

# Business Banking Online.

Fees and Charges.



Effective Date: 1st August 2010

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This fees and charges brochure is part of the Product Disclosure Statement (PDS) for Business Banking Online and Direct Entry (the Payment Services) when used through Business Banking Online as the Payment Services issued by BankSA – A Division of Westpac Banking Corporation.

This fees and charges brochure was prepared on 16th July 2010, however, it is intended to be used only for services provided after the effective date shown on the front page of this brochure.

There are two documents which make up the PDS for Business Banking Online and the Payment Services. The other document that makes up the PDS is the Terms and Conditions for Business Banking Online and the Payment Services.

Please let us know if you did not receive both parts of the PDS at the same time.

This PDS is an important document. Please read this PDS carefully as it will help you to:

- decide whether Business Banking Online and the Payment Services will meet your needs; and
- compare Business Banking Online and the Payment Services to other payment services you may be considering.

The products to which this PDS applies are financial products issued by BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.

You may contact BankSA :

- by calling **13 13 76**. Call 8am to 6pm, Monday to Friday;
- by emailing [banksa@banksa.com.au](mailto:banksa@banksa.com.au); or by visiting our website: **[banksa.com.au](http://banksa.com.au)**;
- by visiting any of our branches or agencies;
- by writing to us at P.O. Box 399, Adelaide SA 5001; and
- by faxing us at 1300 725 907.

Business Banking Online is free of any establishment fees.

The fees and charges for Business Banking Online, Direct Entry, RTGS and Telegraphic Transfers are outlined below.

Transaction Type	Fee
Establishment Fee	Nil
Digital Certificate – payment authentication device	Nil
Transaction History	Nil
Monthly Access Fee	\$30.00
Direct Entry (DE) Payment	\$0.25 per record
Order a Statement	\$4.00 per statement
Real Time Gross Settlement (RTGS)	\$20.00 (per transaction)
Stopping Payment on a cheque at your request through Business Banking Online – single item – multiple items (where all cheques are in the same sequence)	\$8.00 \$8.00
Telegraphic Transfer (TT) Request through Business Banking Online	\$20.00 per transaction or item*
Telegraphic Transfer (TT) Trace/Cancel through Business Banking Online	\$25.00**
Direct Entry User ID	Nil
Foreign Currency Conversion (Transfer between AUD and Foreign Currency Accounts initiated through Business Banking Online)***	\$10.50
BBO Referral Fee – applies when an electronic payment is referred, at our discretion, to BankSA staff for assessment due to insufficient funds in the account. The fee will be charged whether the payment is paid or declined.	\$9.00

\* Plus overseas bank cheques if you elect to pay them. The option is available when using the Create Telegraphic Transfer function and the overseas charge amount will be displayed on screen before finalising the transaction. You may send us a file containing bulk telegraphic transfer instructions from one of your accounts to multiple beneficiaries accounts. When you do the \$20.00 fee will be payable in respect of each item in the file.

\*\* Plus any overseas bank charges that may be imposed to process a Telegraphic Transfer Trace or Cancel request.

\*\*\* To the extent that this fee is different to your account foreign currency conversion fee, this fee will prevail.

#### Important Notes

1. Direct Entry (DE) payments or deductions to third parties (e.g. Employees, Creditors) made through Business Banking Online will incur a fee of \$0.25 per transaction.
2. Please note that electronic debits to accounts are charged a Withdrawal Fee of \$0.20 per transaction.
3. This PDS applies to Business Banking Online and the Payment Services. There are separate product disclosure statements or terms and conditions for the *accounts* which can be accessed using Business Banking Online or the Payment Services. For further information regarding fees and charges on your business accounts please call us on 13 13 76, 7.30am - 7.30pm Monday to Saturday.
4. Nearly all financial services provided by BankSA will be “input taxed” under GST. This means that GST of 10% will not be added to the fee/charge for that service. There are a few services provided by BankSA which will be subject to GST of 10%. GST of 10% will be included in the fees and charges for these services after taking into account any cost savings arising from the introduction of GST. Where applicable, the fees stated are GST inclusive.
5. The Monthly Access Fee will be debited to your nominated billing account on the first business day of the month and is payable in arrears.
6. All fees and charges will be debited to your nominated *account* on the day the transaction occurred. Information on fees and charges is also available online.

## **FOR ACCOUNT ENQUIRIES**

Call BankSA Business Direct on:

**13 13 76**

8.00am to 6.00pm, Monday to Friday.



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BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141  
AFSL 233714. BSA01085 (16/07/10).