



Your Guide to Fees and Charges

Information is current as at

5 March 2010



The Territory way.

Types of Fees and Charges

There are three types of fees and charges that may apply to you:

Part A – Deposit Account Services

Fees and charges applicable to transaction, savings and term deposit accounts.

Part B – Home Loan Account Services

Fees and charges applicable to loan accounts.

Part C – Special Services

Fees and charges that may apply (irrespective of what account you hold) if we provide a special service set out in Part C.

Part A – Deposit Account Services

	Essentials Account	Essentials Limited	Essentials Pension
Monthly Account Fee*	\$5.00	nil	nil
Monthly Offset Service Fee^ offset capped at first \$50,000	\$5.00	n/a	n/a
Online Banking Transfers	Free	Free	Free
Phone Banking Transfers	Free	Free	Free
BPAY payments made using our Phone Banking or Online Banking services	Free	Free	Free
EFTPOS	Free	\$1.00	Free
Direct Debits	Free	Free	Free
Direct Credits	Free	Free	Free
Periodical payments within TIO accounts and to non-TIO accounts	Free	Free	Free
Cheque Deposit Fee • first 5 per month • subsequent per month	Free \$0.50 per cheque~	Free \$0.50 per cheque~	Free \$0.50 per cheque~

Deposit Account Services cont.

	Essentials Account	Essentials Limited	Essentials Pension
Cheque Withdrawal Fee	\$2.00	\$2.00	\$2.00
Staff assisted withdrawals at TIO branches (cash, BPAY, transfers)	\$3.00	\$2.00	Free
TIO ATM cash withdrawal/ balance enquiry/ declined due to insufficient funds	Free	\$1.00	Free
Non-TIO ATM cash withdrawal/ balance enquiry ^o	Free	Free	Free
Visa Debit Card transactions withdrawals/purchases/ declined due to insufficient funds	Free	\$1.00	Free
Overseas ATM cash withdrawal	\$5.00	\$5.00	\$5.00

* Monthly Account Fee waived for customers under 18 years of age and Essentials Home Loan Package customers (only 1 account waiver per package).

^ Offset Service Fee of \$5.00 per month is applicable if you choose to link your Essentials Account to your variable rate Essentials Home Loan. Fee is charged on the last day of each calendar month to your Essentials Account. Monthly Offset Service Fee waived for customers of Essentials Home Loan Packages.

~ Free allowance per customer not account.

^o ATM Direct Charging may also apply where the owner of a non-TIO ATM may charge you for a cash withdrawal or balance enquiry. The fee if any will be displayed on the ATM screen and if you choose to incur the fee and proceed with the transaction, then this charge debits your account.

Essentials Business

Monthly Account Fee	nil
Fee Plan & Monthly Transaction Value	\$0.00 plan – \$0.00 \$2.00 plan – \$4.00 \$5.00 plan – \$10.00 \$10.00 plan – \$20.00
Online Banking Transfers	Free
Phone Banking Transfers	Free
BPAY payments made using our Phone Banking or Online Banking services	Free
EFTPOS	\$1.00
Direct Debits	Free
Direct Credits	Free
Periodical Payments within TIO accounts and to non-TIO accounts	Free
Cheque Deposit Fee • first 5 per month • subsequent per month	Free \$0.50 per cheque [~]
Cheque Withdrawal Fee	\$2.00
Staff assisted withdrawals at TIO branches (cash, BPAY, transfers)	\$2.00
Cash Deposits at TIO branches	Free
TIO ATM cash withdrawal/balance enquiry/ declined due to insufficient funds	\$1.00
Non-TIO ATM cash withdrawal/balance enquiry ^o	Free
Visa Debit Card Transactions cash withdrawals/purchases/ declined due to insufficient funds	n/a
Overseas ATM cash withdrawal	\$5.00

[~] Free allowance per customer not account.

^o ATM Direct Charging may also apply where the owner of a non-TIO ATM may charge you for a cash withdrawal or balance enquiry. The fee if any will be displayed on the ATM screen and if you choose to incur the fee and proceed with the transaction, then this charge debits your account.

