

BUSINESS BANKING GUIDE TO FEES AND CHARGES

THIS BOOKLET FORMS PART OF THE TERMS AND CONDITIONS FOR BUSINESS TRANSACTION AND INVESTMENT PRODUCTS AND THE SUPPLEMENTARY TERMS AND CONDITIONS FOR BUSINESS LENDING AND ELECTRONIC BANKING TERMS AND CONDITIONS (IF APPLICABLE)

DATED: APRIL 2025
ISSUER: BANK OF QUEENSLAND LIMITED
ABN 32 009 656 740, AFS LICENSE NO. 244616



BUSINESS

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Introduction

Welcome to BOQ and thank you for banking with us.

This booklet contains the most common fees and charges that apply to our range of business banking and lending services. The information is easy to find in the sections under Account Operating Fees and Charges, Business Lending, Electronic Banking, International Services, General Services and Safe Custody Services.

There may be some other fees that apply to various services. We'll give you details of these fees when you make an application or as soon as possible afterwards.

This Guide to Fees and Charges should be read in conjunction with the relevant terms and conditions as it forms part of the following documents:

- Business Transaction and Investment Accounts Terms and Conditions;
- Business Lending Supplementary Terms and Conditions;
- Electronic Banking Terms and Conditions (where applicable).

Words in capitals are defined in the Business Transaction and Investment Accounts Terms and Conditions, Business Lending Supplementary Terms and Conditions, and Electronic Banking Terms and Conditions.

GST is not included and is not payable in respect of any fees and charges in this book unless otherwise stated.

You can get further information about our fees and charges by visiting any one of our branches, Business Banking Centres or our website www.boq.com.au or by phoning us on 1300 55 72 72.

Account operating fees and charges

The fees and charges outlined in this ACCOUNT OPERATING FEES AND CHARGES section apply to the following accounts:

| TRANSACTION ACCOUNTS | | |
|--|-------------------------------------|--------------------------------------|
| Everyday Business Account | | |
| INVESTMENT ACCOUNTS | | |
| BOQ Superannuation Savings Account | | |
| Business WebSavings Account | | |
| Farm Management Deposit Account (Fixed-Term) | | |
| Premier Investment Account | | |
| Controlled Money Account | Solicitors Investment Trust Account | Real Estate Investment Trust Account |
| TRUST ACCOUNTS | | |
| QLD PAMD Trust Account | | |

This fees and charges guide also applies to existing accounts that are no longer available for sale. Please refer to "Products No Longer Offered" section for more details.

Transaction Accounts

| TRANSACTION | EVERYDAY BUSINESS | EVERYDAY BUSINESS ACCOUNT |
|--|--|--|
| Eligibility | All eligible customers (excluding not-for-profit organisations) | Not-for-profit organisation |
| Account Maintenance Fee | \$10.00 ¹ | Free |
| Branch Deposit/BOQ ATM Deposit | Free | Free |
| Branch Withdrawal | Free | Free |
| Monthly Card Fee (VISA Debit) | Free | Free |
| Cheques Written | Free | Free |
| Cheques Deposited | Free | Free |
| Direct Debit | Free | Free |
| Direct Credit | Free | Free |
| ATM/EFTPOS | | |
| BOQ ATM/EFTPOS Withdrawal / Transfers ² | Free | Free |
| BOQ ATM Balance Enquiry | Free | Free |
| Other Bank ATM Withdrawals / Balance Enquiry | Free | Free |
| ATM Operator Fee | As disclosed on the ATM at the time of the transaction | As disclosed on the ATM at the time of the transaction |
| INTERNET BANKING | | |
| Funds transfer and BPAY® | Free | Free |
| Single Pay Anyone or Funds transfer to third party BOQ accounts | Free | Free |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction | Free |
| Balance Enquiry / Transaction History Enquiry | Free | Free |
| INTERNATIONAL TRANSACTIONS ³ | | |
| Overseas Bank ATM Withdrawal | \$5.00 | \$5.00 |
| Overseas Bank ATM Balance Enquiry | \$2.00 | \$2.00 |
| Foreign Currency Transaction Fee (Accounts linked to a Business Visa Debit Card) | 3.0% | 3.0% |

¹ Account maintenance fee waived if you operate an approved overdraft with an Everyday Business Account.

² Overseas ATM access is only available if an Account is linked to a Full Access Visa Debit Card. Government charges may be payable. This table does not represent all fees and charges that may be payable on your account.

³ Merchants or other providers of electronic transactions may impose additional limits and or charges.

Investment Accounts

| TRANSACTION | BUSINESS WEBSAVINGS ACCOUNTS™ | BOQ SUPERANNUATION SAVINGS ACCOUNT |
|---|--|--|
| Account Maintenance Fee | Nil | Nil |
| Branch Deposit | Free | Free |
| Branch Withdrawal | Free | Free |
| Cheques Deposited | \$1.00 each | \$1.00 each |
| Direct Credit | Free | Free |
| Direct Debit | N/A | Free |
| BOQ Branch Balance Enquiry | Free | Free |
| INTERNET BANKING | | |
| Funds transfer | Free | Free |
| BPAY® | Free | Free |
| Single Pay Anyone | Free | \$0.65 each |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction | \$1.50 for up to 10 payments then \$0.19 for each additional transaction |
| Balance Enquiry / Transaction History Enquiry | Free | Free |

Please note ATM/EFTPOS, Cheque book facility and Direct Debits are not permitted on these accounts. Transfer Orders are not permitted on BOQ Superannuation Savings Accounts.

