

## 1. FACILITY FEES

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

## 2. INVESTMENT (MARGIN) LOAN FEES

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

<b>Early repayment adjustments</b> (may be payable after allowing for a refund of any interest paid in advance)	Calculated using the criteria in the CALIA+ Terms and Conditions
<b>Dishonour fees</b> (applies to any cheque or direct debit rejection)	\$30
<b>Personal Property Securities Register (PPSR) registration fee</b> (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:

<b>Additional login fee</b> (Standard Plan)	\$5 each to set up
<b>International Money Transfer (IMT) fee</b>	\$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:	
<b>Trace fee</b> (if you request confirmation that a third-party payment was received at the destination account)	\$25 per transaction
<b>Recovery fee</b> (if you request the Bank to attempt recovery of a third-party payment, in addition to trace fee)	\$25 per transaction
<b>Rejected transaction fee</b>	\$2.50 per transaction
<b>IMT advice of fate (trace) fee</b> (charged in the event you request a trace of an IMT)	\$20 each <sup>4</sup>
<b>Cancellation and return of cover fee</b> (charged if you request to cancel an IMT)	\$35 each <sup>5</sup>
<b>Transaction dishonour fee</b>	\$5 per item
<b>Overdrawing approval fee</b>	\$10
<b>Duplicate statement fee</b>	\$7 each

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

<b>ACCESS FEES:</b>	
<b>Non-Commonwealth Bank ATM transaction fee</b>	\$2
<b>Cirrus or Visa/Plus ATM balance enquiry fee</b>	\$2
<b>Cirrus or Visa/Plus ATM withdrawal fee</b>	\$5 plus 2% of the transaction value
<b>Maestro EFTPOS purchase fee</b>	\$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 CommSec Adviser Services on 13 15 20 for further details.

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

<sup>4</sup>Taxation outcomes can vary according to individual circumstances and are subject to changes in legislation.

<sup>1</sup>This 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.

<sup>2</sup>Access 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

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

<sup>5</sup>This 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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