

Deposit products fees and charges guide

This guide outlines the fees and charges for AMP Bank deposit accounts and for special services. You must pay us all fees and charges applying on your account, and you must also pay any fees and charges applying for special services in accordance with the terms and conditions of your account.

The fees stated are current as at the date of this guide. We will notify you of any changes to the fees as required in accordance with the terms and conditions of your account. This guide should be read with the **Deposit product terms and conditions**, available at amp.com.au/bankterms.

If you have any questions, please call us on **13 30 30** or email us on info@ampbanking.com.au.

1.1 Ways in which you may minimise your fees

1.1.1 Use us for all your banking needs

- Consolidating your banking makes it easier for you to manage your money, move funds around and may reduce your transaction fees.

1.1.2 Use internet banking, mobile banking and BankPhone services

- Register for our secure internet, mobile and phone banking services.
- There are no bank transaction fees for using these services and you can bank anywhere, anytime.¹

1.1.3 Make the most of automatic payment services

- Transactions such as Pay Anyone transfers, BPAY[®] payments, salary deposits and periodic payments can be set up automatically to transfer your money more easily.

1.1.4 Use your AMP Visa Debit Card

- There is unlimited, free access to eftpos³ within Australia with an AMP Visa Debit Card. Daily limits and merchant limits may apply.

1.1.5 Avoid special service fees

- Keep statements and manage your payments so they don't dishonour. Use internet banking, mobile banking and BankPhone to keep track of your transactions if you're unsure.

1.1.6 Cash and cheque deposits

- Make deposits of cash at Bank@Post[™] ⁴at Australia Post outlets with your AMP Visa Debit Card.
- You can make deposits of bank cheques issued by AMP Bank using Bank@Post until 27 May 2024. From 27 May 2024, the holder of a bank cheque issued by AMP Bank will need to call 13 30 30 to arrange for the funds to be paid into a nominated bank account. For more information on this process, visit amp.com.au/banking/ways-to-bank. Between 27 May 2024 and 24 November 2024, you will be able to make deposits of third party cheques including personal cheques and bank cheques issued by other financial institutions. AMP Bank will cease accepting for deposit these cheques on and from 24 November 2024.

1.1.7 If you're having difficulty, use our BankAssist service to help with your transaction

- If you need help with a transaction, use our BankAssist service and we can help you perform the transaction⁵, even if you could do the transaction using internet banking, mobile banking or BankPhone.

1 Subject to system availability.

2 [®] Registered to BPAY Pty Ltd ABN 69 079 137 518

3 Excludes international eftpos transactions.

4 Bank@Post[™] and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation. All rights reserved. Cheques must be issued in Australian dollars.

5 BPAY transactions cannot be performed through our BankAssist service.

1.2 Guide to our transaction fees

Here's what is FREE with AMP Bank

Complete these transactions through My AMP (internet banking), mobile banking and BankPhone for fee-free banking

Pay anyone transfers

BPAY®

Transfers between accounts held with AMP Bank

Periodical payments

Some transaction methods may not be available on all accounts. See the product features at a glance in our Deposit products terms and conditions, available at amp.com.au/bankterms or by calling us on 13 30 30.

1.3 Monthly account management fees

We do not charge monthly account management fees on our deposits account except as follows:

Fee	Account type	When payable
\$6 per month	Offset Deposit Account	Payable if the Offset Deposit Account is linked to a Basic Variable Rate Loan.

1.4 When are fees charged?

- Fees are calculated monthly and charged to your account monthly.
- Special service fees (excluding international ATM withdrawal transaction fees) are charged to your account at the time of transaction or when we process your request.
- ATM operators may apply a direct charge for ATM transactions. These fees will be charged to your account immediately.
- If you have an account open for part of the month, you will not be charged for your first monthly account management fee.

1.5 Overdrawn accounts

In addition to any applicable dishonour fees, interest will be charged on the daily closing debit balance, which will accrue daily for the time that the account is overdrawn and be charged on the 1st day of the next month. Details of the interest rates are available at amp.com.au/banking/interest-rates-fees.