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Term Investment Accounts

| | PREMIER INVESTMENT | FARM MANAGEMENT DEPOSIT ACCOUNT FIXED TERM |
|---|--------------------|--|
| Minimum Monthly Balance | \$1,000 | \$1,000 |
| Branch Withdrawal | Free [#] | Free [#] |
| Balance Enquiry in-branch or through Internet Banking | Free | Free |
| Early Payout Fee | \$30.00 | N/A |

[#] Deposits and withdrawals only available during renewal grace period.

Government charges may be payable. This table does not represent all fees and charges that may be payable on your account.

Trust Account

| ACCOUNT OPERATING FEES AND CHARGES | QLD PAMD TRUST |
|---|--|
| TRANSACTION | |
| Account Maintenance Fee | \$6.00 |
| Over the Counter | \$0.55 each |
| Cheques Written | \$0.65 each |
| Cheques Deposited | 5 free per month then \$0.40 each |
| Direct Entry | 5 free per month then \$0.20 each |
| INTERNET BANKING | |
| Funds transfer and BPay® | 10 free per month then \$0.20 each |
| Single Pay Anyone or Funds transfer to third party BOQ accounts | \$0.65 each |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction |
| Balance Enquiry / Transaction History Enquiry | Free |

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account. These accounts comply with all relevant legislation.

Definitions

Fees with an asterisk * are charged monthly on the last day of the month and on the date that your account is closed.

Account Maintenance Fee* A set monthly fee is charged and this fee will not be charged in the month your account is opened. If there are sufficient funds in your account to cover the fee, we will debit your account and overdraw it.

ATM/EFTPOS Withdrawal/Transfer Fee* A fee charged for cash withdrawals or transfers through BOQ ATMs and EFTPOS transactions.

ATM Operator An organisation, that owns, leases or operates an ATM other than a BOQ ATM.

ATM Operator Fee The ATM Operator Fee is a fee charged by the ATM Operator as disclosed on the ATM screen at a point in the transaction which allows the cardholder to opt-out of the transaction without incurring any charge. The ATM Operator Fee includes Balance Enquiries.

Balance Enquiries A non-BOQ Balance Enquiry, being a request for an account balance conducted through a non-BOQ ATM.

BOQ ATM BOQ ATM means a BOQ branded ATM.

BOQ ATM Balance Enquiry Fee All balance enquiries through BOQ ATMs are free.

Branch Deposit* A fee charged for deposits through BOQ branches. This fee includes deposits through BOQ ATMs.

Branch Withdrawal* A fee charged for withdrawals (includes cheques cashed) and transfers through BOQ branches.

Business Overdraft Fees If you have an overdraft attached to your Everyday Business Account, Business Cheque Account, Business Management Account or Unlimited Business Account™, the fees set out under "Business Overdrafts" will also apply to your account.

Cheques Deposited Fee* A fee charged to your account for each cheque that you deposit.

Cheques Written Fee* A fee charged for cheques debited to your account other than bank cheques or cheques cashed over the counter.

Direct Entry (Direct Debits and Direct Credits)* A fee charged for direct debits and direct credits to and from BOQ. This fee is not charged for transactions through Internet Banking.

Foreign Currency Transaction Fee A fee charged when you use your card for transactions involving foreign currency. The fee is calculated as a percentage of the Australian dollar equivalent of the foreign currency value of the transaction.

This fee is comprised of two components - the fee we pay to the Card Scheme to perform currency exchange services for us (1% of the foreign currency value) and our administration fee (2.0% of the foreign currency value for Visa Debit).

Internet Banking Single Pay Anyone Fee including Funds Transfer to Third Party BOQ Accounts* A fee charged where you make a Single Pay Anyone Payment using Internet Banking.

Internet Banking Multi Payment* A fee charged where you make a Multi Payment using Internet Banking

Internet Banking Balance Enquiry Fee/Transaction History Enquiry All balance enquiries through BOQ Internet Banking are free.

All transaction history enquiries through BOQ Internet Banking are free.

Internet Banking Transfer and BPAY Fee* A fee charged for transfers between Nominated Accounts or BPAY Payments using Internet Banking.

Other Bank ATM Withdrawal Fee/Other Bank ATM Balance Enquiry Fee A fee charged by BOQ for each withdrawal or balance enquiry you make through non-BOQ ATMs.

Over the Counter Fee* A fee charged where you make a Multi Payment using Internet Banking branches. This fee includes deposits through BOQ ATMs.

Overseas bank ATM Balance Enquiry Fee* A fee charged when an ATM balance enquiry is made outside of Australia.

Overseas bank ATM Balance Withdrawal Fee* A fee charged when an ATM withdrawal is made outside of Australia.

State Penalty Enforcement Fee A fee charged for recovering unpaid fines on behalf of the government.

Visa Debit Card Fee* A fee charged for having a Full Access Debit Card or Restricted Access Visa Debit Card linked to your account unpaid fines on behalf of the government.

