

Fees and charges schedule.

Overseas transactions.



**Defence
Bank**

Effective 3 June 2024.

This fees and charges schedule is an important document and provides you with information about the fees and charges for overseas transactions applicable to the accounts and facilities we offer.

We have two fees and charges schedules, one for domestic transactions and the other for international transactions. This fee schedule sets out our fees and charges for transactions that you make overseas or involve transferring funds into or sending funds out of Australia.

We encourage you to read both schedules. You can obtain copies for both of these fee schedules via defencebank.com.au, by visiting your local branch or calling **1800 033 139**.

This document should be read in conjunction with the Defence Bank Products and Services – Conditions of Use (DPS).

We also publish a brochure - 'Tips on Reducing your Banking Fees with Defence Bank', which can be obtained via defencebank.com.au, by visiting your local branch or calling **1800 033 139**.

Fee name.	Fee description.	Fee Amount.*
Visa foreign currency conversion fee.	The fee we charge when you make a payment or a deposit or obtain a cash advance overseas.	3% (percentage of transaction value).
Emergency card replacement.	The fee we charge when you request that we replace your Visa card while you are overseas.	\$US175.00
Emergency cash - max \$1,000 (your choice).	The fee we charge when you request emergency cash while overseas other than through an ATM. The maximum amount of emergency cash available is \$1000 (at our discretion).	\$US175.00
Mastercard prepaid management services.	The fee we charge where you hold a Mastercard Cash Passport Platinum Travel Money Card and you transfer funds to that Card.	1% of the initial load/reload amount.
We have arranged for the following services to be provided to you by Western Union Business Solutions (WUBS). WUBS may charge an extra fee for the services, additional to the fee charged by us as specified below. Please refer to WUBS schedule of fees and charges for further details.		
Foreign cash.	The fee we charge when you request cash in a foreign currency.	1% of the \$AUD equivalent of the amount requested.
Bank draft.	The fee we charge when you request a bank draft denominated in foreign currency.	\$12.50
Outbound foreign currency international telegraphic transfer.	The fee we charge when you request we make a foreign currency telegraphic transfer to an overseas destination.	\$30 when requested at a branch. \$20 when requested via online banking or the mobile app. (debited to your account overnight).
Outbound AUD telegraphic transfer.	The fee we charge when you request we make an AUD denominated telegraphic transfer to an overseas destination.	\$50.00 when requested at a branch.
Foreign currency cheque.	The fee we charge when you deposit a cheque denominated in a foreign currency to your account.	\$15.00 (less than AUD \$25,000).
		\$65.00 (AUD \$25,000 and above).
Foreign cash.	The fee we charge when you deposit foreign cash to your account.	\$7.00 (less than AUD \$700 equivalent).
		1% of the AUD equivalent (greater than AUD \$700 equivalent).

*Fee amount is in AUD unless alternative currency is specifically stated.