

# Star Account Charges

Effective from 1 April 2018

These fees and charges are subject to change.

## TRANSACTIONAL CHARGES - NO FEES

How the **STAR** account can work for you:

- A working account that offers a wide range of services
- Ability for nominated person to transfer funds between accounts via telephone with staff assistance
- **i-bank star**
  - An online banking package tailored specifically for non-profit organisations just like yours at no charge!
  - 24-hour access to your Star accounts via a web-based banking system from anywhere
  - Dual signatory transactional approval for added security

There are NO additional charges for the following services:

- Withdrawals & Deposits made at SBS Bank branches
- Cheque Withdrawals
- Telephone & Internet Banking\*\*
- Automatic Payment Establishment / Amendment / Cancellation
- Direct Debit Establishment / Amendment / Cancellation

## SERVICE CHARGES

Dishonour Fee	\$20 per item
Stop Payment Fee	\$15 per item
Cheque Tracing / Voucher Searches	\$10 per item
Bank Cheque Fee	\$7.50 per item

\* Star is only available to non-profit organisations. Declaration of non-profit status will be required during the account application process. The Star banking package includes a Transactional account, a Call Account and an Investment account but you do not have to have all three accounts. There will be ten monthly prize draws of \$1000 each on the 15th day of each month (or nearest business day) and winners will be notified by email, telephone or post. Limit of one prize per customer per draw. One entry per every full \$1000 held in the Transactional account. The number of entries will be calculated using the average Transactional account balance for the calendar month preceding the prize draw. Customers who close their account during the month of the draw are not eligible for entry. Prize will be credited to the customer's account on the last business day of the month. Prize will be forfeited if the Bank is unable to contact the customer. A customer can elect not to be eligible for entry. The Bank's decision is final and binding. The Bank has the right to change, suspend or terminate prize draw conditions. Winner's name and photograph may be used for promotional purposes.

\*\* Internet Banking charges may apply.

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)