Business lending

Loan Account Fees

| LOAN TYPE | APPLICATION FEE | ONGOING FEES | |
|--|---|---------------------------|---|
| Business Overdraft and Business Line of Credit | 0.75% ¹ of the loan amount, with a minimum fee of \$750.00 | Agreed Credit Advance Fee | 0.30% of the approved limit, with a minimum of \$70.00 ² |
| Business Term Loan | | Loan Service Fee | \$25.00 per month ³ |
| Commercial Rate Loan | | Loan Service Fee | \$50.00 per month ⁴ |
| Guarantee Facility ⁵ | | Line Fee | 2.95% per annum ⁶ |
| Trade Facility | On Application | On Application | |

1 A higher fee may be payable where the transaction or corporate structure of the borrower is more complex than usual and therefore requires additional consideration beyond normal assessment work.

2 The fee will be charged quarterly on the last day of March, June, September and December.

3 This fee is assessed monthly and is payable on your interest payment date and account closure.

4 This fee is assessed monthly and is payable on your interest payment date and account closure or, for an Interest Capitalised Commercial Rate Loan, the fee may be capitalised to the loan and payable at loan maturity.

5 Includes Express Bank Guarantee Request and Facility Agreement.

6 The Application Fee payable for the *Express Bank Guarantee Request and Facility Agreement* is \$350.00⁶ Fee is payable half-yearly in advance.

Business Line of Credit¹

| | |
|---|---|
| Transaction Fee | 10 free per month then \$5.00 each |
| A fee charged for all deposits and withdrawals, including transactions completed through BOQ branches, cheques debited to an account, direct debits and direct credits, BOQ ATM withdrawals/transfers/deposits, Bank@Post withdrawals, Bank@Post deposits, EFTPOS withdrawals and internet banking withdrawals and transfers. | |
| Cheques Deposited | 5 free per month then \$5.00 each |
| Other Bank ATM withdrawals / balance enquiry | Free |
| ATM Operator Fee | As disclosed on the ATM screen at the time of the transaction |

1 The fees applicable to the SME Government Guarantee Scheme Business Loan also known as the Business Line of Credit - Other Security (COVID19) has the same fee structure as the "Everyday Business Account" (with overdraft attached) which can be found under the Account Operating Fees and Charges section on pages 3-4 of this document. All other Business Line of Credit accounts continue to be governed by the Business Line of Credit fee structure.

Cashflow Finance Facilities

| | |
|------------------------------------|----------------------------------|
| Facility/Administration Fee | On application |
| Annual Fee | On application |
| Exit Fee | On application |
| Credit Reference Check | \$20.00 each enquiry |
| Multi-Score Credit Reference Check | \$40.00 each enquiry |
| Merchant Service Fee | 2% of transaction amount |
| Mailing Fee | \$0.77 each item (GST inclusive) |

Equipment Finance Facilities¹

The following fees are applicable to Finance Lease, Rental, Specific Security Agreement, Escrow Agreement, Progress Agreement and Commercial Hire Purchase facilities – facilities provided by either BOQ Equipment Finance Limited or BOQ Credit Pty Limited. All amounts include GST where applicable.

This table is a guide only and does not represent all fees and charges that may be payable in connection with your equipment finance facility contract. Please refer to the terms and conditions of your contract and any fee disclosure letters that form part of your contract for further details.

| | |
|---|--|
| Establishment Fee | \$440.00 |
| Documentation Fee (Drawdown under Master Agreement) | \$330.00 |
| Establishment Fee (Private Sale or Sale and Lease/Buy Back) | \$495.00 |
| Non-standard Documentation Fee | On application |
| Transfer/ Assignment of Lease | \$440.00 |
| Substituted Equipment Agreements | \$440.00 |
| Replacement Novated Agreements | \$440.00 |
| Equipment Inspection Fee | \$250.00 |
| Miscellaneous Service Fee | \$110.00 |
| Contract restructures and re-writes (excl. approved Hardship cases) | \$495.00 |
| General Security Agreements | \$115.00 |
| Documentary Import Letter of Credit (including Progress Agreements) | \$770.00 plus 1% of face value of LC (in AUD) with a minimum fee of \$2,000.00 |

¹ Facilities are provided by either BOQ Equipment Finance Limited ABN 78 008 492 582 (BOQEF) or BOQ Credit Pty Limited ABN 92 080 151 266 (BOQC) (Australian Credit Licence Number 393331), both of which are wholly owned subsidiaries of Bank of Queensland Limited ABN 32 009 656 740 (BOQL). BOQL does not guarantee or otherwise support the obligations or performance of BOQEF, BOQC or the products they offer.

Trade Facilities

Please refer to your Facility Agreement for details of fees and charges. Details of fees and charges for Documentary Letters of Credit are set out in the section “International Services”.

| DRAWDOWN | |
|---|--|
| Payable each time you draw down or roll over your Trade Facility. This fee was previously called a Refinance Fee. | \$75.00 for amounts less than AUDI 0,000 and \$50.00 for amounts AUDI 0,000 and over |
| Prepayment/Partial prepayment | \$50.00 |

General Lending Fees

The General Lending Fees outlined in this table are general in nature and subject to your Facility Agreement, apply to all Business Lending products and services. If you are uncertain whether these charges apply to you, please refer to your Facility Agreement for more specific information. Some of these fees may not apply to you.

| ADDITIONAL SECURITY FEE | |
|--|---|
| Payable when more than one security is required by BOQ | \$150.00 |
| BREAK COST ADMINISTRATION FEE | |
| Business Term Loans | \$50.00 |
| Commercial Bill Facility and Commercial Rate Loans | \$250.00 |
| Break Costs | The amount is calculated in accordance with your Facility Agreement |

The Break Cost Administration Fee and Break Costs are charged in accordance with your Facility Agreement, and may be payable if:

- A fixed rate period is broken by you paying out the loan or changing loan types or as a consequence of a default causing the full amount of the loan to fall due to payment).
- You pay more than the total of your elected repayments plus \$10,000 in any 12 month period during your fixed rate period.

