Supplement to the Fees & Charges

People First Bank

Dated 4 September 2026 – Effective 30 October 2026

About this Document

This Supplement to the Fees & Charges document (**Supplement**) is issued by Heritage and People's Choice Limited ABN 11 087 651 125, AFSL and Australian Credit Licence 244310 trading as People First Bank (the Issuer). This Supplement updates and amends the Fees & Charges document dated 5 May 2026 and must be read in conjunction with the Accounts & Access Facilities Terms & Conditions and the Fees & Charges document. The Fees & Charges document remain in full force, except to the extent amended by this Supplement.

Words and expressions defined in the Fees & Charges document are taken to have the same meaning in this Supplement.

Amendments to the Fees & Charges document

This Supplement makes the following changes to the Fees & Charges document, effective 30 October 2026:

Changes to specific clauses

a. On page 14, under the heading 'General', we have removed the reference to the Signature Verification Fee of $5.00 per verification, and we have removed the reference to when this fee would apply.

b. On page 14, under the heading 'Statements', we have removed the reference to the Frequent Statement Fee of $2.00 per additional statement, and we have removed the reference to when this fee would apply.

c. On page 25, under the heading 'Tips for reducing your fees and charges', we have inserted the following underlined words:

   We recommend that when taking cash out you should use your physical card and press the 'SAV' option at the ATM or eftpos terminal. Using your Digital Wallet to take cash out may be subject to additional charges.

All other terms and conditions as set out in the Fees & Charges document remain unchanged.

People First Bank

Fees & Charges

Effective 5 May 2026

Contains Fees & Charges for People First Bank Transaction and Savings Accounts, Loan Accounts and Access Facilities. Fees & Charges for our Term Deposit Accounts are not set out in this document and are contained in our Term Deposit Accounts Terms & Conditions.

People First Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

Contents

Third Party Charges

This document contains People First Bank fees. Some third party and government charges are listed, however as third party and government charges are outside the control of People First Bank, we may pass on any new or amended third party or government charges at any time. We do not have to notify you beforehand, but must notify you as soon as practicable afterwards.

Transaction Accounts

The fees for personal transaction accounts are outlined below.

Transaction Account Transaction Fees

The transaction fees for personal transaction accounts are outlined below.

All our transaction accounts offer free and unlimited access to:

- All deposits (where account permits branch deposits)
- BPAY® payments^
- Branch withdrawals (where account permits branch withdrawals)
- Direct debits
- Online Banking and Phone Banking transfers including Osko® Payments#
- EFTPOS purchases and cash withdrawals
- ATM withdrawals*
- Visa Debit Card 'credit' purchases
- Bank@Post withdrawals

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.
*A withdrawal using the 'credit' account selection or accessing a Credit Card Account at any ATM will be treated as a cash advance and will attract a fee. Refer to the Visa Debit and Visa Credit Cards sections under Service Fees for further details including applicable fees.

Fee charges

Fees for transactions not included in the free and unlimited access list as set out above are charged on a per transaction basis on the last day of each month excluding some service fees which are charged on occurrence.

Transactions performed using non People First Bank/non Heritage ATMs may be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People First Bank or Heritage.

Transaction Monthly Account Fees

The monthly fees for personal transaction accounts are outlined below.

Everyday Account

Monthly Administration Fee .... Nil

Offset Account

All customers with an eligible variable rate home loan with People First Bank are eligible to open this account. Depending on your loan type, a Monthly Administration Fee may apply.

Monthly Administration Fee* (if linked to a loan#) $8.00

or (if not linked to a loan) $6.00

or not payable .... nil

where:

- a customer holds a Basic Variable Loan (opened after 17 June 2025) linked to an Offset Account; or
- a customer holds a Home Loan Package, Investment Loan Package or Line of Credit Package (no longer available for new business).

This fee will be charged to your loan account on the last day of each calendar month. Only one fee will be charged per loan if multiple Offset Accounts are held and are linked to the eligible loan.

