

induemoney **Cheq Account**

Indue Ltd, 6 Moorak street | Taringa | QLD 4068

www.indue.com.au E info@indue.com.au T 07 3258 4222 F 07 3258 4211 | Indue Ltd | ABN 97 087 822 464

ACCOUNT AND SERVICE FEES SCHEDULE

Effective from 01.01.2011

Part 2

This Schedule forms part of Information Statement referred to therein as Schedule 2. Information in this document is subject to change from time to time. To obtain a current copy please contact Baptist Financial Services Australia Limited as per contact details below. This schedule can be viewed on the BFS website and any variations to these fees will be notified via the website.

SERVICE / TRANSACTION	COST
Account Keeping Fee	\$Nil
Account Transaction Fees	\$Nil
Bank cheque	As charged by our bankers (Currently \$8.00)
BPAY error correction fee	\$12.30 per item
BPAY investigation request	\$6.20 per item
BPAY rejected transaction	\$6.20 per transaction
Business Express Deposits: Westpac - Business clients	\$Nil
Cash Handling Fee – Cash deposits and withdrawals	As charged by our bankers
Certificate of balance (Audit Purposes)	\$10.00
Cheque encashment and bank cheque authority – amendment or cancellation	\$10.00
Cheque encashment and bank cheque authority for 3 years - establishment	\$77.00
Cheque encashment and bank cheque authority – Maintenance Fee	\$2.50 per month
Cheque encashment and bank cheque authority for 3 years - renewal	\$53.90
Copy of cheque or deposit form – over 100 days*	minimum \$40, \$60 per hour (plus any Westpac Fees)
Copy of cheque or deposit form – under 100 days*	\$10.00
Deposit of cheques drawn on foreign bank (up to 4 cheques)	As charged by our bankers (Currently \$ 10.00)
Dishonour of a cheque deposited to your account	As charged by our bankers (Currently \$ 9.00)
Dishonour of a cheque drawn on your account	\$20.00
Dishonour of a direct debit transaction drawn on your account	\$20.00
Electronic transaction rejection	As charged by our bankers (Currently \$ 6.20)
Honour Fee Cheque payment – overdrawn/unavailable balance	\$10.00 per transaction
Interest Payable on overdrawn/overlimit a/c balance	15.00% pa
Loan Review Fee (Secured Loans only)	\$500.00 (Reduced to \$0 where information requested for review is provided within 2 months of request)
Local (Australian) real-time funds transfer	\$25.00
Merchant Card Facility - Westpac	As charged direct to you by Westpac
Nightsafe Facilities: Westpac - Business clients	As charged by Westpac, subject to availability (Setup Fee currently \$270.00)
Overseas Transaction Fee - International cheque	As charged by our bankers (Currently \$20.00)
Overseas Transaction Fee - International Telegraphic Transfer	\$30.00 (Other amounts may be deducted from the amount remitted or charged to the beneficiary by an overseas banker)
Request account statement reprint	\$2.00 per statement
Reprocessing Fee payable for the reprocessing of a periodical payment by BFS for any reason.	\$10.00
Special clearance of cheque deposited at Westpac	As charged by Westpac (Currently \$16.80)
Stop payment	\$Nil
Stop payment involving dishonour of cheque presented	\$20.00
Trace of Electronic transaction	\$24.60
Trace of paid cheque or deposit	\$24.64 plus fee for copy of cheque or deposit form*

Please ask for a Baptist Financial Services Australia Ltd 'Financial Services Guide and Product Disclosure Statement – BFS Non Cash Payment Products'. to assist you in your product selection.



Baptist Financial Services Australia Ltd

ABN 56 002 861 789 - AFSL 311062

Ph - 1300 650 542

Fax - 1300 784 699

Email - infor@bfs.org.au

Web - www.bfs.org.au

NSW/ACT

PO Box 122, Epping NSW 1710

VIC/TAS

PO Box 377 Hawthorn VIC 3122

SA/NT

PO Box 432 Unley SA 5061

WA

PO Box 57 Burswood WA 6100