

Account Charges

EFFECTIVE FROM 14 FEBRUARY 2011

These fees and charges are subject to change.

CLASSIC TRANSACTIONAL CHARGES

Minimum monthly account balance less than \$5,000	All customer-initiated withdrawals charged at 45c per withdrawal
Transactional clients that have a mortgage with us or a minimum monthly account balance of \$5,000 or more	First 20 customer-initiated withdrawals on a nominated transactional account free. Customer-initiated withdrawals in excess of first 20, charged at 45c per withdrawal

Transactional fees are calculated on customer-initiated withdrawals and charged monthly, on the anniversary date of account opening. Customer-initiated withdrawals include:

- ATM withdrawals
- EFTPOS purchases
- Cheque withdrawals
- Withdrawals made at one of our branches
- Telephone / Internet Banking payments and transfers
- Direct debits & Automatic payments

Transactional fee exemptions may apply to customers under 18 years of age or over 65 years of age and non-profit organisations.

Please note: there are no additional charges for the following services:

- Telephone Banking calls
- Automatic payment establishment / amendment / cancellation
- Direct Debit establishment / amendment / cancellation

Duplicate / additional statement requests for these accounts will incur a \$2 per item charge.

LITE TRANSACTIONAL CHARGES

Monthly flat fee (charged last day of each month)	\$5
Payment maintenance fee (Adding, editing or deleting automatic payments and direct debits with staff assistance)	\$3
Unauthorised overdraft fee	\$10
Non-preferred ATM provider withdrawal (withdrawal at an ATM other than Westpac)	\$1 per withdrawal
Staff-assisted transactions (withdrawals and transfers [internal & external])	\$3 per item
Cheque clearance fee	\$0.25 per cheque
Westpac deposit fee	\$3 per item
Duplicate / additional statement requests for these accounts will incur a \$4 per item charge.	

Additional Internet Banking charges, service fees and international transaction fees may apply to both transactional accounts. Please see overleaf for a list of these fees and charges.

Southland Building Society operates under the brands "SBS Bank" and "HBS Bank". A copy of our current Investment Statement and Disclosure Statements are available on request and free of charge from any branch or agency of SBS Bank or HBS Bank (Southland Building Society) or by visiting www.sbs.net.nz or www.hbsbank.co.nz

ADDITIONAL FEES & CHARGES



INTERNET BANKING CHARGES

Internet Banking	Free
Gold Internet Banking service fee	\$2 per month
i-guard activation fee (Gold only)	\$0.25 per use
Replacement i-guard fee (Gold only)	\$35

SERVICE CHARGES

Overseas ATM withdrawals	\$6.60
(Transactional charges apply where appropriate. In addition a currency conversion charge of 1% applies. This will be calculated on the \$NZ amount of all currency transactions, and is included in the currency conversion).	
Overseas ATM balance enquiries	\$0.60 per enquiry
Overseas EFTPOS withdrawals	\$0.50 per withdrawal
Overseas ATM / EFTPOS declines	\$0.50 per decline
Dishonour fee	\$30 per item
Special Answer fee	\$30 per item
Cheque tracing / voucher searches	\$10 per item
Cheque duty	\$2.50
Bank Cheque fee	\$7.50 per cheque
Stop Payment fee	\$15 per item
Replacement card fee	\$10
Inactivity fee	\$10 per quarter
(Currently only applicable to Southern Saver accounts where the account has not been used in that quarter and has a balance under \$500)	

INTERNATIONAL FEES & CHARGES

Outward Telegraphic Transfer	\$25 per item*
Bank Drafts	\$25 per item*
Foreign Cheque Dishonour	\$30 per item*

*Additional charges include:

- Courier / freight costs if transfer / draft is required faster than normal
- Other banks and branches may deduct their handling charges from the amount received. These charges can vary by bank and by country
- Request to query a payment sent, or one to be received may incur charges

Foreign cash order	1% of order value
Cash Passport initial card fee and loading	1% of the load value
Cash Passport reload fee	1% of the load value
Full withdrawal and closing of Cash Passport (determined by Travelex)	NZ\$10 or equivalent in currency of card
Cash Passport monthly inactivity fee (after 12 months inactivity)	NZ\$4 per month
Cash Passport currency conversion (only if used when local currency is different to card currency)	NZD Cash Passports 5.95% Other currency Cash Passport 6.95%

Please note: all fees and charges relating to Travelex are not set by Southland Building Society.