HomeLend™

Schedule of Fees and Charges

National Mortgage Market Corporation

SUBSIDIARY OF BENDIGO BANK

National Mortgage Market Corporation
120 Harbour Esplanade, Docklands VIC 3008
ABN 52 006 325 640

BENDIGO AND ADELAIDE BANK GROUP

This Schedule of Fees and Charges is an important document. It provides you with information about the fees and charges applicable to your account.

This document is effective from 1 July 2010. We may change our fees and charges from time to time and government charges may change at any time. There is no maximum limit for the amount of fees and charges we may impose.

You can obtain a copy of the current Schedule of Fees and Charges at any time by phoning National Mortgage Market Corporation Customer Service on 1800 061 091 or by visiting our website.

Schedule of Fees and Charges

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Tips on minimising your transaction fees

There are several ways in which you can minimise your transaction fees. They include:

- By making withdrawal and deposit transactions that are free of transaction fees, such as those listed under “Fee free transactions” in the “Transaction fees” section of this booklet starting on page 3.
- By reducing the number of withdrawals you make.
- If using ATMs, withdrawing more cash less often may reduce the number of transactions you make.

As these tips have been prepared without taking into account your objectives, financial situation or needs, before acting on these tips you should consider how appropriate they are having regard to your objectives, financial situation and needs.

Fees & charges

There are three types of fees and charges:

1. Transaction fees.
2. Other fees and charges.
3. Government charges.

These fees are incurred when you make one of the transactions. Transactions that are not free transactions will incur a fee at the time of the transaction. A detailed description of these transactions can be found in the "Transaction definitions" section of this booklet starting on page 5.

Transaction fees

Fee free transactions

Transaction	Fee
Sweep Facility (internal)	Free
Retail Purchase	Free
EFTPOS Withdrawal	Free
Bendigo Bank ATM Deposit	Free
Direct Credit (inward)	Free
Direct Debit	Free
Bendigo Bank ATM Inquiries	Free
Over the Counter Deposits	Free
Cheque Deposit (mailed to NMMC)	Free

e-banking transactions

Bill Payment Withdrawal (BPAY®)	Free
e-banking Internal Transfer	Free
Phone Banking Transfer	Free
e-banking Pay Anyone Transfer	Free

Cheque transactions

Bank Cheque Withdrawal	$10.00

® Registered to BPAY® Pty Ltd ABN 69 079 137 518

Card initiated transactions

Transaction	Fee
Retail Purchase	Free
Non-Bendigo Bank ATM Inquiry *	Free
Non-Bendigo Bank ATM Withdrawal *	Free
Bendigo Bank ATM Withdrawal	70c
Bendigo Bank ATM Transfer	70c
Bank@Post Withdrawal	$2.20
Bank@Post Deposit	$2.20
Bank@Post Balance Inquiries	20c
Cash Advance	0.50% min. $3.25
Non-Bendigo Bank International ATM Inquiry *	$1.50
Non-Bendigo Bank International ATM Withdrawal *	$5.00

Branch/Agent transactions

Cash Withdrawal (in branch)	$1.75
Transfer (in branch)	$1.75
Agency Withdrawal	$1.75
EFT Credit Transfer	$4.00

*** Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.**

Other transactions

Periodical Payment to Other Financial Institution	$3.75

Transaction definitions

Fee free transactions

Sweep facility (internal)

When you instruct us in writing to make a regular payment from your HomeLend™ Line of Credit account to your HomeLend™ Basic MasterCard account.

Retail purchase

When you make a payment for goods and services with your HomeLend™ Basic MasterCard by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where a PIN is not used.

EFTPOS withdrawal

When you make a payment for goods and services or a cash advance from an EFTPOS terminal in Australia or overseas using a PIN in conjunction with your HomeLend™ Basic MasterCard.

Bendigo Bank ATM deposit

When you make a deposit of cash or cheques into a Bendigo Bank ATM. This service is only available at Bendigo Bank ATMs which have a deposit facility.

Direct credit (inward)

When you make an arrangement with a third party to transfer funds to your HomeLend™ account, often by electronic means, e.g., wages, dividends.

Direct debit

When you make an arrangement with a third party to automatically debit an account, e.g., insurance and health fund premiums, membership and subscription payments.

Periodical payment (internal)

When you instruct us in writing to make a regular payment from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account.

Bendigo Bank ATM inquiries

When you make an inquiry at a Bendigo Bank ATM using your HomeLend™ Basic MasterCard.

Over the counter deposits

When you make a deposit over the counter at any Bendigo Bank branch or agent.

Cheque deposit

When you mail a cheque to NMMC (at the address shown on the front of this booklet) for deposit to your HomeLend™ account.

e-banking transactions

Note: HomeLend™/NMMC e-banking and Phone Banking facilities are provided by Bendigo Bank.

Bill payment withdrawal (BPAY®)

When you instruct us through Bendigo Phone Banking or Bendigo e-banking to pay a bill via the BPAY® scheme.

e-banking internal transfer

When you instruct us to transfer funds to a nominated HomeLend™ or Bendigo Bank account via Bendigo e-banking.