A Break Cost event occurs and we make a loss from re-arranging our funding.

| CONSTRUCTION LOAN FEE | |
|--|----------|
| Contract Builder | \$250.00 |
| Owner Builder | \$500.00 |
| Allows up to 4 drawings, with each additional drawing \$100.00 | |
| SECURITY RELEASE FEE | |
| Payable when we agree (at your request) to discharge a security | \$350.00 |
| SUBSTITUTION OF SECURITY FEE | |
| Payable if we agree to substitution of a security for another security | \$300.00 |
| SETTLEMENT FEE | |
| Payable for completing settlement of your facility | \$150.00 |
| SWITCHING FEE | |
| Payable whenever your account is converted to another type of account at your request. For Commercial Rate Loans, this fee is payable when switching facility types or changing interest periods. | \$300.00 |
| EMERGENCY LIMIT FEE | |
| Payable for the establishment of a temporary increase to your business overdraft facility limit, or the establishment of a temporary limit on your Everyday Business Account, Business Cheque Account, Business Management Account or Unlimited Business Account™. | \$300.00 |

| LEGAL REVIEW FEES | |
|---|----------|
| Legal Review Fee – Standard | \$350.00 |
| Payable for each document that the Bank is required to review, amend or prepare and which is categorised by the Bank as a standard document. | |
| A standard document may include but is not limited to: | |
| <ul style="list-style-type: none"> • review of a trust deed, consent document, power of attorney or a caveat; or • amendment or preparation of a consent document, deed of covenant, confidentiality agreement, cross guarantee and indemnity, deed of subordination, fixed charge or a deed of priority. | |
| Legal Review Fee – Complex | \$500.00 |
| Payable for each document that the Bank is required to review, amend or prepare and which is categorised by the Bank as a complex document. | |
| A complex document may include, but is not limited to: | |
| <ul style="list-style-type: none"> • review of an association's rules/constitution, agreements/deeds, lease or licence, and share mortgages; or • amendment or preparation of a mortgage over lease, right of entry mortgagee's consent to lease, ASIC performance bonds, share mortgages and mortgage over life insurance. | |

Electronic banking

Security Tokens for Internet Banking

| | |
|---|--------------|
| • Initial token issued for up to 2 Users on a profile | Free |
| • Defective tokens | Free |
| • Stolen token (police report required) | Free |
| • Tokens required for any Delegated Users that are not a signatory to the profile | \$50.00 each |
| • Additional token (if profile has more than 2 users) | \$50.00 each |
| • Replacement tokens | \$50.00 each |

Payments File Upload

Fees are charged monthly to your Nominated Account on the first Bank Business Day of each month.

All of the following fees are GST inclusive.

| ESTABLISHMENT FEES | |
|--|----------|
| Direct Credit Facility | \$100.00 |
| Direct Debit Facility | \$450.00 |
| TRANSACTION FEES (DEBIT AND CREDIT TRANSACTIONS MUST BE IN SEPARATE BATCH FILES) | |
| Batch file – up to 20 transaction items | \$3.00 |
| Each additional transaction per batch file | \$0.15 |
| Manual input of a Credit or Debit Transaction – each transaction | \$3.00 |
| Reference Fee (charged when insufficient funds/limit require manager approval to process payment file) | \$25.00 |
| RECALL FEES | |
| Recall Fee (in addition to the following items) | \$50.00 |
| Batch file – up to 20 transaction items | \$3.00 |
| Each additional transaction per batch file, or each individual transaction | \$0.15 |
| Manual input of a Credit or Debit Transaction – each transaction | \$3.00 |

Transaction Negotiation Authority

| | |
|---------------------------|----------|
| • Establishment Fee | \$100.00 |
| • Amendment Fee | \$50.00 |
| • TNA Limit Reference Fee | \$25.00 |

RTGS Payments

| | |
|----------------------------------|--|
| • RTGS Payment request | \$20.00 plus pay anyone payment fee. Additional fees may be deducted by other banks involved in the transfer |
| • Cancellation of a RTGS Payment | \$25.00 |
| • Amendment of a RTGS Payment | \$25.00 |
| • Trace of a RTGS Payment | \$40.00 |

Telegraphic Transfer Processing Fees

| | |
|--|---------|
| • To debit an Australian Dollar Account | \$20.00 |
| • To credit an Australian Dollar Account | \$10.00 |
| • Cancellation of a Telegraphic Transfer | \$25.00 |
| • Amendment of a Telegraphic Transfer | \$25.00 |
| • Trace of a Telegraphic Transfer | \$40.00 |

Correspondent Banking Fee Reference Guide

| | |
|--|------------|
| | USD \$20 |
| | EUR€20 |
| | GBP£15 |
| | CHF\$Fr.20 |
| | NZD\$27 |
| • Estimated Correspondent Banking Fee when sending a Telegraphic Transfer from Australia*. | CAD\$0 |
| | SGD\$20 |
| | JPY¥3000 |
| | HKD\$220 |
| | THB450 |
| | ZAR R300 |

* The Bank processes telegraphic transfers through its global network of Correspondent Banks. The correspondent banking fees set out above are to be used as a guide only. Sometimes there may be more than one Correspondent Bank. Any additional fees will generally be deducted from the value of the telegraphic transfer. These fees may change at any time without notice and are subject to a number of factors including value of the telegraphic transfer and destination country.

