

Important Notice to Commonwealth Bank Customers

From the dates shown, the Common Banking Services Standard Fees and Charges brochure dated 1 August 2013 will change as shown in the table below.

Bank Cheque	New Fees from 1 December 2015
Issued	\$15.00
Request by post to issue cheque to depositor or a third party, each cheque	\$15.00 plus cost of postage

The Bank will cease to charge fees for the following Services	Effective 1 December 2015
Repurchase on behalf of customers	\$10
Repurchase on behalf of non-customers	\$20
Issue of duplicate on behalf of customers	\$25
Issue of duplicate on behalf of non-customers	\$30
Issued by Private Agencies [#]	\$10

[#]Bank Cheques issued by Private Agencies from 1 December 2015 will incur the standard Bank Cheque Issued Fee.

Safe Custody Items	New Fees* (from 23 January 2016)
Standard envelope supplied by the Bank	\$55.00 p.a. per lodgement
Non-standard envelopes and items (sealed)	\$110.00 p.a. per lodgement
Sealed receptacles lodged overnight	\$55.00 p.a. per lodgement
Script, Debentures, etc. Held on Open Lodgement – Maintenance fee	\$55.00 (per half year or part thereof)

*The supply is taxable and we are passing on the GST as part of the fee

CommonwealthBank



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 payment products and Travel funds
- 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	\$10.00
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	\$10.00
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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Standard Fees and Charges for Common Banking Services

Certificates Supplied by the Bank (non-personal customers only)

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

AutoFax	
Monthly fee	\$20.00 per account

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 ¹

¹ 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 (continued)

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

Brown wallets (initial) – per wallet	
Commonwealth Bank account holder	\$196.20 p.a.*
Non-Commonwealth Bank account holder	\$327.00 p.a.*
Brown wallets (additional) – per wallet	
Commonwealth Bank account holder	\$130.80 p.a.*
Non-Commonwealth Bank account holder	\$250.70 p.a.*
Deposits on wallets (payable at time of issue):	
Commonwealth Bank account holder	NA
Non-Commonwealth Bank account holder	\$87.20*
Temporary issue (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.

Standard Fees and Charges for Common Banking Services

Periodical Payments or Transfers	
Per payment or transfer	\$1.80 plus transfer fee, bank cheque fee, and postage as applicable

QuickCash Banking	
QuickCash Envelopes	\$45.00 per 25

Safe Custody Items	
Standard envelope supplied by the Bank	\$50.00 p.a.* per lodgement
Non-standard envelopes and items (sealed)	\$100.00 p.a.* per lodgement
Access fee (one free access per calendar month non-cumulative allowed)	\$5.45* per access
Sealed receptacles lodged overnight	\$50.00 p.a.* per lodgement
Scrip, Debentures, etc. held on Open Lodgement	
<ul style="list-style-type: none"> Maintenance fee (per half year or part thereof) plus 	\$50.00*
<ul style="list-style-type: none"> 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 (or courier) 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 transaction list/unstated transactions	\$2.50 each

Standard Fees and Charges for Common Banking Services

Stocks, Shares, Debentures, Unsecured Notes

Purchases or sales arranged by the Bank at customer's direction	
• Semi-Government Securities	\$100.00 per transaction plus out-of-pocket expenses
• Other Securities	\$100.00 per transaction plus out-of-pocket expenses
Delivery or receipt of scrip, etc. against payment of money (other than above)	\$65.00 plus out-of-pocket expenses
Miscellaneous scrip, etc. transactions where payment of money is not involved per transaction	\$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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RTGS – Domestic Telegraphic Transfers

To branches of this Bank	\$30.00
To other banks	\$30.00

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

Standard Fees and Charges for Common Banking Services

International payment products and Travel funds

The Bank offers many international payment and travel funds products including International Money Transfers, issuing and negotiation of drafts, Foreign Cash, Travellers' Cheques and Travel Money Card. Details of the fees applicable to these services can be obtained from the brochure 'International payment products and Travel funds' available at any Branch or on our internet site at 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 a day, 7 days a week
commbank.com.au

Commonwealth Bank of Australia
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