



## Account Charges

Effective from 10 October 2024

These fees and charges are subject to change.

### Lite Transactional Charges

Payment maintenance fee (Adding, editing or deleting automatic payments and direct debits with staff assistance)	\$1
Unauthorised overdraft fee	\$10
Staff-assisted transactions (withdrawals and transfers [internal & external])	\$1 per item

Duplicate / additional statement requests for these accounts will incur a \$2.50 per item charge.

### Classic Account Charges

Minimum monthly account balance less than \$5,000.	All customer-initiated withdrawals charged at 45c per withdrawal.
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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.

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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
- Withdrawals made at one of our branches
- 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:

- Automatic payment establishment / amendment / cancellation
- Direct Debit establishment / amendment / cancellation

Duplicate / additional statement requests for these accounts will incur a \$2.50 per item charge.

## Debit Mastercard® Card Charges

First Debit Mastercard card with the bank	Issued Free
Debit Mastercard card Replacement Fee	\$10
Currency Conversion Charge	2.0%*

\* 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 0.70%.

Additional charges apply where appropriate.

## EFTPOS Card Charges

First EFTPOS Card with the Bank	Issued Free
EFTPOS Card Replacement Fee	\$10

## Other Card Service Charges

Transaction Dispute Fee	\$15
For urgent courier delivery of your Debit Mastercard® card by:	Available on request

## 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*	\$1 per action

\*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 Fees & Charges

Paper Statement Fee		\$2.50 per statement
Electronic Credit Recovery Request fee	from another SBS account	\$25 per item
	from a non SBS account	\$50 per item

### International Fees & Charges

Outward Telegraphic Transfer	\$25 per item*
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\*Additional charges include:

- Courier / freight costs if transfer is 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

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### Term Investment Account Charges

Early Break Fee	1.5% of amount withdrawn* *minimum \$25
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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)