Upon your request the Bank will use best endeavours to obtain details of the fees charged by Correspondent Banks that were used to send your telegraphic transfer.

International services

Bills for Collection - Received from Overseas

| | |
|--|--|
| • For collection and payment | payment 0.30% of AUD value, minimum \$100.00 |
| • Dishonour/Defer of inward collection Extension/representation of inward bill | \$70.00 including expenses |
| • Release of goods/undertaking/Airway bill Release | \$80.00 including expenses |
| • Avalisation | \$80.00 plus customer's credit risk margin |
| • Additional Correspondence | \$70.00 including expenses |
| • Noting/Protesting | \$80.00 plus legal expenses |

Bills for Collection - Sent Overseas

| | |
|---|---|
| Cheques drawn on an overseas bank deposited to your account | |
| • Cheque drawn on an overseas bank sent for payment prior to deposit (overseas bank fee deducted from proceeds) | 0.2% of AUD value minimum \$50.00 plus expenses |
| • Dishonour of cheque negotiated/sent overseas | \$35.00 plus other bank's fee where applicable |
| • Documentary collection | 0.25% of AUD value minimum \$80.00 plus expenses |
| • Dishonour of documentary collection | 0.25% of AUD value minimum \$80.00 including expenses |
| • Tracers/Additional Correspondence | \$30.00 per enquiry |
| • Financing | On application |

Cash Passport

Please refer to the Cash Passport Brochure for a list of applicable fee's and charges. A copy of this can be obtained at any branch.

Drafts – In Foreign Currency

| INWARD | |
|---|---|
| • Payable at another Australian financial institution | \$20.00 (plus other financial institution fee if applicable) |
| OUTWARD | |
| • Issued | \$25.00 |
| • Advice of fate | \$10.00 (plus transmission cost if applicable) |
| • Replacement of lost draft or stop payment with refund | \$30.00 |
| • Repurchase | \$20.00 |
| • Cheque deposited prior to payment by an overseas bank | \$15.00 |
| DOCUMENTARY LETTERS OF CREDIT | |
| Fees include transmission and document handling charges. | |
| Establishment Fees are charged for each 6 month period. A transferable Letter of Credit may attract additional fees when BOQ acts as a transferring bank. | |
| IMPORT LETTER OF CREDIT | |
| • Establishment Fee – Via Internet | 0.425% of AUD value minimum \$130.00 |
| • Establishment Fee – Standard | 0.425% of AUD value minimum \$150.00 |
| • Establishment Fee – ‘Standard Cash Cover’ | 1% of AUD value minimum \$300.00 |
| • Establishment Fee – Complex | On application |
| Amendment Fee | \$100.00 including expenses |
| Any amount increase or extension over 6 months may also attract an additional establishment fee | |
| EXPORT LETTER OF CREDIT | |
| Negotiation Fee | 0.25% of AUD value minimum \$150.00 including expenses |
| Advice to Non Customer | \$75.00 |
| Advice to Non Customer of amendments | \$35.00 |
| Transfer | On application |
| Transfer of amendment | On application |
| Assignment of Proceeds | \$100.00 per set of documents |
| Confirmation without recourse | On application |
| Documents free of payment | \$100.00 |
| Pre-examination or Re-presentation of documents | \$75.00 |
| BACK-TO-BACK LETTER OF CREDIT | |
| Establishment Fee | On application |
| STAND-BY LETTER OF CREDIT | |
| Establishment Fee (per 6 month) | Up to 2% of AUD value minimum \$300.00 |
| TRANSFERABLE LETTER OF CREDIT | |
| Establishment Fee | On application |

Overseas Notes

| | |
|-----------------|--|
| Purchased by us | \$5.00 per currency |
| Sold by us | 1% of AUD value minimum \$5.00 each currency |

Telegraphic Transfer Processing Fees

| | |
|--|---------|
| • To debit an Australian Dollar Account | \$20.00 |
| • To credit an Australian Dollar Account | \$10.00 |
| • Recall of telegraphic transfer | \$25.00 |
| • Trace of telegraphic transfer | \$40.00 |
| • Rejected telegraphic transfer (repair) | \$25.00 |

Travellers Cheques

| | |
|----------------------------|--|
| • Issue | 1% of AUD value minimum \$10.00 each applicant for each currency |
| • Negotiation (encashment) | \$7.00 each parcel |

General services

Cards

- | | |
|------------------------------------|-------------------|
| • Cards replaced within Australia | \$15.00 each card |
| • Cards replaced outside Australia | \$75.00 each card |

Charged whenever a lost or stolen Visa Debit Card is replaced

- | | |
|--------------------|---------|
| • Card Courier Fee | \$20.00 |
|--------------------|---------|

Charged when a new or replacement debit card is requested to be delivered sooner than the standard delivery time specified.

