



**Bank of
Melbourne**

Business Banking Online

Fees and Charges

Effective date: 15th December 2017

This fees and charges brochure is part of the Product Disclosure Statement (PDS) for Business Banking Online and Direct Entry (the Payment Services) when used through Business Banking Online as the Payment Services issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714, ACL 233714.

This fees and charges brochure was prepared on 8th November 2017, however, it is intended to be used only for services provided after the effective date shown on the front page of this brochure. There are two documents which make up the PDS for Business Banking Online and the Payment Services. The other document that makes up the PDS is the Terms and Conditions for Business Banking Online and the Payment Services. Please let us know if you did not receive both parts of the PDS at the same time.

This PDS is an important document. Please read this PDS carefully as it will help you to:

- decide whether Business Banking Online and the Payment Services will meet your needs; and
- compare Business Banking Online and the Payment Services to other payment services you may be considering.

The products to which this PDS applies are financial products issued by Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714, ACL 233714.

You may contact Bank of Melbourne:

- by calling **13 82 66** 8am to 8pm (EST) Monday to Friday, 9am to 5pm (EST) Saturday.
- by visiting our website: **bankofmelbourne.com.au**;
- by visiting any of our branches or agencies;
- by writing to us at Locked Bag 20037, Melbourne VIC 3001.

Business Banking Online is free of any establishment fees.

The fees and charges for Business Banking Online, Direct Entry, RTGS and Telegraphic Transfers are outlined on the next page.

Transaction Type	Fee
Establishment Fee	Nil
Authentication Device	Nil
Transaction History	Nil
Direct Entry (DE) Payment	\$0.25 per record
Real Time Gross Settlement (RTGS)	\$20.00 per transaction
Stopping Payment on a cheque at your request through Business Banking Online - single item - multiple items (where all cheques are in the same sequence)	\$8.00 \$8.00
Telegraphic Transfer (TT) Request through Business Banking Online - sent in AUD - sent in Foreign Currency - sent from a Foreign Currency Account	\$20 per transaction or item* \$10 per transaction or item* \$10 per transaction or item*
Telegraphic Transfer (TT) Trace/Cancel through Business Banking Online	\$25.00**
Direct Entry User ID	Nil
Foreign Currency Conversion	\$10.50
BBO Referral Fee - applies when an electronic payment is referred, at our own discretion, to Bank of Melbourne staff for assessment due to insufficient funds in the account. The fee will be charged whether the payment is paid or declined	\$9.00

* Plus overseas bank charges if you elect to pay them. The option is available when using the Create Telegraphic Transfer function and the overseas charge amount will be displayed on screen before finalising the transaction. You may send us a file containing bulk telegraphic transfer instructions from one of your accounts to multiple beneficiaries accounts. When you do, the fee will be payable in respect of each item in the file.

** Plus any overseas bank charges that may be imposed to process a Telegraphic Transfer Trace or Cancel request.

Important Notes

1. Direct Entry (DE) payments or deductions to third parties (e.g. Employees, Creditors) made through Business Banking Online will incur a fee of \$0.25 per transaction.
2. This PDS applies to Business Banking Online and the Payment Services. There are separate product disclosure statements or terms and conditions for the accounts which can be accessed using Business Banking Online or the Payment Services. For further information regarding fees and charges on your business accounts please call us on 1300 608 266, 8am-8pm (EST), Monday to Friday, 9am-5pm (EST) Saturday.
3. All other fees and charges will be debited to your nominated account on the day the transaction occurred. Information on fees and charges is also available online.

**For further enquiries, please call
Business Banking Online on 1300 608 266
8am - 8pm (EST) Monday to Friday,
9am - 5pm (EST) Saturday.**



Bank of Melbourne A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL and Australian credit licence 233714.

BOM03569 1117