Phone Banking transfer

When you instruct us to transfer funds to a nominated HomeLend™ or Bendigo Bank account via Bendigo Phone Banking.

e-banking Pay Anyone transfer

When you instruct us to make a payment to another account at any financial institution within Australia using the Pay Anyone service.

Cheque transactions

Bank cheque withdrawal

When you request us to provide you with a bank cheque. This fee will either be payable on request or charged to your account.

Card initiated transactions

Non-Bendigo Bank ATM inquiry

When you make an inquiry at a Non-Bendigo Bank ATM using your HomeLend™ Basic MasterCard.

Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Non-Bendigo Bank ATM withdrawal

When you make a withdrawal at a Non-Bendigo Bank ATM using your HomeLend™ Basic MasterCard.

Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Bendigo Bank ATM withdrawal

When you make a withdrawal at a Bendigo Bank ATM using your HomeLend™ Basic MasterCard.

Bendigo Bank ATM transfer

When you transfer funds from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account at a Bendigo Bank ATM.

Bank@Post withdrawal

When you make a withdrawal at a Bank@Post terminal in an Australia Post office using your HomeLend™ Basic MasterCard where this facility is available.

Bank@Post deposit

When you make a deposit at a Bank@Post terminal in an Australia Post office using your HomeLend™ Basic MasterCard where this facility is available.

Bank@Post balance inquiries

When you make a balance inquiry at a Bank@Post terminal in an Australia Post office using your HomeLend™ Basic MasterCard, where this facility is available.

Cash advance

Means credit provided in the form of cash, either directly from us or from another financial institution, and credit provided through a Pay Anyone transaction, a Bendigo Phone Banking transaction, a Bendigo e-banking transaction or a balance transfer transaction.

Non-Bendigo Bank international ATM inquiry

When you make an inquiry internationally at a Non-Bendigo Bank ATM using your HomeLend™ Basic MasterCard.

Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Non-Bendigo Bank international ATM withdrawal

When you make a withdrawal internationally at a Non-Bendigo Bank ATM using your HomeLend™ Basic MasterCard.

Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Branch/Agent transactions

Cash withdrawal (in branch)

When you make a cash withdrawal from your HomeLend™ or Bendigo Bank account ‘over-the-counter’ at a Bendigo Bank branch.

Transfer (in branch)

When you make an ‘over-the-counter’ request at a Bendigo Bank branch to transfer funds from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account (including scheduled in-branch transfers where you request one or more future-dated transfers as opposed to establishing a periodical payment or sweep facility).

Agency withdrawal

When you make a cash withdrawal or request to transfer funds from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account at any Bendigo Bank Agency.

EFT credit transfer

When a Bendigo Bank branch accepts funds to be credited to an account at another bank.

Other transactions

Periodical payment to other financial institutions

When you instruct us in writing to make a regular payment for a fixed amount from a HomeLend™ or Bendigo Bank account to an account at another financial institution.

Other fees and charges

Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

Annual fees – credit cards

All credit card accounts will be charged an annual fee on the day the account is opened and thereafter annually on the same day.

HomeLend™ Basic MasterCard	$45.00

Credit card default fee	**$25.00**

When your minimum repayment on your HomeLend™ Basic MasterCard exceeds $25.00 and it has not been made 30 days after the due date. This fee is charged to your account at the end of the monthly statement period.

Monthly service fees

All monthly service fees are charged calendar monthly on the first day of the month.

HomeLend™ Line of Credit	$10.00

Cheque fees

Bank cheque replacement fee **$30.00**

When a bank cheque has been lost, destroyed or stolen and you request us to provide you with a replacement bank cheque.

Bank cheque stop fee **$30.00**

Allowed only in limited circumstances. When you request us to stop payment on a bank cheque and to purchase it back.

Cheque dishonour (inward)

When you deposit a cheque into your account and that cheque is subsequently dishonoured by the financial institution on which it was drawn. This fee is charged to your account when the cheque is dishonoured.

Personal accounts	Free
Business accounts	$10.00

Cheque search fee **$60.00 per hour (minimum charge $10.00)**

Where you request us to search and retrieve a copy of a cheque or cheques.

Cheque special clearance **$15.00**

When you request us to obtain a special clearance of a cheque deposited by you.

Cheque trace fee **$20.00**

Applies to each cheque where a trace to obtain information of final destination is requested. A copy of the cheque will be provided with this request.

International services

Bank draft fees

A bank draft is a method of transferring funds by mail and is available in many currencies.

Issue of bank draft	$10.00
Refund of bank draft	$10.00
Repurchase and reissue of bank draft	$20.00
Stop payment on bank draft	$25.00

Cash Passport

The following fees apply if we arrange the purchase of a Cash Passport for you.

Bendigo Bank Account Holders	**$5.00 or 1.00% of AUD amount, whichever is greater**
Foreign bank notes (buying)	**$5.00 or 1.00% of AUD amount, whichever is greater**

When we arrange for you to purchase foreign currency.

Foreign bank notes (selling)	**Free**

When we arrange for you to cash foreign currency.