#Loan must be drawn down.

Credit Card Accounts

The transaction fees for Credit Card Accounts are outlined below.

Visa Credit Card

This section applies to the Visa Credit Card.

Annual Visa Credit Card Fee* ....$59.00 per account

Charged within a month of the account opening and then annually on the anniversary of the account opening month. This fee does not apply if you have an Activate Account and are under 25 years of age#. The fee also does not apply if you have an active Home Loan or Line of Credit~, maintained a Financial Planning Relationship with us prior to 1 February 2022^ or One to One Relationship.

*This fee is a Service Fee: please refer to the Visa Debit and Visa Credit Cards section. It is only charged once per account.
#Activate Account is no longer available for new business.
~Loan must be drawn down or Line of Credit limit in use. Line of Credit is no longer available for new business.
^ Financial Planning services are no longer offered through People First Bank effective 1 February 2022.

Unlimited access (included in Annual Visa Credit Card Fee) to:

Interest free eligible transactions

- All deposits
- BPAY® payments
- Visa 'credit' purchases
- Contactless transactions, including through Digital Wallets

Non-interest free eligible transactions

- Debit transfers
- Branch withdrawals/debit transfers
- Direct debits*
- Online Banking and Phone Banking transfers including Osko® Payments
- Bank@Post withdrawals

*Where the direct debit is processed using membership or account number details instead of a Visa Credit Card number.

Fee charges

Non-interest free eligible transactions

Balance Transfer (via Corporate Cheque^)......$10.00 per cheque

Balance Transfer (via external or Heritage transfer#) ....$1.50 per transfer

Cash Advance^ ....$5.00 per withdrawal

Transactions performed using non People First Bank/non Heritage ATMs may be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People First Bank or Heritage.

^Service Fees, please refer to the Service fee section. A withdrawal using the 'credit' account selection or accessing a Credit Card Account at any ATM will be treated as a cash advance and will attract a fee. Refer to the Visa Debit and Visa Credit Cards section for further details.
#Staff assisted transfer only. Transfers via Online Banking or Phone Banking are free however, are still considered non-interest free eligible transactions. Staff Assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Fees for transactions not included in the Annual Visa Credit Card Fee are charged on a per transaction basis on the last day of each month excluding some service fees which are charged on occurrence.

Savings Accounts

The following transaction fees apply for savings accounts:

Dream Fund

We do not charge a Monthly Administration Fee for this account.

This account offers fee free and unlimited transactions using BPAY®, Direct Debits, Direct Credits, Osko payments and Bank@Post and unlimited and free access to branch withdrawals and branch deposits. Cash deposits can also be made fee free at People First Bank Deposit ATMs where card access permits deposits.

Business Transaction and Savings Accounts

The transaction fees for business transaction and savings accounts are outlined below.

Community and Business Access

This section applies only to the Community and Business Access account.

Free and unlimited access to:

- BPAY® payments
- Cash deposits
- Online Banking and Phone Banking transfers including Osko® Payments#
- Visa Debit Card 'credit' transactions
- EFTPOS purchases (without cash withdrawals)
- ATM withdrawals*
- Branch withdrawals
- Cheque deposits
- Direct debits
- EFTPOS cash withdrawals%
- Bank@Post withdrawals

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.
*A withdrawal using the 'credit' account selection or accessing a Credit Card Account at any ATM will be treated as a cash advance and will attract a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.
%Includes EFTPOS purchases combined with cash withdrawals

Fee charges

Transactions performed using non People First Bank/ non Heritage ATMs may be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People First Bank or Heritage.

Transactions not included in the free items are charged on a per item basis on the last day of each month.

Business Line of Credit

This section applies only to the Business Line of Credit account.

Monthly Administration Fee*...$10.00

Charged to your account on the last day of each month.

