



1. FACILITY FEES

Annual fee	\$250 ¹
Transactions via card, over-the-counter, Commonwealth Bank ATM, EFTPOS	\$0
Cheque transactions including bank cheques for settlement	\$0
Sub-account opening and closing	\$0
Additional sub-account fee	\$0 ²
Changes to global and sub-account limits (other than where there are security changes)	\$0
Property valuation fee	Available on request
Early termination or partial repayment fee (applies to a fixed term sub-account)	Calculated using the criteria in the CALIA+ Terms and Conditions
Facility discharge fee	\$250

2. INVESTMENT (MARGIN) LOAN FEES

The following fees apply where an investment (margin) loan sub-account is included in a CALIA+ facility:

Early repayment adjustments (may be payable after allowing for a refund of any interest paid in advance)	Calculated using the criteria in the CALIA+ Terms and Conditions
Dishonour fees (applies to any cheque or direct debit rejection)	\$30
Personal Property Securities Register (PPSR) registration fee (a government fee payable when the Security Interest is registered, or registration is amended)	Amount of government fee

3. NETBANK SERVICE FEES

The following fees apply to the use of NetBank:

Additional login fee (Standard Plan)	\$5 each to set up
International Money Transfer (IMT) fee	\$22 each

4. OTHER FEES AND CHARGES

The following additional fees and charges apply to the CALIA+ facility. Some of these are fees charged by the Bank in establishing and maintaining your CALIA+ facility. Others are fees charged by external organisations.

FEES CHARGED BY THE BANK:	
Trace fee (if you request confirmation that a third-party payment was received at the destination account)	\$25 per transaction
Recovery fee (if you request the Bank to attempt recovery of a third-party payment, in addition to trace fee)	\$25 per transaction
Rejected transaction fee	\$2.50 per transaction
IMT advice of fate (trace) fee (charged in the event you request a trace of an IMT)	\$20 each ⁴
Cancellation and return of cover fee (charged if you request to cancel an IMT)	\$35 each ⁵
Transaction dishonour fee	\$5 per item
Overdrawing approval fee	\$10
Duplicate statement fee	\$7 each

Lodgement fee - consent	\$150
Lodgement fee - discharge registration	\$150
Settlement fee - discharge	\$300
Stop Cheque fee (also applies to cheques stopped via NetBank)	\$15 per request
Penalty interest rate (applicable to amounts drawn beyond an approved credit limit)	2% pa above applicable interest rate
Investigation fee for companies / trusts	Variable

ACCESS FEES:	
Non-Commonwealth Bank ATM transaction fee	\$2
Cirrus or Visa/Plus ATM balance enquiry fee	\$2
Cirrus or Visa/Plus ATM withdrawal fee	\$5 plus 2% of the transaction value
Maestro EFTPOS purchase fee	\$1 plus 2% of the transaction value

5. GOVERNMENT FEES AND CHARGES

Government fees and charges associated with the CALIA+ facility may include lodgement and discharge fees, stamp duty, registration fees and document connection fees.

Please contact your Business Development Manager for further details.

New South Wales / ACT

02 9280 7503

Victoria / Tasmania

03 9675 6489

Western Australia

08 9416 8905

South Australia / NT

08 8112 0865

Queensland

07 3015 5777

Alternatively, contact us on 1800 252 351

Monday to Friday: 8:30am-6:00pm Sydney time.

[^]Taxation outcomes can vary according to individual circumstances and are subject to changes in legislation.

¹This fee is waived for facilities if on each anniversary of the date the offer was accepted, the Global Borrowing Limit is greater than \$250,000.

²Access fees apply to all transactions made using ATMs and electronic terminals of other financial institutions (refer to section 4 of this document). Refer to section 3 of this document for NetBank

⁴Messages sent to certain countries can require several follow-ups which are charged at \$10 per follow up message sent.

⁵This is a request only and is dependent on overseas bank obtaining the relevant debit authority to be able to return funds. If funds are returned in foreign currency they will be converted on the next business day using the International Money Transfer buy rate. Messages sent to certain countries can require several follow-ups which are charged at \$10 per follow up message sent.

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