Bank Cheque Fee

- | | |
|----------------------------------|---------|
| • Each cheque issued | \$10.00 |
| • Each cheque repurchased | \$15.00 |
| • Each replacement cheque issues | \$25.00 |

Bills for Collection – Local

- | | |
|---------------------------------|--|
| • Inward or Outward (all items) | \$30.00 |
| • By personal delivery | \$60.00 each hour minimum \$30.00 (plus expenses) |

Business Entity Search Fee

- | | |
|---|---------|
| Charged when a business entity, either a company or a registered business, opens an account (each search) | \$40.00 |
|---|---------|

Certificates

- | | |
|--|--------------------------------------|
| Certificate of account balance or interest paid/received | \$10.00 each |
| Audit Certificate | \$30.00 each |
| Other certificates (eg details of assets held) | \$60.00 each hour minimum \$30.00 |

Coin Handling Fee

- | | |
|-------------------------|--------------------------------|
| Bulk coin | \$10.00 per bag |
| Bagged coin | \$0.50 per bag, minimum \$2.50 |
| Unsorted, unbagged coin | 5% of value, minimum \$10.00 |

Default Fees

Notices Issued

Fees are charged when a notice is issued because your account is in default.

- | | |
|--|---------|
| Demand Notice Fee | \$10.00 |
| Power of Sale Notice Fee | \$10.00 |
| Notice Requiring Vacant Possession Fee | \$10.00 |
| Notice to Tenant Requiring Vacant Possession Fee | \$10.00 |

CALL FEE

- | | |
|---|---------|
| Charged whenever we visit you after a default has occurred. | \$50.00 |
|---|---------|

MORTGAGEE SALE FEE

- | | |
|---|----------|
| Charged for each property we hold as security for a loan facility where the Bank commences mortgagee sale procedures (whether or not a sale is completed) | \$400.00 |
|---|----------|

Dishonour Fees

Inward

Charged to your account on the day where a cheque deposited to your account is dishonoured.

| | |
|--|---------|
| Commercial Hire Purchase, Commercial Leasing, Chattel Mortgages and Bills of Sale - each occasion. | \$25.00 |
|--|---------|

Electronic Transaction Error Correction Fee

| | |
|---|---------|
| Payable, when the Bank is requested by you, or the recipient Financial Institution or Biller, to correct an error you have made with a BPAY payment, Pay Anyone transaction, Direct Credit/Debit transaction and Multi Payment transaction. | \$30.00 |
|---|---------|

International Company Search Fee

| | |
|---|----------|
| Charged when a foreign private or public company opens an account (each search) | \$120.00 |
|---|----------|

Disputed Transaction Enquiry Fee

This fee will not be payable where we have determined that the transaction was not authorised by the cardholder.

| | |
|---|---------|
| • Each disputed transaction where Visa Debit was used | \$12.00 |
| • Each disputed transaction where EFTPOS was used | \$15.00 |

Pay Envelopes

| | |
|----------------------|---------|
| • Each 100 envelopes | \$10.00 |
|----------------------|---------|

Photocopies

| | |
|-----------------------------------|--------|
| • Each page, excluding statements | \$0.20 |
|-----------------------------------|--------|

Statements

| | |
|---|------|
| • Duplicate statement – each statement | Free |
| • Statement ordered at a branch – each statement | Free |
| • Statement ordered through Internet Banking | Free |
| • Statement fee – for issues other than monthly, quarterly or half-yearly | Free |
| • Statement sent to overseas address – each statement | Free |
| • Repeat of previously issued statement – each statement | Free |
| • Faxed statement – each statement Other statement fees may also apply | Free |
| • Transaction list issued at a branch – each list | Free |

Stop Payments

| | |
|--|---------|
| • Issued Cheques The total of this fee will be charged to your account monthly on the last day of each month or on the date your account is closed. | \$10.00 |
| • Direct Debits This fee is payable for either a temporary suspension or a permanent cancellation of the Direct Debit payment. | Free |

Telegraphic Transfer Processing Fees

| | |
|---|---------|
| • To debit an Australian Dollar Account | \$20.00 |
| • To credit an Australian Dollar Account | \$10.00 |
| • To debit an Australian Dollar Account in Branch | \$30.00 |

Correspondent Banking Fee Reference Guide

| | |
|--|------------|
| | USD \$20 |
| | EUR€20 |
| | GBP£15 |
| | CHF\$Fr.20 |
| | NZD\$27 |
| • Estimated Correspondent Banking Fee when sending a Telegraphic Transfer from Australia*. | CAD\$0 |
| | SGD\$20 |
| | JPY¥3000 |
| | HKD\$220 |
| | THB450 |
| | ZAR R300 |

Trace Request

| | |
|--|---------|
| • For each request to perform a trace on any transaction type. | \$15.00 |
|--|---------|

Transfer Fees to accounts at another Australian Financial Institution

| | |
|---|--------|
| • Periodical Transfer Fee – each payment | \$3.50 |
| • Bank Transfer Fee (staff assisted – each payment) | \$5.00 |

Transfer Fees to accounts at BOQ

| | |
|---|------|
| • Periodical Transfer Fee – each payment Excludes payments made via Internet Banking | Free |
|---|------|

Unclaimed Funds Fee

| | |
|---|---------|
| • Charged when an account has been inoperative for 7 years or more as at 31 December. | \$30.00 |
|---|---------|

Vouchers and other records for searching

| | |
|--|---|
| • General search of records | \$60.00 each hour |
| • Privacy Act – access request | \$60.00 each hour minimum \$30.00 (GST inclusive) |
| • Direct debit validation search enquiry | \$30.00 |

* The Bank processes telegraphic transfers through its global network of Correspondent Banks. The correspondent banking fees set out above are to be used as a guide only. Sometimes there may be more than one Correspondent Bank. Any additional fees will generally be deducted from the value of the telegraphic transfer. These fees may change at any time without notice and are subject to a number of factors including value of the telegraphic transfer and destination country.

