

# Common Banking Services

Standard Fees and Charges



# Standard Fees and Charges for Common Banking Services

This booklet lists the standard fees and charges for a range of services commonly provided by the Commonwealth Bank of Australia ('the Bank'). Certain Government charges are also shown.

There are separate leaflets and brochures available covering the fees and charges applying to:

- International and Foreign Currency Services
- Home Loans and Investment Home Loans, Viridian Line of Credit, Viridian Advantage, Equity Unlock Loan For Seniors and Mortgage Interest Saver
- Personal Lending Services
- Business Lending Services
- Business Cheque Accounts
- Transaction, Savings and Investment Accounts
- Credit Card Services
- Commonwealth Bank Business Card

Copies are available from any branch. Up-to-date information about our fees and charges can also be obtained by telephoning us on **13 2221** (24 hours, 7 days a week).

The Bank reserves the right to vary the amounts shown in this booklet. Where the Code of Banking Practice applies, variations will be notified to customers by advertisement in a leading daily newspaper in each State, or in writing to affected customers, no later than the day on which the variation takes effect.

## Bank Cheques

Issued on behalf of customers	\$5.40
Issued on behalf of non-customers	\$10.00
Repurchase on behalf of customers	\$10.00
Repurchase on behalf of non-customers	\$20.00
Issue of duplicate on behalf of customers	\$25.00
Issue of duplicate on behalf of non-customers	\$30.00
Issued by Private Agencies	\$5.40
Requests by post to issue cheque to depositor or a third party, each cheque	\$10.00 plus cost of postage
Cheques issued in Norfolk Island also attract Government stamp duty.	

## Bank Guarantees issued under the 'Assurance of Support' Bond or other types of immigration bond

Establishment fee for Term Deposit secured Bank Guarantees issued in favour of Centrelink or Department of Immigration and Citizenship	\$150.00 per bank guarantee issued
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## Cashed Cheques

Cheques drawn on other banks where telephone reference to the paying bank is required	\$6.00 plus cost of phone call
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### Certificates Supplied by the Bank

For Bill Holdings, Deeds and Documents Held, Goods shipped or comprehensive certificates supplied for audit (minimum \$30.00 per certificate)	\$60.00 per hour
Certificate of balance/interest received	\$15.00
Letter of identification to Statutory/ Government Bodies	\$15.00

### Commonwealth Bank Investment Bonds

Transfer fee	\$25.00
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### Electronic Service

<b>AutoFax</b> Monthly fee	\$20.00 per account
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### Escrows (including Mining Escrows)

At time of lodgement:	
• Initial charge	\$65.40*
• Thereafter (per year)	\$65.40*

### Local Bills of Exchange

Presentation of Bills Payable After Sight for acceptance only (each bill whether accepted or dishonoured)	\$25.00
Collection of Bills payable at a bank (each bill)	\$25.00 <sup>†</sup>

<sup>†</sup> This charge is in addition to the presentation charge and applies only in cases where the Bill can be direct debited to a customer's account without the necessity to contact the customer, e.g. Promissory Notes or Bills of Exchange already accepted and carrying customer's instructions to charge the account.

## Local Bills of Exchange (cont.)

Collection of On Demand Drafts or Orders or other Bills not payable at a bank	\$25.00 each item
Collection of cheques not lodged for credit	\$25.00 each cheque
Dishonoured Bills – same as for Dishonoured Cheques	
Negotiation of On Demand Drafts or Orders or Bills not payable at a bank. Fee per item or with one document attached	\$25.00 plus negotiation fee 0.25% of the item's face value
Each additional document	\$3.00

## Night Safes

<b>Brown wallets (initial)</b> – per wallet	
Commonwealth Bank account holder	\$196.20p.a.*
Non-Commonwealth Bank account holder	\$327.00p.a.*
<b>Brown wallets (additional)</b> – per wallet	
Commonwealth Bank account holder	\$130.80p.a.*
Non-Commonwealth Bank account holder	\$250.70p.a.*
<b>Deposits on wallets</b> (payable at time of issue):	
Commonwealth Bank account holder	NA
Non-Commonwealth Bank account holder	\$87.20*
<b>Temporary issue</b> (payable at time of issue):	
For each wallet (per month or part thereof)	
Commonwealth Bank account holder	\$54.50*
Non-Commonwealth Bank account holder	\$109.00*

### Notes:

1. Brown wallets are held unopened for collection by the user.
2. Fees are payable in advance and calculated pro rata (per month or part thereof) up to next yearly charging date in January each year.