*This is a lending administration fee. Please refer to the Ongoing Fees section of Loan Charges - Business Loans.

Free and unlimited access to:

- BPAY® payments
- Cash deposits
- Online Banking and Phone Banking transfers including Osko® Payments#
- Visa Debit Card 'credit' transactions
- EFTPOS purchases (without cash withdrawals)
- ATM withdrawals*
- Branch withdrawals
- Cheque deposits
- Direct debits
- EFTPOS cash withdrawals%
- Bank@Post withdrawals

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.
*A withdrawal using the 'credit' account selection or accessing a Credit Card Account at any ATM will be treated as a cash advance and will attract a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.
%Includes EFTPOS purchases combined with cash withdrawals.

Fee charges

Transactions performed using non People First Bank/ non Heritage ATMs may be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People First Bank or Heritage.

Transactions not included in the free items are charged on a per transaction basis on the last day of each month.

Community and Business Saver

This section applies only to the Community and Business Saver account. Branch access not permitted.

Free and unlimited access to:

- BPAY® payments
- Direct debits
- Online Banking and Phone Banking transfers including Osko® Payments#

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Service Fees

This section applies to all customers, regardless of the transaction or savings account held, and outlines the fees and charges that will be payable if you ask us, or we are required to perform certain services on your account(s).

All fees are charged to your account on the last day of the month unless specified below.

Auto Transfer Order

A regular payment to be sent, set up by us, on your instructions e.g. premiums, rentals etc.

Electronic... ....$1.50 on first successful payment

Applies as a fee on establishment of each new staff-assisted external electronic payment. Includes staff assisted transfers to a Heritage account. Where the staff-assisted transfer is a recurring payment or debit, the fee will only apply to the first successful transfer (and will not apply to subsequent recurrent transfers), unless the recurring payment is amended.

Emergency same day transfer $11.00

Applies when a new staff assisted same day external transfer or Heritage electronic payment is debited from your account.

Internal ....Nil

Applies to any, staff assisted or non staff assisted, transfer made to another People First Bank branded account. A fee will apply to any staff assisted transfer to a Heritage branded account or an account with another financial institution.

Company and Business Name Verification

Company and Business Name Search......................................$20.00

Applies to each Company or Business Name Search completed.

Cheque

Bank Cheques

Applies each time a National Australia Bank (NAB) Cheque is issued, repurchased or replaced on your request.

Issue Fee

- if collected by People First Bank staff.................................. .$18.00*^ (discretionary service that may or may not be available at all branches)

*Note that charges passed on from NAB and other third parties are included. NAB and other third party fees may change at any time without prior notice.
^incorporates a $6 fee charged by People First Bank for collection of cheque.

Corporate Cheques

The following fees apply in relation to any corporate cheques issued by People First Bank in relation to your Account:

Issue Fee ....$10.00 per cheque

Replacement Fee..$10.00 per cheque

Payable whenever a replacement cheque is issued to replace a cheque previously issued by us (e.g. if the cheque has been lost or destroyed).

Visa Debit and Visa Credit Cards

Annual Visa Credit Card Fee.................................$59.00 per account

Applies for each Visa Credit Card Account. Charged within a month of the account opening and then annually on the anniversary of the account opening month. Refer to the Credit Card Accounts section for more information on what this annual fee covers. This fee does not apply if you have an Activate Account# and are under 25 years of age. The fee also does not apply if you have an active Home Loan or Line of Credit*, maintained a Financial Planning service relationship with us prior to 1 February 2022^ or One to One relationship.

#Activate Account is no longer available for new business.
*Loan must be drawn down or Line of Credit limit in use. Line of Credit is no longer available for new business.
^Financial Planning services are no longer offered through People First Bank effective 1 February 2022.

Replacement Card
(lost, captured or damaged) ....$10.00 per Card

Applies when a lost or damaged Card is replaced (no fee is payable if Card is stolen). Fee is charged when the Card is ordered.