Upon your request the Bank will use best endeavours to obtain details of the fees charged by Correspondent Banks that were used to send your telegraphic transfer.

Safe custody services

Night Safe

| | |
|---|---------|
| • Security Deposit – each wallet | \$50.00 |
| • Half yearly Fee – first wallet | \$75.00 |
| • Half yearly Fee – each additional wallet | \$40.00 |
| • Temporary issue of wallet for less than one (1) month or part thereof (per wallet each month) | \$30.00 |

Safe Custody

| ENVELOPE (ANNUAL FEE) | |
|--|---------|
| • 406mm x 152mm | \$10.00 |
| • 308mm x 254mm | \$20.00 |
| BOXES (ANNUAL FEE) | |
| • First 8,000 cubic centimetres | \$30.00 |
| • Each additional 1,000 cubic centimetres | \$2.50 |
| • Postmasters' or others' locked bags and boxes – each lodgement | \$10.00 |
| ACCESS FEE | |
| • Each inspection | \$2.00 |

Services no longer offered

Night Safe

| LASER PRINTER CHEQUES | 500 | 1,000 |
|------------------------------|----------|----------|
| Business Cheque Accounts | | |
| Business Management Accounts | \$240.00 | \$295.00 |
| Business Overdrafts | | |

Products no longer offered

Trust Account

| ACCOUNT OPERATING FEES AND CHARGES TRANSACTION | QLD SPECIAL TRUST, ACT AGENTS TRUST, ACT SOLICITOR TRUST, WA SOLICITOR TRUST, WA REBA TRUST, WA SETTLEMENT TRUST, SA AGENTS TRUST, TAS AGENTS TRUST. | VIC AGENTS TRUST | TAS SOLICITOR TRUST ¹ , SA SOLICITOR TRUST ² | NT AGENTS TRUST ³ | BUSINESS MANAGEMENT ACCOUNT |
|---|---|--|---|-----------------------------------|--|
| | | | | | |
| Account Maintenance Fee | \$6.00 | N/A | \$6.00 | \$6.00 | \$15.00 ⁴ |
| Over the Counter | \$0.55 each | \$0.55 each | \$0.55 each | \$0.55 each | \$0.55 each |
| Cheques Written | \$0.65 each | \$0.65 each | \$0.65 each | \$0.65 each | \$0.65 each |
| Cheques Deposited | 5 free per month then \$0.40 each | 5 free per month then \$0.40 each | 5 free per month then \$0.40 each | 5 free per month then \$0.40 each | 20 free per month then \$0.40 each |
| Direct Entry | 5 free per month then \$0.20 each | 4 free per month then \$0.20 each | 5 free per month then \$0.20 each | N/A | 10 free per month then \$0.20 each |
| INTERNET BANKING | | | | | |
| Funds transfer and BPAY® | 10 free per month then \$0.20 each | 10 free per month then \$0.20 each | N/A | N/A | 10 free per month then \$0.20 each |
| Single Pay Anyone or Funds transfer to third party BOQ accounts | \$0.65 each | \$0.65 each | N/A | N/A | \$0.65 each |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction | \$1.50 for up to 10 payments then \$0.19 for each additional transaction | N/A | N/A | \$1.50 for up to 10 payments then \$0.19 for each additional transaction |
| Balance Enquiry / Transaction History Enquiry | Free | Free | N/A | N/A | Free |

Government charges may be payable. This table does not represent all fees and charges that may be payable on your account.

1 TAS Solicitor Trust Accounts are not permitted to be transacted on via Direct Credit.

2 SA Solicitor Trust Accounts are not permitted to be transacted on via Direct Debit.

3 NT Agents Trust Accounts are not permitted to be transacted on via Direct Debit or Direct Credit.

4 Account maintenance fee waived if you operate an approved overdraft with Business Management Account .

These accounts comply with the relevant legislation.

Unlimited Business Account™

| TRANSACTION | |
|---|---|
| Account Maintenance Fee | \$20.00 [#] |
| Over the Counter | Free |
| Cheques Written | Free |
| Cheques Deposited | Free |
| Direct Entry | Free |
| ATM/EFTPOS* | |
| BOQ ATM/EFTPOS Withdrawal / Transfers | Free |
| BOQ ATM Balance Enquiry | Free |
| Other Bank ATM withdrawals / Balance Enquiry | Free |
| ATM Operator Fee | As disclosed on the ATM screen at time of the transaction |
| INTERNET BANKING | |
| Funds transfer and BPAY | Free |
| Single Pay Anyone or Funds transfer to third party BOQ accounts | Free |
| Multi Payment | Free |
| Balance Enquiry / Transaction History Enquiry | Free |

[#] Account maintenance fee is waived if you operate an approved overdraft as part of this account.

* Only available for Any One to Operate Accounts.

Government charges may be payable.. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Easy Investment Account

| | |
|--|---|
| Minimum Monthly Balance | \$1,000 [#] |
| Branch Withdrawal | Free [^] |
| Balance Enquiry in-branch or through Enhanced Internet Banking | Free |
| Enhanced Internet Banking funds transfers | Free [^] |
| Enhanced Internet Banking Pay Anyone Payments | Free [^] |
| Direct Debits and Credits | Free [^] |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction. |

[^] Withdrawals and Deposits must be larger than the relevant minimum withdrawal or deposit limit.

