

Remittances and India Services

Sr No	Particulars	Charges (in AU\$)				
		Applications through e-remit			Paper based remittance application	
		Amount in AU\$	Bpay Option AU\$	Poli Option AU\$	Amount in AU\$	Amount
4.1	INR Remittance ¹	\$1 - \$1000.99	\$2.00	\$2.00	Up to AU\$ 25,000.00	AU\$ 10.00
		\$1001.00 - \$10,000.99	\$ 4.00	\$4.00	Above AU\$ 25,000.00	NIL
		\$10,001.00 - \$24,000.99	\$ 8.00	\$8.00		
		More than \$25,000	NIL			
4.2	Remittance in other currencies (normal remittance) (US\$; GBP; EUR; CAD; NZD, SGD)	AU\$10				
	Remittances AUD to AUD	AU\$30				
4.3	Reprocessing of error in each instances#	AU\$ 10.00		AU\$10.00		
4.4	Dis-honour of Direct Debit	AU\$ 15.00		AU\$15.00		
4.5	Request for return of fund AUD-INR (if transaction is already processed by us)	AU\$ 15.00 + Conversion @ TT Buying rate of request date		AU\$ 15.00 + Conversion @ TT Buying rate of request date		
4.6	Request for return of fund – Multi currency	AU\$ 15.00 + Conversion @ TT Buying rate of request date		AU\$ 15.00 + Conversion @ TT Buying rate of request date		

	(if transaction is already processed by us)		
4.7	Request for old record (more than 3 months)	Records available in e-remittance and required on SBI letterhead Active customers – NIL Inactive customers –AU\$15.00	AU\$ 15.00 each transaction
4.8	Verification of Loan Documents	AU\$ 25 per set	
4.9	Life Certificate of Pensioner	NIL	
4.10	Attestation (a)Account opening Documents for SBI Branches (b)any other additional document (c)Life Certificates	AU\$25.00 per application AU\$ 10.00 per page Nil	
4.11	Courier Charges (Wherever Applicable)	AU\$40 (indicative)	

DEPOSIT ACCOUNTS

5.1 Current Account & Fixed 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.

Particulars	Current Account	Fixed Term Deposit
Account set up charges	Individual \$50 Corporate \$100 Bilateral Credit \$200	Not applicable
Annual Account Maintenance Charges (F.Y. April to March)	\$500 (collected in the month of March each year or at closure on pro rata basis)	Not Applicable
Charges for non-maintenance of Average Quarterly Balance	Individual \$100	Not Applicable

	<p><i>Balance to be maintained</i></p> <p><i>Individuals - \$5,000</i></p> <p><i>Corporate - \$10,000</i></p>	<p>Corporate \$200</p> <p>(to be debited quarterly)</p>	
	<p>Transaction fee for customer transfers requests.</p> <ul style="list-style-type: none"> • MT103/RTGS • NEFT 	<p>\$25 per payment</p> <p>No Charge</p>	Not Applicable
	<p><i>Outward Dishonour Fee</i></p> <p>Charged when a direct debit or a periodic payment is dishonoured due to lack of cleared funds.</p>	\$40.00 per dishonour	Not applicable
	<p><i>Debit interest fees</i></p> <p><i>Charged on an overdrawn account that does not have an approved credit limit</i></p>	10% p.a.	10 % p.a.
	<p><i>Re-presentation and Collection of Dishonoured Cheques</i> <i>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).</i></p>	\$30.00	
	<p><i>Statements</i></p> <ul style="list-style-type: none"> • <i>Replacement Statements (per page)</i> • <i>Additional Statements (per statement)</i> <p>May be printed and issued simultaneously with the original or printed simultaneously with the original and issued to a third party.</p> <p>Certificate of Balance</p>	<p>\$10.00 (min. \$20.00)</p> <p>\$10.00</p> <p>\$15.00</p>	
	Duplicate / Triplicate Deposit Books	\$3.00	
	<p><i>Stop Payment</i></p> <p>Cheques reported stolen are exempt from this fee when a copy of the police report is provided.</p>	\$15.00	

	Account Closure a.) Account will be closed on payment of all accrued or overdue charges.	Balance, after recovery of charges will be paid	Full balance, as applicable, will be returned
	<u>Clearing Charges</u> <u>Charged when a credit is received through clearing services</u>	\$0.10 per transaction (per credit)	
	<i>Transfer of Funds to Another Bank</i> <ul style="list-style-type: none"> • <i>By SBIS Customers</i> • <i>An additional charge if lodging cheques</i> <i>Where transfer fees are paid by drawing on bank account of favouree (additional):</i> <ul style="list-style-type: none"> • <i>Individual transactions</i> <i>Transactions drawn periodically</i>	<i>\$15.00 \$0.35 per cheque</i> <i>\$3.00 per deposit</i> <i>\$2.20 per deposit (min. \$17.60 monthly drawing)</i>	
	Confirmations/Certificate issued to Auditors on Customer request	AUD \$100 per certificate	AUD \$100 per certificate

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.