



**State Bank of India, Sydney Branch**  
**ARBN 082 610 008 AFSL 238340**  
**(Incorporated in India with limited liability of our Company's members)**

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**State Bank of India Sydney (SBIS) –  
 Banking Account Transactions Fees and Charges Booklet**

21 April 2004

**Current Account & Term Deposit Fees and Charges**

*This document must be read in conjunction with SBIS Terms and Conditions for AUD denominated Current Accounts and Term Deposits and SBIS' Schedule of Interest Rates. Together they form part of the Product Disclosure Statement for the above products.*

	<i>Current Account</i>	<i>Term Deposit</i>
<i>Monthly Account Service Fee</i>	\$10.00	Not Applicable
<i>Free Transactions Per Calendar Month</i>	20	Not Applicable
<b>Additional Transaction / Cheque Deposit Fees</b>		
<i>Cheque Deposit</i>	\$0.40	
<i>Electronic Transaction</i>	\$0.20	
<b>Fees applicable to your account will be charged at monthly intervals unless otherwise advised by SBIS.</b>		
<i>Debit Interest Charged (per annum)</i> <b>Charged on an overdrawn account that does not have an approved credit limit.</b>	15 %	
<i>Honour Fee</i> <b>Charged on each occasion that the account is overdrawn or exceeds its maximum credit limit without prior arrangement with SBIS.</b>	\$25.00	
<i>Inward Dishonour Fee</i> <b>Charged when a cheque deposited to your account is dishonoured.</b>	\$15.00 per dishonour	
<i>Outward Dishonour Fee</i> <b>Charged when a direct debit or a periodic payment is dishonoured due to lack of cleared funds.</b>	\$40.00 per dishonour	
<i>Periodic Payments - Made to other accounts</i>	\$5.00 per payment	
<i>Non Payment Fees</i> <b>Charged if a periodical payment cannot be made because of insufficient cleared funds</b>	\$40.00 per non payment	

<p><b>Re-presentation and Collection of Dishonoured Cheques</b>  <b>A cheque which has previously been deposited into your account and dishonoured due to lack of funds can be presented again on a collection basis (SBIS forwards the cheque for payment to be made by the drawer's bank when sufficient funds are available).</b></p>	\$30.00
<p><b>Special Clearances of Cheques</b></p> <ul style="list-style-type: none"> <li>• By mail or telephone advice</li> <li>• By messenger or clerk for local clearance</li> </ul>	\$15.00 \$70.00 per hour (min. \$50.00) plus out of pocket expenses
<p><b>Statements</b></p> <ul style="list-style-type: none"> <li>• Replacement Statements (per page) <span style="float: right;">\$7.00 (min. \$14.00)</span></li> <li>• Additional Statements (per statement) <span style="float: right;">\$7.00</span>  <b>May be printed and issued simultaneously with the original, or printed simultaneously with the original and issued to a third party.</b></li> <li>• Held Statements (per statement) <span style="float: right;">\$7.00</span>  <b>Statement held at branch for collection.</b></li> <li>• Faxed Statements (per statement) <span style="float: right;">\$2.00</span></li> <li>• Certificate of Balance <span style="float: right;">\$15.00</span></li> </ul>	
<p><b>Stationery</b></p> <ul style="list-style-type: none"> <li>• Duplicate / Triplicate Deposit Books</li> </ul>	\$3.00
<p><b>Stop Payment</b>  <b>Cheques reported stolen are exempt from this fee when a copy of the police report is provided.</b></p>	\$15.00
<p><b>Transfer of Funds to Another Bank</b></p> <ul style="list-style-type: none"> <li>• By SBIS Customers</li> <li>• Additional charge if lodging cheques</li> </ul> <p>Where transfer fees are paid by drawing on bank account of favouree (additional):</p> <ul style="list-style-type: none"> <li>• Individual transactions <span style="float: right;">\$3.00 per deposit</span></li> <li>• Transactions drawn periodically <span style="float: right;">\$2.20 per deposit</span>  <span style="float: right;">(min. \$17.60 monthly drawing)</span></li> </ul>	\$15.00 \$0.35 per cheque

## Definitions

### **Additional Transactions / Cheque Deposit Fees**

Additional Fees are only charged on the number of Transactions / Cheque Deposits made over the free monthly limit. Bank fees, government charges, Periodical payments, Direct Debits balance enquiries are not counted towards the free transaction limit.

### **Cheque Deposits**

Does not include electronic deposits. Fees apply to each item deposited.

### **Transactions**

Any deposit (other than Cheque Deposits), or withdrawal, or transfer.