Credit Card Monthly Transfer Rejection...........$5.00 per rejection

Applies when there are insufficient funds in your account to process a payment.

Conversion Fee* .3.00% of transaction

Applies when a transaction is performed overseas using a Visa Card. Charged at the time of the transaction.

*Transactions performed overseas are subject to a conversion fee payable to Cuscal, the principal member of Visa International under which we provide our Visa Cards. The Conversion Fee is calculated and charged as part of the transaction, the fee is not displayed as a separate transaction amount.

Visa Cash Advance^ – Australia and Overseas $5.00

Visa Cash Advances are withdrawals using your Visa Card at Australian Bank branches, overseas Bank branches, overseas ATMs, National ATMs* or Australia Post using the 'CR' account selection or accessing a Credit Card Account.

^Visa Cash Advance transactions performed within and outside of Australia using non People First Bank/non Heritage ATMs may also be subject to a fee levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of the transaction. This fee is in addition to the Cash Advance fee detailed above and is not payable to People First Bank or Heritage.
*A withdrawal using the 'credit' account selection or accessing a Credit Card Account at any ATM will be treated as a cash advance and will attract a fee.

Emergency Visa Card
Replacement Overseas* $300.00 per Card

Applies when you request an urgent replacement Card to be issued while overseas (for any reason including theft).

Emergency Visa Cash
Advance Overseas* $300.00 per transaction

Applies when you request an emergency cash advance without your Visa Card.

*These charges may be claimed on your Travel insurance.

Direct Debits

Dishonour Fee .$5.00

Applies when your account has insufficient funds to cover the amount of a direct debit. Charged on the day the direct debit is attempted. Not charged if Honour Fee below is payable.

Honour Fee .$10.00

Applies when a direct debit is paid from your account where insufficient funds are available. Charged on the day the direct debit is attempted. You can choose to opt out of this facility. In doing so, in instances where insufficient funds are available to pay your direct debit the dishonour fee will apply.

Direct Debit Dishonour. $5.00

Applies when your account with another financial institution or your account with Heritage has insufficient funds to cover the value of the direct debit request. Charged on the day notification of dishonour is received. Direct Debit services available only on application and on select products.

Dormant Fee

Dormant (inactive fee) ....$20 per membership

Applies when you do not have any activity on your account(s) or membership, we may charge you a fee at the time we close your inactive Accounts.

General

Signature Verification... ....$5.00 per verification

Applies when you request to withdraw funds without sufficient identification.

Statements

Duplicate/replacement Statement ....$10.00 per statement

Applies when you request us to provide a copy of a statement that has already been issued (including where you request a paper copy of an eStatement). Charged at the time the statement is requested.

Paper Statement Fee..$3.00 per statement

Applies to each paper statement issued as per the statement cycle specified. Excludes eStatements which are free of charge.

Frequent Statement Fee................ .$2.00 per additional statement

This fee applies to customers who request a statement more regularly than the statement cycle specified in the product terms and conditions. Excludes eStatements which are free of charge.

Foreign and Australian Exchange charges^

International Money Transfer (also known as Telegraphic Transfer) – Outbound .... $30.00 per transfer

Applies when you request us to make an International Money Transfer to another party in a foreign currency.

International Money Transfer – Outbound (AUD Only) .... $35.00 per transfer

Applies when you request us to make an International Money Transfer to another party in Australian Dollars. Internationa Money Transfers in Australian Dollars are only available in branch.

^Some Foreign and Australian Exchange fees and charges include amounts payable directly to third party providers of these services. These fees are payable to the product issuer not to People First Bank and may be changed by the product issuer without notice from People First Bank.

Overdrawn, Over Limit and Arrears Administration Fees

Overdrawn Administration Fees

Apply to all savings, transaction and business accounts that do not have an approved overdraft or line of credit limit.

