



RAMS Deposit Product Fees & Charges

Effective 12 May 2012

The following fees & charges relate to RAMS Action and RAMS Offset (no longer for sale).
RAMS Saver is fee free.

ATM Fees		
ATM withdrawals or balance enquiries at RAMS ATM Alliance	* RAMS ATM Alliance includes Westpac, St.George (excluding St.George ATMs in BP service stations), Bank of Melbourne and BankSA branded ATMs only. Other Institutions may charge a fee for use of their ATMs.	FREE
ATM Cirrus – cash withdrawal and / or balance enquiry	Whenever you make a cash withdrawal and / or balance enquiry from an ATM terminal outside Australia displaying the Cirrus logo	\$5
Debit Card Fees		
Card issue fee for new card	When you are issued with your first debit card	FREE
Card issue fee for renewed card	When your debit card is renewed	FREE
Card issue fee for a lost or stolen card	When your debit card is lost / stolen and re-issued	FREE
Card issue fee for replacement card	When you request your debit card is to be replaced e.g. damaged card	FREE
Cheque Fees		
Cheque Deposit Fee	Payable whenever you send us a cheque for deposit into your account	FREE
Special Answer	Payable when you request a special answer on a cheque deposited with RAMS	\$15
Bank Cheque Fee	Payable when you request a bank cheque	\$10
Bank Cheque Repurchase Fee	Payable when you request RAMS to repurchase an already issued bank cheque	\$10
Bank Cheque Replacement Fee	Payable when you request a replacement bank cheque	\$30
Bank@Post Fees		
Australia Post Cash & Cheque Deposit Fee	Payable for cash & cheque deposits at Australia Post	\$2.25
Australia Post Cash Withdrawal Fee	Payable when you withdraw cash at Australia Post branches	\$2.25
Statement Fees		
Duplicate Statement Fee	Payable when you request a duplicate or an interim statement	\$7



RAMS Deposit Product Fees & Charges

Effective 12 May 2012

EFTPOS Fees		
EFTPOS Cash Withdrawal	When you make an EFT cash withdrawal in Australia	FREE
EFTPOS Purchase or Cash Out	When you make an EFT purchase or cash withdrawal in Australia	FREE
EFTPOS Maestro – cash withdrawal and / or purchase	Whenever you make a cash withdrawal and / or a purchase from an EFTPOS terminal outside Australia displaying the Maestro logo.	\$1.75
Account Service Fees		
Account Monthly Service Fee	There is currently no account keeping fee or account monthly service fee on any RAMS deposit account.	
Other Fees		
Overdrawn Account Fee	Payable for each transaction that overdraws (or further overdraws) your account, draws on uncleared funds or exceeds the available funds in the account at the time of transaction.	\$9
Dishonour Fees	Payable when a payment to RAMS under your Direct Debit Request is dishonoured or when we dishonour a direct debit presented on your account	\$15
Dishonour Fees for a cheque deposited to your account	Payable when a cheque payment to us is dishonoured. This is when a cheque you deposit is dishonoured by the issuing bank	FREE
Australia Post Cheque Dishonour Fee	Payable whenever a cheque you deposit at any branch of Australia Post is dishonoured	\$15
Trace Fee	This fee is charged when a client requests further information on a transaction on their account.	\$60 per hour