Business Overdraft Facility Fees

The following fees are payable if you have an overdraft facility linked to your Essentials Business Account. Fees are charged to your Essentials Business Account on the last day of each quarter ending 31 March, 30 June, 30 September and 31 December.

Tiers (Based on Overdraft Limit)

Up to \$20,000	\$40.00 per quarter
Up to \$100,000	\$60.00 per quarter
Up to \$250,000	\$80.00 per quarter
Above \$250,000	\$100.00 per quarter

Essentials eSaver

Monthly Account Fee	Nil
Online Banking Transfers	Free
Phone Banking Transfers	Free
BPAY payments made using our Phone Banking or Online Banking services	n/a
EFTPOS	n/a
Direct Debits	n/a
Direct Credits	Free
Periodical Payments within TIO accounts and to non-TIO accounts	Free
Cheque Deposit Fee • first 5 per month • subsequent per month	Free \$0.50 per cheque [~]
Cheque Withdrawal Fee	n/a
Staff assisted withdrawals • first cash or cheque withdrawal per calendar month • subsequent cash or cheque withdrawal per calendar month	Free \$10.00 each
Cash Deposits at TIO branches	Free
TIO ATM cash withdrawal/balance enquiry/declined due to insufficient funds	n/a
Non-TIO ATM cash withdrawal/balance enquiry	n/a
Visa Debit Card Transactions withdrawals/purchases/declined due to insufficient funds	n/a
Overseas ATM cash withdrawal	n/a

[~] Free allowance per customer not account.

Part B – Home Loan Account Services

	Essentials Home Loan Package	Essentials Home Loan
Establishment Fee	n/a	\$600.00
Monthly Account Keeping Fee	n/a	\$10.00 charged on the last day of each calendar month
Annual Package Fee	\$399.00 – max of 4 loans included in package – charged annually 31 March	n/a
Deferred Establishment Fee	\$1,000.00 applies if refinanced in full with another financial institution or repaid in full within 4 years of settlement	\$1,000.00 applies if refinanced in full with another financial institution or repaid in full within 4 years of settlement
Package Extension Fee	\$300.00 per loan applies to 5th and subsequent loan under the package	n/a
Product Renegotiation Fee	n/a	\$300.00

Loan Security Fees

Production Fee	\$180.00 charged on request
Discharge Preparation Fee	\$180.00 charged on processing
Settlement Fee	\$180.00 charged on attendance
Search Fee a search of government records is conducted eg business name, certificate of title	\$20.00 per search charged on processing
Lodgement Fee	\$50.00 per security charged on lodgement
Security Discharge Fee	\$15.00 per security charged on discharge

Special Services

Rate Lock Fee available on fixed rate loans	higher of \$395.00 or 0.15% of the loan amount, for 90 calendar days from approval payable on approval
Redraw Fee • available on variable rate loan only • minimum redraw is \$500.00	free online \$60.00 staff assisted charged on processing
Dishonour Fee	\$40.00 charged on processing
Disbursement Fee	\$15.00 per cheque and/or \$7.00 per electronic transfer charged at the end of the month in which disbursement is made
Re-documentation Fee	\$300.00 charged on processing
Duplicate Fee	\$10.00 per document charged on request
Information Fee	\$1.00 per minute charged on processing
Valuation Fee	amount not ascertainable charged on valuation

Lenders Mortgage Insurance

Lenders Mortgage Insurance	amount not ascertainable charged on processing
Lenders Mortgage Insurance Administration Fee	\$350.00 waived for First Home Owner Option charged on processing

Deposit Bonds

Short Term Deposit Power Guarantee Premium – terms up to 6 months	min \$150.00 or 1.20% of the guarantee amount charged on processing
Short Term Deposit Power Replacement Guarantee Fee – terms up to 6 months <ul style="list-style-type: none"> • Change in address • Change in guarantee amount (increase/decrease) 	\$150.00 min \$150.00 or 1.20% of the guarantee amount charged on processing
Long Term Deposit Power Guarantee Premium – terms up to 48 months	price on application charged on processing

Early Repayment/Termination Fees

Deferred Establishment Fee	\$1,000.00 applies if the loan is refinanced to another financial institution or repaid in full within 4 years of settlement
Early Repayment Fee • Fixed Rate Loan only	calculated according to the formula: $(a/b)^*(d-b)+12p/(byz)^*(z(b-1)-y(d-1))$ where : n = the remaining number of months for which the rate is fixed a = current outstanding balance p = monthly scheduled payments z = annual fixed interest rate payable monthly y = annual reinvestment rate payable monthly $b = (1+y/12)^n$ $d = (1+z/12)^n$ charged on partial or full repayment of a home loan during a fixed rate period. Fee is additional to Deferred Establishment Fee.