Overdrawn Administration Fee 1 .... $25.00

Payable if you overdraw your account without an approved overdraft or line of credit and you fail to deposit funds to the account to clear all overdrawn amounts within 7 days of us notifying you that your account is overdrawn.

Overdrawn Administration Fee 2 .... $25.00

Payable if you overdraw your account without an approved overdraft or line of credit and your account remains overdrawn for a period of 20 days or more.

Over Limit Administration Fees

Apply to all savings, transaction and business accounts that have an approved overdraft or line of credit limit.

Over limit Administration Fee 1 .... $25.00

Payable if you exceed your approved credit limit and you fail to pay an amount sufficient to return the balance of the account to less than or equal to the approved credit limit within 7 days of us notifying you that your account is over its limit.

Over limit Administration Fee 2 .... $25.00

Payable if you exceed your approved credit limit and your account balance remains over the approved limit for a period of 20 days or more.

Arrears Administration Fees

Apply to all lending products such as personal loans, home loans, business loans, lines of credit, overdrafts and Credit Cards accounts.

Arrears Administration Fee 1 .... $25.00

Payable if you fail to make repayments due under your credit contract and you do not pay an amount sufficient to clear all repayment arrears within 7 days of us notifying you that your account is in arrears.

Arrears Administration Fee 2 .... $25.00

Payable if you fail to make repayments due under your credit contract and your account remains in arrears for a period of 20 days or more.

Other Enforcement Administration Fees

Final Demand .... $15.00 per account

Charged when demand is issued to request payment where no credit limit exists.

Notice of Enforcement fee .... $25.00 per account

Charged whenever an enforcement notice is issued in relation to a credit contact that is not secured by a mortgage over real property.

Enforcement of Mortgage fee .... $70.00 per account

Charged whenever an enforcement notice is issued in relation to a credit contract that is secured by a mortgage over real property.

The above fees apply to all customers.

If you are in default of the terms and conditions of your facility, we may charge you reasonable enforcement expenses. We may debit these to your account.

Loan Charges

Personal Loans

Upfront Fees

Personal Loan Application Fee................................$250.00 per loan

Payable on all Personal Loan products, Discounted and Unsecured. This fee does not apply if you have an active Home Loan Package, Investment Loan Package or Line of Credit Package (refer to our Lending Terms & Conditions for package eligibility criteria). Package products are no longer available for new business.

Other Fees

Preparation of Substitute Security....................$75 per substitution

Home Loans

This section applies to all People First Bank Home Loans and does not apply to loans provided by third party lenders.

Upfront Fees

Documentation Fee..$200.00

Charged per item. Payable to People First Bank in the following circumstances:

- preparation of an additional mortgage
- preparation of a guarantee; or
- where documents have been cancelled or redone, at your request, after contracts have been issued.

Bank Cheque Fee .... at cost to People First Bank per cheque

Progress Draw Fee $400.00

Payable per property when a loan will be drawn progressively for either construction or major renovation purposes The fee includes the cost of all progress draws and the final inspection.

Rate Lock Option Fee. .... 0.15% of the total loan amount

Optional charge for fixed interest rate loans to hold the advertised interest rate at the time of your application or where you refix your loan for an approved period. Refer to our Lending Terms & Conditions for details.

Valuation Fee .... at cost and payable by customer

Where you take out the Home Loan Package or Investment Loan Package or top-up a loan that forms part of your existing package, you will receive one valuation each year (based on anniversary date, refer to our Lending Terms & Conditions for package eligibility criteria).

Security Handling Fee.. $150.00

Charged per occurrence. Payable to People First Bank in the following circumstances:

- deed of priority
- title production
- variation of priority
- consent; or
- name change

Ongoing Fees

Monthly Administration Fee... ....$8.00 per loan

Applies to customers who hold a Fixed Rate Loan and have an existing Offer and Loan Contract which refers to a Monthly Administration Fee. This fee is debited to the loan on the last day of each calendar month.

