

# Account Charges

**Effective from 1 December 2016**

These fees and charges are subject to change.

## Classic Account 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
- Debit MasterCard® card 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.

\*A cheque clearance fee is applied at the time funds are deposited only. This fee is not confirmation that funds are cleared and available to use.

## kiwidream everyday Account Charges

Monthly flat fee (charged last day of each month) \$5  
*The monthly fee is not charged on accounts with an average monthly balance of \$500 or greater or for customers who are younger than 18 years of age*

Unauthorised overdraft fee \$10  
Non-preferred ATM provider withdrawal (withdrawal at an ATM other than Westpac) \$1 per withdrawal  
Westpac deposit fee \$3 per item  
Duplicate / additional statement requests for these accounts \$2 per item

*Additional Internet Banking charges, service charges and international transaction charges may apply. Please see overleaf for further details. Charges may apply to all transactional accounts*

## Debit MasterCard® Card Charges

New Debit MasterCard® card \$12  
Annual Debit MasterCard® card Fee \$12  
Debit MasterCard® card Replacement Fee \$15  
Currency Conversion Charge 2.8%\*

*\* When you use your card to make a foreign currency transaction the following fees will be charged on the New Zealand dollar amount of the foreign currency transaction:*

- a MasterCard® International Transaction fee of 1.30%; and
- the Bank's Foreign Currency Transaction fee of 1.50%.

*Additional charges apply where appropriate.*

## EFTPOS Card Charges

First EFTPOS Card with the Bank Free  
EFTPOS Card Replacement Fee \$10  
Currency Conversion Charge 1%\*

*\* A Currency Conversion Charge of 1% applies to foreign currency transactions. This will be calculated on the \$NZ amount of all currency transactions, and is included in the currency conversion.  
Additional charges apply where appropriate.*

## Other Card Service Charges

Transaction Dispute Fee \$15  
Overseas ATM withdrawals \$6.60  
Overseas ATM balance enquiries \$0.60 per enquiry  
Overseas EFTPOS card withdrawals \$0.50 per withdrawal  
Overseas ATM / EFTPOS declines \$0.50 per decline

For urgent delivery of your Debit MasterCard® card by:  
Courier Delivery within New Zealand\* \$6.90  
International Courier Delivery outside of New Zealand\*\* Up to \$45

*\*Charge is inclusive of G.S.T*

*\*\* The International Courier charge will vary depending on the country the replacement Card is being couriered to. The Bank will charge the actual courier cost incurred by the Bank in providing this service (including GST), up to a maximum of \$45.00.*

## ADDITIONAL FEES & CHARGES

### Internet Banking Charges

From when customers accept our Electronic Banking Terms and Conditions the following Internet Banking Charges will apply\*:

Internet Banking Access	Free
Staff Assisted Requests**	\$3 per action
SMS Alerts	
Security Alerts	Free
Convenience Alerts	\$0.25 per alert

*\*These Internet Banking Charges do not apply for accounts accessed by customers through i-bank. i-bank fees and charges are detailed separately within our "i-bank Professional Trust fees and Charges" document.*

*\*\*Staff Assisted Requests relate to the set up or amendment of payments or payees which can ordinarily be carried out by customers within Internet Banking but is carried out by Bank staff on request from the customer received by Message through Internet Banking.*

### Service Charges

Dishonour fee		\$20 per item
Special Answer fee*		\$30 per item
Cheque tracing / voucher searches		\$10 per item
Bank Cheque fee		\$7.50 per cheque
Stop Payment fee		\$15 per item
Electronic Credit Recovery Request fee	from another SBS account	\$25 per item
	from a non SBS account	\$50 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)		

*\*Special Answer fees apply when a customer asks for a cheque to be cleared more promptly than the three business day standard. This request can only be made at the time the cheque is deposited. A Special Answer can take up to 48 hours.*

### International Fees & Charges

Outward Telegraphic Transfer		\$25 per item*
Bank Drafts		\$25 per item*
Foreign Cheque Dishonour		\$30 per item*
Foreign Cheques Deposited	under NZD \$25,000	\$15 per item
	over NZD \$25,000	\$50 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 Fees

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

Please note: Fees and charges relating to Cash Passport are set by Travelex Card Services Limited and may change from time to time. For full details of these fees relating to Cash Passport please refer to the Cash Passport brochure available at any SBS Bank branch or at the Cash Passport website [www.cashpassport.com/1/en/nz/multi-currency/](http://www.cashpassport.com/1/en/nz/multi-currency/)

Southland Building Society operates under the brand 'SBS Bank'. The name of the registered bank is Southland Building Society (referred to as 'the Bank'). A copy of our current Term Investment Terms & Conditions and Disclosure Statement is available on request and free of charge from any branch of SBS Bank or by visiting [www.sbsbank.co.nz](http://www.sbsbank.co.nz)

MasterCard® and the MasterCard® brand mark, and PayPass™ are registered trademarks of MasterCard® International Incorporated.