## Periodical Payments or Transfers

Per payment or transfer	\$1.80 plus transfer fee, bank cheque fee, and postage as applicable
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## QuickCash Banking

QuickCash Envelopes	\$45.00 per 25
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## Recent Transactions List

Issue of a Recent Transactions List at a Commonwealth Bank Automatic Teller Machine	\$0.50 each
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## Safe Custody Items

Standard envelope supplied by the Bank	
Commonwealth Bank account holder	\$27.50 p.a.* per lodgement
Non-Commonwealth Bank account holder	\$55.00 p.a.* per lodgement
Non-standard envelopes and items (sealed)	
Commonwealth Bank account holder	\$49.50 p.a.* per lodgement
Non-Commonwealth Bank account holder	\$99.00 p.a.* per lodgement
Access fee (one free access per calendar month non-cumulative allowed)	\$5.45* per access
Sealed receptacles lodged overnight	
Commonwealth Bank account holder	\$27.50* per lodgement
Non-Commonwealth Bank account holder	\$55.00* per lodgement
Scrip, Debentures, etc. held on Open Lodgement	
• Maintenance fee (per half year or part thereof) plus	\$27.50*
• Transaction fee (per certificate withdrawn)	\$1.10*

### Short Term Money Market Transactions

Payment of money against receipt of securities	\$75.00 per settlement (plus 0.015% calculated on the face value of the securities)
Receipt of money against release of securities	\$75.00 per settlement

### Special Clearance of Cheques/Bills

Per item	\$15.00
Where Bank staff are used to seek clearance of the cheque by attending a local bank branch (minimum \$30.00 plus out-of-pocket expenses)	\$60.00 per hour

### Statements of Account

Issue of photocopy/microfiche copy	\$7.00 each
Electronic issue of recent statement/transaction list (not via an ATM)	\$2.50 each
Issue of duplicate simultaneously with original statement	\$2.50 each
Particularised statement (detail on specific entries)	\$2.50 per item (minimum \$5.00)

## Stocks, Shares, Debentures, Unsecured Notes

<b>Purchases or sales arranged by the Bank at customer's direction</b> <ul style="list-style-type: none"><li>• Semi-Government Securities</li><li>• Other Securities</li></ul>	\$100.00 per transaction plus out-of-pocket expenses \$100.00 per transaction plus out-of-pocket expenses
<b>Delivery or receipt of scrip, etc. against payment of money (other than above)</b>	\$65.00 plus out-of-pocket expenses
<b>Miscellaneous scrip, etc. transactions where payment of money is not involved per transaction</b>	\$50.00 plus out-of-pocket expenses

## Stop Payment Notice

When you ask us to stop payment on a cheque you have written	\$15.00 per request
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## Telegraphic Transfers

<b>To branches of this Bank:</b> <ul style="list-style-type: none"><li>– on behalf of customers</li><li>– on behalf of non-customers</li></ul>	\$28.00 \$32.00
<b>To other banks:</b> <ul style="list-style-type: none"><li>– on behalf of customers</li><li>– on behalf of non-customers</li></ul>	\$28.00 plus other bank fee \$32.00 plus other bank fee

## Term Deposit Prepayment

Partial or full prepayment administration fee	\$30.00
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## Transfers/Deposits to Accounts at Other Banks

Where our customer is remitting	\$3.50
Where non-customer is remitting	\$10.00 plus \$2.00 per \$100.00 cash plus 50¢ for each cheque
Direct remittance	\$20.00

## Vouchers

Production, return or inspection of paid cheques and deposit slips/duplicate butts	
Special request	\$4.00 per item (minimum \$12.00)
Numerous vouchers involving search by Bank staff	\$60.00 per hour of time spent searching
Vouchers held for customer's inspection and retained by the Bank	\$1.00 per voucher
Vouchers returned to customer	\$1.50 per item (minimum \$20.00 per month)
Voucher out of pocket expenses	Not ascertainable

## **International and Foreign Currency Services**

The Bank offers many international and foreign currency services including International Money Transfers and issuing and negotiation of drafts and other overseas payments. Details of the fees applicable to these services can be obtained from the brochure 'International and Foreign Currency Services' available at any Branch or on our internet site at [commbank.com.au](http://commbank.com.au).

## **Government Charges**

### **Stamp Duty**

Government stamp duty is payable on cheques issued in Norfolk Island.

### **Goods and Services Tax**

Goods and services tax (GST) is levied on fees received by the Bank for a taxable supply. The Bank passes the GST on to you. An asterisk (\*) against an item indicates that the supply is taxable and we are passing on the GST as part of the fee.

**13 2221**

24 hours, 7 days a week

**[commbank.com.au](https://www.commbank.com.au)**

Commonwealth Bank of Australia ABN 48 123 123 124