No Monthly Administration Fee is charged if you have a Home Loan Package*, Investment Loan Package* or Line of Credit Package*.

*No longer available for new business.

Annual Fee $395.00

Applies to a Home Loan Package*, Investment Loan Package* or Line of Credit Package* and is debited to a selected package loan at settlement and on each anniversary of settlement. One Annual Fee applies per eligible package.

*No longer available for new business.

Other Fees

Portability Fee $300.00

Charged per occasion, payable to People First Bank when you wish to change the security(ies) against an existing loan(s) and there is no change to the existing loan(s) amount, loan interest rate or type, term of the loan(s), product type, borrowers or mortgagors. Discharge fees may also apply.

Break Cost Fee

Break Cost Fees apply to Fixed Rate Loans only.

A Break Cost Fee will be payable by you where a ‘Break Event’ occurs.

Refer to our Lending Terms & Conditions for the definition of a ‘Break Event’ and for details of how a Break Cost fee is calculated.

Discharge of Mortgage

Discharge of Mortgage Fee.. $350.00

Payable for the preparation of a discharge of mortgage.

Customers also pay any applicable solicitors’ costs, which can include, for example, search fees and postage and any Government fees, which may vary from state to state.

Other fees and charges which may be applicable to your home loan:

- Land Title search...At cost
- Mortgage Registration...At cost
- Mortgage Lenders Insurance ....At cost
- Discharge Registration ....At cost
- Solicitors fees..At cost

  Whenever a new loan agreement is established and we instruct our solicitors to act on our behalf in connection with this agreement or a security.

- Solicitors’ non-standard additional costs..............................At cost

  Non-standard additional costs that may be payable, including courier costs, telegraphic transfer costs, cost to arrange and attend settlement in a remote area and costs for urgent preparation of documents and/or urgent settlement.

Business Loans

Business Overdraft Application Fee

For amounts of $20,000 or less..$400.00

For amounts from $20,001
up to the value of $80,000...$600.00

For amounts of $80,000 or more.......................0.75% of loan value

This fee is also charged for increases to existing overdraft limits.

Application for temporary overdraft on any business account, fees as detailed in the following table:

Amount of temporary overdraft	0<1 month term	1-2 month term	2-3 month term
$0 - $5,000	$100	$150	$200
$5,001 - $10,000	$200	$250	$300
$10,001 - $20,000	$300	$350	$400
$20,001 - $50,000	$400	$450	$500
$50,001 and above	$500	$550	$600

Business Vehicle Loan

Application Fee per loan for sole traders or partnerships $250.00

Application Fee for companies $350.00

Preparation of Substitute Security .... $75.00 per substitution

Residentially and Commercially Secured Loans Upfront Fees

Application Fee .... $600.00 per loan

Applicable when applying for any new or increased business loan or credit facility up to the value of $80,000.

Application Fee .... 0.75% of loan value/increased loan value

Applicable when applying for any new or increased business loan or credit facility for values of $80,000 and over.

Valuation Fee .... at cost to People First Bank

Bank Cheque Fee .... at cost to People First Bank per cheque

Documentation Fee $200.00

Charged per item. Payable in the following circumstances:

- preparation of an additional mortgage
- preparation of a guarantee; or
- where documents have been cancelled or redone, at your request, after contracts have been issued.

Security Handling Fee... $150.00

Charged per occurrence. Payable in the following circumstances:

- deed of priority
- title production
- variation of priority
- consent; or
- name change

Ongoing Fees

Annual review fee ....$100 or 0.25% of outstanding loan amount/credit limit at the time of review, whichever is greater.

Applicable to business loans/business lines of credit settled before 1 July 2012, and payable at time of review.

Monthly Administration Fee ....$10.00 per loan

Applies to Business Lines of Credit and is debited to the account on the last day of each calendar month. Applicable to new Business Line of Credit settled on or after 1 July 2012.