Dishonour fees and debit interest are not charged on an AMP Access Account while Basic Features apply to that account. AMP Access Account - Basic Features are only available to certain Commonwealth government concession card holders. For further information, contact us using the details provided on the last page of this document or see **Requesting AMP Access Account - Basic Features** in our deposit products terms and conditions at amp.com.au/bankterms.

1.6 Interest rate adjustments for early withdrawal of term deposits

If a term deposit is withdrawn early, the interest rate that applies to your account will be reduced by the interest rate adjustments shown in the tables below:

Portion of Term Completed	Interest rate adjustment (% reduction to your interest rate)
Less than 20%	90%
20% to less than 40%	80%
40% to less than 60%	60%
60% to less than 80%	40%
80% or more	20%

For further information about early withdrawals, see the section on early withdrawals from your term deposit in the **Deposit products terms and conditions**, available at amp.com.au/bankterms or by calling us on 13 30 30.

1.7 Special service fees for all deposit products

Fee	Payable	Amount
Dishonour fee ⁽ⁱ⁾	When an electronic withdrawal from your account is dishonoured	\$10
	When a cheque deposited to your account is dishonoured, or an electronic payment initiated from your account is sent back from a financial institution	\$12
Bank cheque fee (Applicable until AMP Bank ceases issuing bank cheques on 11 May 2024. To ensure we are able to process your request by this date, please contact us on or before 7 May 2024. Visit amp.com.au/banking/ways-to-bank for more information.)	When you request us to: <ul style="list-style-type: none"> – issue a bank cheque – provide a replacement bank cheque for one previously issued – repurchase a bank cheque you no longer require – arrange to make a bank cheque available for you to collect from a Westpac branch 	\$10
International ATM cash withdrawal fee	When you withdraw from your account at any international ATM	\$4.50
Currency conversion fee	When you use your AMP Visa Debit Card to make a purchase overseas or withdraw from an ATM overseas in a foreign currency and the transaction is converted to Australian dollars	2.50% of the transaction amount
Deposit special clearance fee ⁽ⁱⁱ⁾ (Applicable until AMP Bank ceases accepting all cheques on 24 November 2024.)	When you request us to expedite the clearance of a cheque deposited to your account	\$10
Duplicate statement fee	When you request a copy of a previously provided statement to be sent to you by mail or electronically	\$12
Emergency replacement AMP Visa Debit Card fee	When you request urgent delivery of a replacement AMP Visa Debit Card.	\$15
Inward SWIFT fee - deposits ⁽ⁱⁱⁱ⁾	When funds are transferred to your account (by SWIFT) from a bank in Australia or overseas (in Australian dollars)	\$30
Telegraphic transfer fee - withdrawals	When you request us to transfer funds from your account (by SWIFT) to a bank in Australia (in Australian dollars)	\$30
	When you request us to transfer funds from your account (by telegraphic transfer) to an overseas bank (in Australian dollars or a foreign currency)	\$30
Transaction trace fee	When you request us to investigate and trace a transaction	\$20
Visa dispute fee	When you dispute a Visa transaction and we do not find in your favour	\$25
Audit certificate fee	When you or an auditor request an audit certificate for your account	\$25

(i) Dishonour fees are not charged on an AMP Access Account while Basic Features apply to that account. AMP Access Account - Basic Features are only available to certain Commonwealth government concession card holders. For further information, contact us using the details provided on the last page of this document or see **Requesting AMP Access Account - Basic Features** in our deposit products terms and conditions at amp.com.au/bankterms.

(ii) Special clearance is not available for deposits made through Bank@Post.

(iii) Inward SWIFT fee - deposits will be waived in the following circumstances only: if the transfer amount is below \$100 or if you're transferring overseas pension funds. We will not know if you are transferring overseas pension funds and the fee will not be waived unless the transaction description states, or you contact us to advise us, that the transfer is overseas pension funds.

Contact us

You should read these terms and conditions carefully and ask us about any issues that concern you.

We can be contacted as follows:

Internet Banking:	amp.com.au
BankPhone:	13 30 30 24 hours, 7 days for automated services
BankAssist:	13 30 30 8am to 8pm Monday to Friday 9am to 5pm Saturday and Sunday (Sydney time)
BankFax:	1300 555 503
Email:	info@ampbanking.com.au
Mail:	AMP Bank Reply Paid 79702 PARRAMATTA NSW 2124