Arrears Management Fees

First Arrears Letter	\$20.00 charged on processing
Second Arrears Letter	\$20.00 charged on processing
Default Notice	\$50.00 charged on processing
Notice of Intent	\$100.00 charged on processing

Government Lending Charges

Mortgage Discharge Fee – NT	\$105.00 charged on discharge
Registration Fee – NT	\$105.00 charged on registration

Other State/Territory fees will be quoted on request.

Part C – Special Services

Card Services	
Annual Credit Card Fee waived in first year	\$59.00 charged on processing
Card Replacement Fee all card replacements & circumstances except if card is stolen and a copy of a police report is provided	\$15.00 per card charged on processing
Card Priority Fee charged on top of replacement card fee to speed up delivery of the card from the standard 7–10 day delivery timeframe	\$50.00 charged on request
Emergency Visa Card Replacement &/or Cash Disbursement taking advantage of the Visa Customer Care Services	\$300.00 charged on request
Late/Missed Payment Charge – Credit Card applies when the minimum monthly payment is not paid by the statement due date	\$35.00 charged on processing
Overlimit Fee – Credit Card applies at the end of the statement period if balance exceeds credit limit during the statement period	\$35.00 charged on processing
Visa Foreign Currency Processing Fee applies when converting an overseas Visa transaction into Australian currency	2.50% of transaction value charged on processing
Currency Conversion Fee – Overseas ATM/EFTPOS third party charge direct to customer	0.2% of the transaction amount charged on processing
Currency Conversion Fee – Overseas ATM/EFTPOS third party charge to TIO and passed on to customer	0.8% of the transaction amount charged on processing
Cash Advance Fee – Credit Card charge applies to cash advances by way of funds transfer through Online Banking, Phone Banking, over the counter at a TIO branch, Australia Post, BPAY payment, overseas ATMs, or TIO & non-TIO ATMs	\$3.00 charged on processing

General Services

<p>Audit Request Fee when you or your representative eg your accountant, request us to provide a written statement of your financial accounts with TIO</p>	<p>\$50.00 per letter charged on request</p>
<p>Coin Handling Fee</p> <ul style="list-style-type: none"> • Sorted and bagged • Unsorted and un-bagged 	<p>5% of amount Not accepted charged on processing</p>
<p>Deposit Book Fee</p> <ul style="list-style-type: none"> • with carbon copy • pre-encoded deposit book 	<p>\$10.00 per book charged on request</p>
<p>Dishonour Fee Periodical Payment/Direct Debit/Cheque. applies when a payment from your account is dishonoured on the first attempt for any reason including insufficient funds</p>	<p>\$40.00 charged on processing</p>
<p>Returned Transfer Fee Periodical Payment/Electronic Funds Transfer (EFT). applies when a payment from your account is returned by another financial institution for any reason including incorrect account number or BSB</p>	<p>\$40.00 charged on processing</p>
<p>Dormant Account Fee an annual fee which applies to your account (other than an Essentials Term Deposit) if it has not been activated by a customer generated deposit or withdrawal for 3 years or more</p>	<p>\$30.00 or balance of account if less than \$30.00 charged annually</p>
<p>Overdrawn Interest applies if your account is overdrawn</p>	<p>20% p.a. calculated daily charged on the last day of the month</p>
<p>Overdrawn Savings Account Fee applies to your account if it is overdrawn in a month more than \$50</p>	<p>\$30.00 each month account is overdrawn charged on the last day of the month</p>