Other Fees

Portability Fee $300.00

Charged per occasion when you wish to change the security(ies) against an existing loan(s) and there is no change to the existing loan(s) amount, loan(s)interest rate or type, term of the loan(s) product type, borrowers or mortgagors. Discharge fees may also apply.

Break Cost Fee

Break Cost Fees apply to Fixed Rate Loans only.

A Break Cost Fee will be payable by you where a 'Break Event' occurs.

Refer to the Business Lending Terms & Conditions document for the definition of a 'Break Event' and for details of how a Break Cost fee is calculated.

Discharge of Mortgage

Discharge of Mortgage Fee..$350.00

For the preparation of a discharge of mortgage. Government fees may apply.

Credit Union Guarantees

(Not available for new business)

Establishment fee .... the greater of $300.00 or 0.75% of the Guarantee Amount, payable at the time a Guarantee is issued.

Administration fee ....the greater of $150.00 or 0.75% of the Guarantee Amount, payable every six months or part thereof in advance, while a Guarantee is still in force, commencing six months after the Guarantee is issued.

Tips for reducing your fees and charges

There are a number of ways you can reduce or avoid the fees and charges you could incur as part of your transactional activity whilst using your People First Bank transaction or savings accounts and services.

As everyone's transactional behaviours are driven by their individual needs, the information provided below can only be considered as general information and you should consider your individual circumstances when determining how to adapt your behaviour to reduce or avoid fees.

For further information, assistance and advice on how to reduce your transactional or service fees, please contact the People First Bank Customer Hub on 13 11 82 or visit your local People First Bank branch.

Choose the right account for your needs
You should choose the account best suited to your needs by looking at your transacting and banking patterns.

Since everyone has different transactional requirements, it might be best to talk to our staff on 13 11 82 to discuss your requirements and options available in detail.

Consolidate your banking
If you hold funds or have accounts with other financial institutions, it may make sense to consolidate your accounts to minimise your fees. Our staff can assist you to switch your accounts to People First Bank.

Check account balance before you transact
Keep your ATM transaction slips as a record of your balances held and avoid attempting transactions when you have insufficient funds, or use the account balance facility before attempting a withdrawal to avoid overdrawing from your account. Phone Banking, the People First Bank App and Online Banking are free services that you can also use to find out your account balances before you transact.

Choose the right ATM
People First Bank ATMs, Heritage ATMs and many ATMs operated by other financial institutions are direct charge free for People First Bank cards. We encourage you to check for any fees when using an ATM before completing a transaction.

Don't press 'CR' at the ATM
Pressing the 'CR' option at the ATM when using your Visa Debit Card may result in additional fees. Always select the 'SAV' button when checking your balance or making an ATM withdrawal.

Selecting 'CR' when using EFTPOS facilities or performing contactless transactions are a free transaction.

Use BPAY® or direct debit for convenience and reducing fees
Where possible pay regular bills via BPAY® or with an automatic debit from your account. This also reduces the amount of time you spend on your banking.

Remember to avoid direct debit honour or dishonour fees by ensuring your account has sufficient funds to cover the entire amount of any direct debits or other scheduled payments.

Use the People First Bank App, Online Banking and Phone Banking
Monitor and manage your accounts with our App, Online Banking and Phone Banking. These services enable you to access your personal accounts every day of the year. Using these services to check your account balance and manage your transactions is convenient and easy.

Budget Planner
Take advantage of the budget planner available on our website at peoplefirstbank.com.au to assist with managing your bills.

Minimise card replacement fee
Keep your Visa Card in safe storage at all times to avoid replacement card costs.

Please refer to other sections of this document for fee details on specific accounts.

Notes

Notes

How to contact us

You can contact us in any of the following ways:

- T 13 11 82
- F 1300 365 775
- peoplefirstbank.com.au
- Post: People First Bank
  GPO Box 1942, Adelaide S.A. 5001
- In person: At any of our branches

People First Bank, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310.

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