

The following Supplementary Terms and Conditions for Maitland Mutual Limited Deposit Accounts and associated Payment Facilities effective 05 April 2023.



Supplementary Terms and Conditions 1

Supplementary Terms and Conditions of Maitland Mutual Limited for Deposit Accounts and associated Payment Facilities prepared on 05 April 2023 by Maitland Mutual Limited trading as The Mutual Bank, ABN 94 087 651 983 AFSL/Australian Credit Licence 238139.

This is a Supplementary Terms and Conditions, which should be read in conjunction with information in the *Product Disclosure Statement Part 1, effective 31 January 2023, Key Features and Terms and Conditions* and *Product Disclosure Statement Part 2, effective 31 January 2023, Schedule of Fees, Charges, Transaction Limits and Contact Details*.

The information in this Supplementary Terms and Conditions is current at the date of printing. Some of the information contained in this Supplementary Terms and Conditions and in the Terms and Conditions may change from time to time.

If there have been changes to information that do not include materially adverse information, we may prepare a written update showing those changes. If so, you will be able to obtain the update in writing free of charge at any branch, at themutual.com.au or by calling our Member Services Department on 1300 688 825.

If there is any change to information, which includes materially adverse information, then The Mutual Bank will issue a new Terms and Conditions or further Supplementary Terms and Conditions. A paper copy of any updated information will be provided to you on request without charge.

This Supplementary Terms and Conditions 1 alters Schedule of Fees, Charges, Transaction Limits and Contact Details Part 2, effective 31 January 2023 and include:

Fees and Charges

- 10. Cash Advance Fee.** Removed as The Mutual Bank no longer charges this fee.
- 12. Transfers/Deposits to Accounts at other Financial Institutions.** Removed as The Mutual Bank no longer charges this fee.

Transaction Limits

Cash Withdrawal Limits.

Daily Limit. Over the counter at any branch of the Mutual Bank. Changed to \$5,000 unless you make prior arrangement.

External Transfer Limitations for Interest Banking

Maximum Daily Limit. Changed to:

Description of External Transfer	Maximum Daily Limit
External Transfers from your account to another account other than a BPAY® Payment.	\$5,000.00

When issued with a one time password via SMS or Mutual Security Token it must be used for all Internet Banking external transfers as a payment authorisation authentication requirement including transfers of \$5,000.00 or less.

For more information call **1300 688 825** or visit your local branch.

This Supplementary Terms and Conditions is issued by:

Maitland Mutual Limited trading as The Mutual Bank, ABN 94 087 651 983, AFSL/Australian credit licence 238139



T 1300 688 825

F 02 4933 8996

E info@themutual.com.au

W themutual.com.au

// Schedule of Fees, Charges, Transaction Limits and Contact Details

► **Product Disclosure Statement Part 2 effective 31 January 2023.**

This document is Part 2 of the Product Disclosure Statement (PDS). It must be read in conjunction with Part 1 - Key Features and Terms and Conditions and Part 3 - Deposit Interest Rates Schedule.

PO Box 2487, Greenhills NSW 2323

6 Mitchell Drive, East Maitland NSW 2323

Maitland Mutual Limited trading as The Mutual Bank ABN 94 087 651 983,

AFSL/Australian credit licence 238139.

This booklet outlines the fees, charges and transaction limits that relate to The Mutual Bank's Accounts and Payment Facilities.

Please contact us at any branch or our Member Services Department on 1300 688 825 if you require more information about our products and services.

Part One of the PDS contains the Key Features and Terms and Conditions applicable to our Deposit Accounts and Payment Facilities.

Part Three of the PDS contains the Interest Rates applicable to each product.

You should consider the PDS in deciding whether to acquire or continue to hold any of the products in this PDS. To obtain a copy of the PDS, please call our Member Services Department on 1300 688 825 or visit one of our branches.

Index

Contact Details.....	1
// Fees and Charges	2
// Transaction Limits.....	4
// Government Charges.....	4
// Mobile Banking	4

Contact Details

Head Office: 6 Mitchell Drive
East Maitland NSW 2323
PO Box 2487
Greenhills NSW 2323

Head Office Phone: 1300 688 825

Head Office Fax: (02) 4933 8996

Internet: themutual.com.au

Email: info@themutual.com.au

Contact Details for Lost or Stolen Cards

- ▶ Call into one of our branches to notify us; or
- ▶ After Hours Phone 1800 800 521; or
- ▶ If a Visa Card is lost or stolen outside Australia the Visa Global Customer Assistance Service (GCAS) pertaining to that country must be contacted immediately. A link to GCAS is available on our website themutual.com.au

// Fees and Charges

The following fees and charges apply:

1. Dishonour or Reference Fee

Direct Entry Dishonour

Direct entries are withdrawals/debits made electronically on a regular basis under your signed authority. A dishonoured direct entry is one which the financial institution (on whom the payment is drawn) will not pay. This is usually because there are insufficient funds in the Account. If at the agreed time, the direct entry is dishonoured, a fee will apply:

Direct Entry Return Dishonour Fee (Inward and Outward)..... \$9.00

Cheque Dishonour

A dishonoured cheque is one which the financial institution (on whom the cheque is drawn) will not pay. This may be because the cheque is not properly signed, there are not sufficient cleared funds in the Account, the words and figures on the cheque do not agree, the cheque is post-dated, the cheque has been stopped or it has been altered. The dishonour fee will apply each time the cheque is presented for Payment and dishonoured.

