Transfer or BPAY Fee Unlimited internal transfer or BPAY transaction via internet banking or the banking app.	Free
Card Transaction Fee Unlimited visa debit card transactions using credit functions. Some merchants may force a Visa credit or payWave transaction via eftpos and a fee may apply.	Free
Electronic Transaction Fee The first 10 electronic transactions each month are free include direct debits, NPP payments, eftpos, external funds transfer via internet banking or the banking app (including auto transfers), each subsequent electronic transaction will be charged per transaction.[3]	$1
Staff Assisted Transaction Fee The first 10 staff assisted transactions each month are free include in branch cash withdrawal, one-off internal funds transfer, one-off external funds transfer, one-off BPAY, Bank@Post deposit, Bank@Post withdrawal, each subsequent staff assisted transaction will be charged per transaction.[3]	$2
Cheque Deposit Fee The first 3 cheque deposits to your account each month are free, each subsequent deposit will be charged per cheque.[3]	$0.50

Current as at 1 October 2026. Products are issued by Regional Australia Bank Ltd trading as Summerland Bank (ABN 21 087 650 360). AFSL & Australian Credit Licence 241167. Deposits are protected by the Australian Government Financial Claims Scheme up to a total of $250,000 per account holder with Regional Australia Bank Ltd (ABN: 21 087 650 360), including the aggregate of any deposits held through Summerland Bank or any other Regional Australia Bank trading brand or entity. Ask us for further information.

Information is subject to change. Conditions, eligibility and credit criteria applies. This Schedule together with the Financial Services Guide, Account & Access Facility Conditions of Use and Interest Rate Schedule from the Product Information for each product or service listed above. If you already have a loan contract with us, this document must be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you. Target market determination available on request at our branches.

Summerland Bank is a trading name of Regional Austalia Bank Limited.

ABN 21 087 650 360
AFSL 241 167
Australian Credit Licence 241 167

Certified
B
Corporation