Foreign Cheque / Collection Item Fees

Dishonour of cash letter item **Other bank fee applies**

Applies where a foreign cheque that we have purchased from you has been dishonoured. The returning bank generally charges a fee for the dishonoured item, which will be passed on to you. The amount charged will vary from bank to bank. You should be aware that the sum to be debited to your account for the dishonoured item will be determined by applying the bank's prevailing foreign exchange sell rate to the foreign value of the cheque. This may result in a difference between the amount being debited to your account and the amount originally credited to you.

Purchase foreign cheque **$10.00**

Foreign cheques issued in the same currency as that in which the drawee institution deals, with value up to the equivalent of AUD $20,000.00.

Purchase collection item **$40.00**

All foreign cheques issued in a different currency to that in which the drawee institution deals. Foreign cheques issued in the same currency as that in which the drawee institution deals with a value greater than AUD $20,000.00.

Charged upon receipt of fate from issuing bank (additional fees may be charged by the drawer's financial institution).

Cheques are returned to the drawee institution for clearance and funds are credited to a customer's account in Australian dollars when we receive confirmation of clearance. Settlement can take up to six weeks or longer.

Overseas card transaction fee

2.00% of all cash advance and retail purchase transactions made in currencies other than Australian dollars. The fee is added to the total transaction amount debited to the customer's account in Australian dollars.

Telegraphic transfers (international)

Inward telegraphic transfers **$10.00**

Acceptance of payments in a foreign currency for fast transfer to your HomeLend™ account.

Inward telegraphic transfer in AUD currency **$2.00**

Acceptance of payment in AUD currency for fast transfer to a Bendigo Bank account.

Outward telegraphic transfers

Issue of telegraphic transfer $30.00

Payment of Australian or foreign funds for fast transfer to any account at a foreign financial institution. The accepting bank may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

International telegraphic transfer return request **$25.00**

Applies if you request the return payment of a telegraphic transfer.

Amendment to telegraphic transfer instructions **$25.00**

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

Telegraphic transfer trace fee **$25.00**

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

Rejected telegraphic transfer **Other bank fee applies**

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned, which is passed on to you. The amount of fee will vary from bank to bank.

Replacement card fees

HomeLend™ Basic MasterCard replacement or reissue **Free**

The following fee applies to the emergency replacement of your HomeLend™ Basic MasterCard lost or stolen overseas, within 72 hours of request.

Replacement card for HomeLend™ Basic MasterCard holders **$100.00**

General fees

Audit request **$40.00**

When you or your representative (e.g., your accountant) request us to provide a written statement of your financial accounts with HomeLend™/NMMC.

Bill payment transaction trace fee **$10.00**

When you request us to trace a bill payment you have made through the BPAY® scheme.

Deposit book **$5.00**

When you request us to order a pre-encoded deposit book for your HomeLend™ account. This fee applies to each book ordered by you.

Direct debit dishonour fee **$40.00**

Applies when a direct debit from your HomeLend™ account is dishonoured on the first attempt due to insufficient funds. This fee is charged to your HomeLend™ account when a direct debit is dishonoured.

Overdrawn account fee **$27.50**

Applies where your HomeLend™ account is overdrawn or exceeds its credit limit without prior arrangement with us. You will be charged this fee each day you perform a transaction on your HomeLend™ account and your HomeLend™ account remains overdrawn at the end of the day.

Periodical payment dishonour **$20.00**

If you have established a periodical payment and we cannot make the payment due to insufficient funds in your HomeLend™ account then we will apply this fee after four (4) unsuccessful attempts on consecutive days.

Replacement PIN **Free**

Issue of a replacement Personal Identification Number (PIN) for your HomeLend™ Basic MasterCard.

Security tokens (issue and replacement)

Applies to customers using the Pay Anyone service. Tokens may be used for other services (i.e., logon to Bendigo e-banking).

Vasco Professional	$99.00
Vasco One Touch	$20.00

Statement replacement **$5.00**

If you request us to provide you with a replacement statement we will apply a fee to each statement page that we reissue to you.

Sweep facility rejection **$20.00**

If you have established a sweep facility payment and we cannot make the payment due to insufficient funds in your nominated account then we will apply this fee after one (1) unsuccessful attempt.

Telegraphic transfer (domestic)

Acceptance of a payment from an Australian financial institution for fast transfer to any HomeLend™ or Bendigo Bank account	$2.00
Payment of funds from a HomeLend™ or Bendigo Bank account for fast transfer to an account at any Australian financial institution ^	$30.00

^ The accepting bank may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

Domestic telegraphic transfer remittance return request **$25.00**

Applies if you request the return payment of a telegraphic transfer.

Amendment to telegraphic transfer instructions **$25.00**

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

Telegraphic transfer trace fee	**$25.00**

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

Rejected telegraphic transfer	**Other bank fee applies**

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned, which is passed on to you. The amount of fee will vary from bank to bank.

Voucher search	**$60.00 per hour (minimum charge $10.00)**

Where you request us to search and/or retrieve a voucher(s) or other documentation.

Warrant delivery	**$10.00**

Where you request us to hand-deliver a warrant to another bank or financial institution.

Government charges

Unless otherwise stated, government charges or duties accrue during the month and are charged to your account on the first day of the following month.

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