General Services continued

Payment Honour Fee a fee for each transaction that: <ul style="list-style-type: none">• overdraws your account or increases the amount already overdrawn;• is a withdrawal against uncleared funds; or• exceeds the available funds in the account at the time of the transaction	\$30.00 charged on processing
Trace/Recall of Funds Request applies per trace or recall, when an account holder requests a trace or recall on an electronic payment or cheque	\$50.00 per hour charged on request
Search Fee payable each time a search of government records is conducted eg business name, certificate of title	\$20.00 per search charged on processing
Voucher Search if you want us to physically locate a paper copy of a deposit slip, withdrawal slip, cheque or account authority	\$50.00 per hour charged on request

Overseas Draft Services

Overseas Drafts (inward) collection payable at TIO	\$30.00 charged on request
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Bank Cheques

Bank Cheque Issuance	\$15.00 per cheque charged on request
Bank Cheque Cancellation	\$20.00 per cheque charged on request
Bank Cheque Repurchase Fee	\$20.00 per cheque charged on request
Bank Cheque Replacement Fee	\$30.00 per cheque charged on request

Corporate Cheques

Corporate Cheque Issuance	\$6.00 per cheque
Corporate Cheque Cancellation	\$20.00 per cheque charged on request

Periodical Payments

Periodical Payment Rejection Fee	\$5.00 charged on processing
Periodical Payment Retry Fee	Free

Payment Retrieval

Payment Deletion Fee payable when you instruct us to delete an electronic payment (direct debit, periodical payment or electronic funds transfer) from the payment file	\$120.00 charged on processing
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Telegraphic Transfers

Real Time Gross Settlement (RTGS) Fee for successful transfer in Australia	\$35.00 charged on request
Telegraphic Transfer sent overseas (outward)	\$35.00 charged on request
Telegraphic transfer from overseas (inward) payments deposited to TIO account	\$12.00 charged on request
Cancellation Fee cancellation can only be instructed by purchaser of the original payment instruction	\$27.00 + costs charged on request
Enquiries Fee enquiries regarding payment to the beneficiary eg non-receipt of funds claim	\$25.00 charged on request
Amendments Fee amendment made to the original payment details	\$25.00 charged on request
Returns Fee payment returned by overseas bank	\$25.00 + costs charged on request

Cheque Services

Cheque Deposit Fee <ul style="list-style-type: none">• first 5 per month• subsequent per month	Free \$0.50 per cheque charged on the last day of the month
Stop Payment Fee	\$15.00 charged on request
Special Clearance (Answer) Fee on a deposited cheque	\$30.00 per cheque charged on processing
Cheque Book 25 to 100 page	Free
Cheque Outward Dishonour Fee applies if a cheque you write is dishonoured	\$40.00 charged on processing
Cheque Inward Dishonour Fee applies if a cheque you deposit is dishonoured	\$20.00 charged on processing
Re-presentation of Dishonoured Item Fee	\$30.00 charged on processing

Statements

Original Statement	Free
Duplicate Statement where original already issued	\$10.00 per statement charged on request
Interest Summary staff assisted printout of interest	\$5.00 charged on request

Term Deposits

Early Redemption Penalties apply if you redeem your deposit prior to maturity <ul style="list-style-type: none">• administration fee and• interest rate penalty	\$25.00 50% of the original interest rate charged on processing
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**For enquiries call 1300 301 833,
visit tiofi.com.au or a TIO branch.**

Branch Network

Alice Springs

12 Gregory Terrace

Darwin

24 Mitchell Street

Katherine

42 Katherine Terrace

Palmerston

Palmerston Shopping Centre
10 Temple Terrace

TIO Head Office

24 Mitchell Street
Darwin

Postal Address

GPO Box 770
Darwin NT 0801

Fees stated are current as at the date of this brochure but may change from time to time. TIO will notify you of any changes as required under the terms of your account. BPAY is registered to BPAY Pty Ltd. ABN 69 079 137 518. TIO is an authorised representative of Vero Insurance Ltd. ABN 48 005 297 807. Deposit Power Guarantee issued by Vero Insurance Ltd. All Deposit Bond fees are payable to Vero Insurance Ltd. TIO is Government guaranteed and not regulated by APRA. © TIO ABN 72 532 995 678



The Territory way.