

Schedule of General Banking Fees and Charges

Effective 01 October 2013

This schedule sets out the current fees and charges that apply to Citibank's general banking services. The relevant fee or charge will apply (unless you have an alternative arrangement with Citibank) each time you request a particular service or make a particular transaction or on occurrence of a particular event.

Dishonour Fees (includes cheques, direct debits etc) (per occurrence)	Amount
Outward Dishonour	\$40
Bank Cheques (per cheque)	
Emergency Cheque purchase issued within 24 hours	\$15
Repurchase	\$15
Replacement	\$25
Copy of Cheques, Statements, Records & Certificates	
Stop Cheque Payment	\$10 (free if lost or stolen) per cheque
Statement Copy	\$15 per copy
Miscellaneous – (Bank Opinions, Record, Search, Information Services, Trace Requests, etc)	\$70 per hour (minimum \$30)
Account Fees for Offset Savings Accounts	
Deposits	50 free per month, \$2 per deposit thereafter
Withdrawals (including ATM, EFTPOS, BPAY®, transfer, direct debits, cheques, Easi-Pay, periodical payments)	50 free per month, \$2 per withdrawal thereafter
Cash Handling fee	1% of deposit amount for all cash deposits of more than \$500 using NAB
International Payments & Foreign Currency Services (per transaction)	
Citicard/Visa Debit Citicard – Overseas and Foreign Currency Transactions	
Foreign Currency Conversion Fee	2.50% of the transaction amount (in AUD) of which 2% of transaction amount (in AUD) is payable by Citibank to VISA and/or Citishare Corporation.
Outward Telegraphic Transfers	
Citibank account to any overseas account	\$25
Citibank account to any local account	\$10
Inward Telegraphic Transfers	
Request status of funds transfer request (e.g. Request for photocopy of draft, or request for status of funds transfer i.e. trace of funds)	\$20
Drafts (per draft)	
Purchase	\$15
Stop Payment	\$30
Cancellation	\$30
Foreign Currency Cheques (per cheque)	
Cheque Deposit	\$30
Cheque Dishonoured	\$30

For further information on fees or banking services or more information about any of these services mentioned in this document, please contact Citibank on 13 24 84, 24 hours a day 7 days a week or visit www.citibank.com.au
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