

Financial Services

Schedule of Fees and Charges¹ - 1 May 2010

Viterra do not charge monthly account keeping fees but certain transactions types do attract transaction fees. Your Account includes a monthly fee rebate of \$5.00 on most transaction fees². In general, the most efficient method is to use Viterra's IB Login for BPay[®] and EFT Internet transaction services. When using your Visa Business Debit card you should select the 'credit' button for Visa purchases at the point of sale and the 'savings' button when withdrawing cash from an ATM.

1. Transaction fees

1.1. PIN authorised transactions

ATM withdrawal, enquiry or decline fees ³	ATM
EFTPOS purchases and refunds	\$0.50
EFTPOS decline fee ⁴	\$1.50

1.2. IB Login

Internal Funds Transfer between Viterra accounts	Free
External Funds Transfers to other accounts	\$0.50
BPay [®] Payments to BPay Billers	\$0.50
Factor2 token fee (increased daily limits)	\$40.00

1.3. Direct debit and auto transfer

Inward Direct Debit dishonour fee ⁵	\$30.00
Inward Direct Debit honour fee ⁶	\$15.00
Outward Direct Debit dishonour fee ⁷	\$30.00
Auto Transfer dishonour fee ⁸	\$5.00
Staff assisted BPay or external Funds Transfer ⁹	\$2.50
Trace of direct debit transaction	\$25.00

2. Visa Debit card

First card issue	Free
Additional card	\$5.00
Replacement card (lost or damaged)	\$10.00
Priority card production fee	\$35.00
Visa domestic purchase ¹⁰	Free
Visa Cash Advance or Overseas ATM ¹¹	\$4.10
Foreign currency issuer fee ¹²	3.00%
Reporting a lost / stolen card on the International Card Recovery Bulletin	\$US 40.00
Emergency card replacement ¹³	\$US 175.00
Emergency cash (up to \$1,000)	\$US 175.00
Voucher retrieval fee ¹⁴	\$25.00
Disputed Visa Purchase request ¹⁵	\$20.00
Chargeback fee ¹⁶	\$30.00

3. Business Chequing

3.1. Overdraft repayments at Westpac¹⁷

Optional 'deposit' book:	
▪ 20 repayment slips	\$5.15
▪ 50 repayment slips	\$8.90
Cash / cheque repayments ¹⁸	Free
Inward cheque dishonour fee ¹⁹	\$20.00
Foreign cheque dishonour fee ²⁰	\$30.00

3.2. Cheque fees

Cheque books:	
▪ 25 cheques	\$25.00
▪ 50 cheques	\$50.00
▪ 100 cheques	\$100.00
Cheque presentation fee	\$0.50
Stop payment request	\$5.00
Copy of cheque after presentation ²¹	\$25.00
Cheque trace fee	\$25.00
Outward cheque dishonour fee ²²	\$40.00
Honour fee for outward cheques ²³	\$20.00

4. Additional services

4.1. Statements

Regular monthly statements	Free
Additional statement	\$2.00
Replacement statement:	
▪ Less than 6 months old	\$2.00
▪ More than 6 months old	\$7.50

4.2. Hourly rates

Research, document retrieval, other services	\$50.00per/hr
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¹ The Schedule of Fees and Charges is to be read in conjunction with the Terms and Conditions for Account Access Facilities and is subject to variation.

² Your Account includes a monthly fee rebate of \$5.00 that applies to standard ATM, EFTPOS, BPay[®], Direct Debit, Auto Transfers and Cheque presentation fees.

³ As of 3 Mar 09, all ATM transaction fees are direct charged by the ATM owner.

⁴ EFTPOS transactions that are declined due to insufficient funds, expired card, incorrect PIN or any other reason.

⁵ Direct Debit transaction that overdraws your account, increases the amount already overdrawn or is a withdrawal against uncleared funds, and is declined.

⁶ Direct Debit transaction that overdraws your account, but is within our threshold, and is honoured without further reference to you.

⁷ Outward Direct Debit requests on an external third party account that are declined by an external organisation and returned to Viterra.

⁸ Any future dated BPay[®] or external transfer transaction that overdraws your account and is declined.

⁹ Not applicable for staff-assisted transactions from the Working Capital or Shearing Advance accounts.

¹⁰ Select the 'Credit' button at the point of sale for fee-free transactions within Australia.

¹¹ Selecting the 'Credit' button at an ATM is classified as a 'cash advance' and attracts a higher fee than if you select the 'Saving' button (a 'withdrawal').

¹² In addition to the Cash Advance or Overseas Visa ATM fee, charged for each purchase or cash advance that is in a currency other than Australian dollars.

¹³ 48-hour service may not be possible in all locations.

¹⁴ For each Visa Card voucher reviewed or copied at your request where the transaction was authorised by you or an operator.

¹⁵ Charged if you dispute a Visa purchase and it is subsequently determined that the merchant correctly charged the purchase.

¹⁶ Charged for reimbursement on a disputed Visa Card transaction (plus 1.32% domestic or 1.6% foreign value).

¹⁷ Cash or cheque overdraft repayments can be made at any Westpac branch, using a 'Deposit Book' issued by Viterra.

¹⁸ Additional fees may be charged by Westpac for foreign cheque deposits or cash handling.

¹⁹ Charged when you deposit a cheque from another party into your account and there are insufficient funds in their account to cover the cheque.

²⁰ Additional overseas bank fees may apply.

²¹ Additional surcharge of \$33 is applied to cheques that were presented over 100 days prior to request.

²² Charged when cheques you have written are dishonoured due to insufficient funds in your account or if the payment has been stopped, the cheque has not been properly signed, words and figures do not correspond, the cheque has been future dated, the cheque is 'stale' (ie. over 15 months old), or there are unauthorised alterations.

²³ Charged when a cheque you have written will overdraw your account, but is within our threshold and is honoured, without further reference to you.