Cheques drawn by you and dishonoured by us..... \$9.00

Cheques deposited by you into an account at The Mutual Bank and dishonoured by another financial institution..... \$9.00

Reference

If your Account is overdrawn, without our prior agreement, a fee will be charged. The fee will be charged each time your Account becomes overdrawn. Penalty interest (at the rate disclosed on the Deposit Interest Rate Schedule) will be charged until the Account is brought back in order.

Reference Fee..... \$9.00

2. Document Fee

This fee applies if you request copies of documents such as withdrawal forms or statements, or you ask us to verify a transaction performed on your Account e.g. evidence of a Visa Debit Card purchase.

Document Fee\$60.00 per hour (subject to minimum \$10.00 per copy)

3. International Transfers (outward)

If you need to send money overseas, we can arrange this for you. Funds can be sent to a variety of destinations in a currency appropriate to that country.

Overseas Telegraphic Transfer - Foreign currency..... \$28.00

Overseas Telegraphic Transfer - Australian currency..... \$39.00

4. Physical Foreign Currency

The Mutual Bank acts as an agent and can arrange the issue or purchase of physical foreign currency for you.

Physical Foreign Currency issued or purchased 1% of Australian currency equivalent amount.

5. Replacement Card Fee

If you request a replacement card a fee may be charged, when issued by:

The Mutual Bank	\$ Nil
Visa Global Cardholder Assistance Service (GCAS).....	\$100.00

6. Financial Institution Cheque

The Mutual Bank issues its own cheques. These cheques are also known as a financial institution cheque.

If a member of The Mutual Bank requests a financial institution cheque a fee is charged.

The Mutual Bank Cheque	\$2.50
------------------------------	--------

7. Monthly Account Keeping Fee

100% Offset Account.....	\$7.50
--------------------------	--------

Business Maximiser.....	\$10.00
-------------------------	---------

Express Credit Account.....	\$10.00
-----------------------------	---------

8. Unclaimed Monies Fee

When an account is classified as dormant (after 3 years without a member-initiated transaction) a fee will be charged to cover the cost of remitting funds to the relevant authority.

Remittance Fee - the lesser of	\$20.00 or account balance
--------------------------------------	----------------------------

9. Foreign Currency Conversion Service Fee

A 1% service fee on the Australian dollar equivalent is payable for foreign currency transactions using your Visa Debit Card.

10. Cash Advance Fee

This fee applies in the following instances:

- a) cash withdrawals performed at some foreign ATMs and ATMs overseas; and
- b) cash advances over the counter at other financial institutions.

Cash Advance Fee.....	\$5.00
-----------------------	--------

11. BECS Sponsorship (Subject to Approval)

If your business requests sponsorship within BECS.

Up front fee.....	\$500.00
-------------------	----------

Per non direct debit item for The Mutual Bank.....	\$0.25
--	--------

Per direct debit item for The Mutual Bank.....	Free
--	------

12. Transfers/Deposits to Accounts at other Financial Institutions

(for periodic payments only and excluding self-service through electronic banking).....	\$0.50
---	--------

13. ATM Owner Fee

This fee amount is disclosed at the time of the ATM transaction and charged by the ATM owner for an ATM transaction including an ATM enquiry.

14. Miscellaneous Service Fee

This fee applies if you request information not covered by the Document Fee.....	\$60.00 per hour
--	------------------

// Transaction Limits

Cash Withdrawal Limits	
	Daily Limit
Over the counter at any branch of The Mutual Bank.	\$2,000.00 unless you make prior arrangement

Limitations for VISA Cards	
VISA Debit Card	Daily Limit – per card
ATM Withdrawal Limit	\$1,500.00
EFTPOS	\$10,000.00
VISANet	\$10,000.00
1. Please note that ATM/EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn. Merchants or other financial institutions may impose additional restrictions on the use of your Card or other Access Method including, but not limited to, restrictions on cash withdrawals or services provided. 2. Please note a Visanet transaction includes: a) International and Domestic transactions where "credit" is selected on a POS terminal; b) Signature based "paper" transactions; and c) Mail order, telephone or internet transactions.	

External Transfer Limitations for Internet Banking	
Description of External Transfer	Maximum Daily Limit
External Transfers from your account to another account other than a BPAY® Payment.	\$1,000.00
External Transfers from your account to another account other than a BPAY® Payment using a one time password via SMS or Mutual Security Token as a payment authorisation authentication requirement.	\$10,000.00 (or on application and subject to approval)
When issued with a one time password via SMS or Mutual Security Token it must be used for all Internet Banking external transfers as a payment authorisation authentication requirement including transfers of \$1,000 or less.	

// Government Charges

Government charges may apply to the account whether or not you are primarily liable to pay these charges. These charges include residents withholding tax, all additional government stamp duty and other duties.

// Mobile Banking

- a) All conditions of use and charges relating to a mobile device you use to access Mobile Banking/Mutual Alerts are your responsibility. We are not liable for any costs you incur to access Mobile Banking/Mutual Alerts using a mobile device.
- b) You should check with your telecommunications provider whether you will be able to access Mobile Banking/Mutual Alerts on your mobile device if you travel outside Australia. We are not liable for any costs you may incur to access Mobile Banking/Mutual Alerts outside Australia.

The Mutual Bank Head Office

6 Mitchell Drive, East Maitland NSW 2323

ABN 94 087 651 983

AFSL/Australian credit licence 238139