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Business Cheque Account

| TRANSACTION | |
|--|--|
| Eligibility | Business Customer |
| Account Maintenance Fee | \$7.00 ¹ |
| Branch Deposit/BOQ ATM Deposit | Free |
| Branch Withdrawal | Free |
| Monthly Card Fee (Visa Debit) | Free |
| Cheques Written | \$0.65 each |
| Cheques Deposited | 5 free per month then \$0.40 each |
| Direct Debit | Free |
| Direct Credit | Free |
| ATM Operator Fee | 5 free per month then \$0.20 each |
| ATM/EFTPOS | |
| BOQ ATM/EFTPOS Withdrawal/Transfers | \$0.65 each |
| BOQ ATM Balance Enquiry | Free |
| Other Bank ATM Withdrawals/Balance Enquiry | Free |
| ATM Operator Fee | As disclosed on the ATM at the time of the transaction |
| INTERNET BANKING | |
| Funds transfer and BPAY® | 10 free per month then \$0.20 each |
| Single Pay Anyone or Funds transfer to third party BOQ accounts | \$0.65 each |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction |
| Balance Enquiry/Transaction History Enquiry | Free |
| INTERNATIONAL TRANSACTIONS ² | |
| Overseas Bank ATM Withdrawal | \$5.00 |
| Overseas Bank ATM Balance Enquiry | \$2.00 |
| Foreign Currency Transaction Fee (Accounts linked to a Business Visa Debit Card) | 3% |

¹ Account maintenance fee is waived if you operate an approved overdraft as part of this account or if you are a not-for profit organisation on the correct service charge plan.

² Overseas ATM access is only available if an Account is linked to a Full Access Visa Debit Card.

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Business Investment Account / Cash Management Account - Business

| TRANSACTION | |
|--|--|
| Account Maintenance Fee | \$5.00 |
| Over the Counter | Free |
| Cheques Written | \$1.00 each |
| Cheques Deposited | \$0.65 each |
| Direct Entry | \$0.35 each |
| ATM/EFTPOS* | |
| BOQ ATM/EFTPOS Withdrawal/Transfers | \$0.65 each |
| BOQ ATM Balance Enquiry | Free |
| Other Bank ATM Withdrawals/Balance Enquiry | Free |
| ATM Operator Fee | As disclosed on the ATM at the time of the transaction |
| INTERNET BANKING | |
| Funds transfer and BPAY® | 10 free per month then \$0.35 each |
| Single Pay Anyone | \$0.65 each |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction |
| Balance Enquiry/Transaction History Enquiry | Free |
| INTERNATIONAL TRANSACTIONS^ | |
| Overseas Bank ATM Withdrawal | \$5.00 |
| Overseas Bank ATM Balance Enquiry | \$2.00 |
| Foreign Currency Transaction Fee (Accounts linked to a Business Visa Debit Card) | 3% |

* For Account Access Cards, only available for Any One to Operate Accounts.

^ Overseas ATM access is only available if an Account is linked to a Full Access Visa Debit Card.

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Business Performance Saver / Farm Management Deposit Account (at-call)

| TRANSACTION | BUSINESS PERFORMANCESAVER | FARM MANAGEMENT DEPOSIT ACCOUNT |
|----------------------------|--|---------------------------------|
| Account Maintenance Fee | Nil | N/A |
| Branch Deposit | N/A | Free |
| Branch Withdrawal | N/A | Free |
| Cheques Deposited | N/A | Free |
| Direct Credit | Free | Free |
| Direct Debit | N/A | N/A |
| BOQ Branch Balance Enquiry | Free | Free |
| INTERNET BANKING | | |
| Funds transfer | Free to linked Everyday Business Account | N/A |
| BPAY® | N/A | N/A |
| Single Pay Anyone | N/A | N/A |
| Multi Payment | N/A | N/A |

| | |
|---|------|
| Balance Enquiry / Transaction History Enquiry | Free |
|---|------|

Please note ATM/EFTPOS, Cheque book facility and Direct Debits are not permitted on these accounts. Transfer Orders are not permitted on Farm Management Deposits Accounts.

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account.

Trust Account

| ACCOUNT OPERATING FEES AND CHARGES | NSWAGENTS TRUST, & NSW SOLICITOR TRUST | QLD SOLICITOR TRUST |
|---|--|-----------------------------------|
| TRANSACTION | | |
| Account Maintenance Fee | \$6.00 | \$6.00 |
| Over the Counter | \$0.55 each | \$0.55 each |
| Cheques Written | \$0.65 each | \$0.65 each |
| Cheques Deposited | 5 free per month then \$0.40 each | 5 free per month then \$0.40 each |
| Direct Entry | 5 free per month then \$0.20 each | 5 free per month then \$0.20 each |
| INTERNET BANKING | | |
| Funds transfer and BPay® | 10 free per month then \$0.20 each | Free Funds Transfer BPAY – N/A |
| Single Pay Anyone or Funds transfer to third party BOQ accounts | \$0.65 each | Free |
| Multi Payment | \$1.50 for up to 10 payments then \$0.19 for each additional transaction | N/A ⁵ |
| Balance Enquiry / Transaction History Enquiry | Free | Free |

Government charges may be payable. Refer to your facility agreement with us for any other fees and charges that may be payable on your account. These accounts comply with all relevant legislation.

⁵ You must not process Multi Payment from a QLD Solicitors Trust Account, as the transaction information that prints on your account statement will not comply with QLD Law Society Electronic Funds Transfers Guidelines.

1300 55 72 72 boq.com.au

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BUSINESS