

Customer Benefit Program

The WAW Customer Benefit Program (CBP) rewards customers based on the amount of banking they have with WAW. Each month a CBP reward is calculated using the average daily balance of all deposit or loan sub-accounts attached to a particular account. The reward available is used to rebate eligible transaction fees generated by the account for that month. Importantly, for customers with lower average daily balances WAW provides a mix of fee-free transactions each month to deliver low or fee-free banking facilities.

Benefits cannot be transferred to another account, exceed fees in any month or be accrued.

Avg Daily Balance	Reward Available
\$0 to \$5,000	\$0
\$5,001 to \$7,500	\$2.50
\$7501 to \$10,000	\$5.00
\$10,001 to \$20,000	\$7.50
\$20,001 to \$50,000	\$15.00
\$50,001 to \$100,000	\$35.00
\$100,001 to \$150,000	\$40.00
\$150,001 to \$200,000	\$50.00
\$200,001 and over	\$65.00

Fees & Charges Rebatable Under CBP

eftpos Transactions	First 2 transactions in any month	Nil
	Subsequent transactions in any month	\$0.60
rediATM Transactions	First 3 transactions in any month	Nil
	Subsequent transactions in any month	\$1.00
	Enquiry / Decline	\$0.60
Non rediATM Transactions	Withdrawals	\$0.20
	Declined Transactions	\$0.60
NOTE: Non- rediATM transactions may also attract direct charges levied by the owner of the ATM.		
Direct Debits	Per transaction	\$0.40
BPAY	Per transaction	\$0.40

Personal Cheque Processing	Per cheque	\$0.40
Over-the-Counter Deposits	S21 eAccess A/c	\$0.75
	S3 Business A/c first 2 in any month free, then All other Accounts	\$0.75
Over-the-Counter Cash Withdrawals	S21 eAccess A/c	\$2.00
	All other accounts first 3 in any month free, then	\$2.00
Netlink Internet Banking	All transactions (excluding BPAY)	Nil
Infolink Telephone Banking	All transactions (excluding BPAY)	Nil
VISA Card Usage	Calculated on the combined transaction total in any month per membership	

Fees & Charges Non-Rebatable Under CBP

Cheques	Corporate	\$2.00
	Personal / Business	\$0.20
	Bank cheques	At Cost
	Special clearance	\$20.00
	Stop payment request	\$5.00
	Stop payment for presented cheque	\$10.00
	Photocopy of customer cheque	At Cost
Over-the-Counter Future Payments		\$2.00
	S11 & S12 A/cs first 2 in any month free, then	\$2.00
Over-the-Counter Future Payments (inc. Corp Chq Fee)		\$4.00
Over-the-Counter Electronic External Transfer		\$2.00
S3 Business A/c Monthly Service Fee		\$8.00
S21 eAccess A/c Monthly Service Fee		\$5.00
Dishonours / Rejected Debits	Cheques deposited	Nil
	Customer chequing	\$10.00
	Direct debits	\$10.00
	Direct credits	Nil
	BPAY, Future Payments & Insurance	\$10.00
Deposit Books (large duplicate)		\$7.50
VISA Card Charges	Monthly fee	\$2.00

Replacement VISA Card overseas		At Cost
Replacement VISA Card		\$10.00
International ATM Withdrawal		\$3.00
International ATM Enquiry		\$0.50
Transaction Voucher Retrieval		At Cost
Statements	Monthly / six monthly/ internet	Nil
	Supplementary copies	\$2.00
	Statement holders	\$3.00
Inactive / Dormant Accounts	Dormant 7 years to 31 March	\$20.00
	Inactive 12 mths to 31 May annually	\$20.00
Researching Archive Files		Price on Application
Bank Confirmation Audit Request		\$30.00
Banklink or Xero Data Transfer		Nil
Foreign Exchange Products		Price on Application
Electronic Payment Trace		\$30.00
SWIFT - Inward Transfer (RTGS)		\$10.00
SWIFT - Outward Transfer (RTGS)		\$15.00
Annual Edvest Fee		\$24.00
Cash Withdrawal Over Allowable Limit		Price on Application
Overdrawn Account		\$10.00

Transaction-Fee-Free Accounts

WAW provides a number of transaction-fee-free accounts. With the exception of non-rediATM transactions, WAW account types S2 Star Saver, S13 Community Care, S15 Student Transaction, S18 Club & Society, S22 SchoolLink Star Saver & S25 Student Bonus Saver do not incur transaction fees. Non-transaction fees such as overdrawn account fees & other charges may be incurred for specific services on these accounts.