

# Account Charges

## EFFECTIVE FROM 16 NOVEMBER 2009

These fees and charges are subject to change

A copy of our current Investment Statement and Disclosure Statements are available on request and free of charge from any branch or agency of Southland Building Society (SBS) or [www.sbs.net.nz](http://www.sbs.net.nz).

### TRANSACTIONAL CHARGES

Minimum monthly account balance less than \$5,000

All customer-initiated withdrawals charged at 45c per withdrawal

Transactional clients that have a SBS mortgage or a minimum monthly account balance of \$5,000 or more

First 20 customer-initiated withdrawals 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 SBS Bank 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

### INTERNET BANKING CHARGES

SBS Internet Banking	Free
SBS <i>Gold</i> Internet Banking service fee	\$2 per month
i-guard activation fee (SBS <i>Gold</i> only)	\$0.25 per use
Replacement i-guard fee (SBS <i>Gold</i> 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
Duplicate / additional statement	\$2 per item
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)	

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

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

## 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

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 ATM withdrawal fee (Some cash machine operators may charge an additional fee or set their own withdrawal limit)	NZ\$4
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 SBS Bank.