Legacy Fees & Charges
Accounts not available to new business

Effective 30 October 2026

Contains Fees & Charges for People First Bank Personal Transaction and Savings Accounts closed to new business. This document must be read in conjunction with our Accounts & Access Facilities Terms & Conditions, Fees & Charges, Lending Terms & Conditions and your Offer and Loan Contract.

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

Introduction 3
Service Fees 3

Transaction Accounts 3
Everyday Living Account 3
Basic Everyday Living Account 3
Zip Account 3
Activate Account 4
Line of Credit 4
Everyday Account 4
Club 55 Account 4
Essentials Pension 5
My Account & Cash Manager Account 5
Multi-term Account 8
Free and unlimited access to: 8
Business and Community Account 9
Credit Card 9

Savings Accounts 10
Bonus Saver 11
Young Saver 11
Expenses Account 11
Online Saver 11
Christmas Savings 12
Premium Saver 12
Dream Saver 12
Essentials eSaver 12

How to contact us 13

Introduction

This document has been prepared as a summary of current benefits for members that hold an account that is no longer available to new business. It contains account details and benefits that were on offer to;

- Either ex Australian Central or ex Savings & Loans Credit Union members where the account benefit was removed from offer either prior to or on 12 March 2011.
- Ex TIO customers where the account was removed from offer prior to or on 22 June 2015.
- Accounts that have been removed from offer for new business since 12 March 2011 that still have current account holders.

These accounts are no longer on offer to new business and the benefits listed are no longer on offer to any new existing business except where the member already holds the account or had nominated for the benefit prior to its removal.

Service Fees

For a full list of Service Fees please refer to the current Fees & Charges Document. This can be accessed through branches, ringing our National Contact Centre on 13 11 82 or via our website peoplefirstbank.com.au

Transaction Accounts

The monthly and transaction fees for personal transaction accounts that are no longer available to new business are outlined below. All monthly fees are charged to your account on the last day of each month.

Everyday Living Account
Product Code: 007

This section applies only to the Everyday Living Account for People First Bank customers that held an Everyday Living Account prior to its removal for new business on 30 October 2025.

Monthly Administration Fee ..... Nil

Unlimited and free access excludes branch withdrawals and branch deposits as these transactions are not permitted on the Everyday Living Account.

Basic Everyday Living Account
Product Code: 015

This section applies only to the Basic Everyday Living Account for People First Bank customers that held a Basic Everyday Living Account prior to its removal for new business on 30 October 2025.

Monthly Administration Fee ..... Nil

Zip Account
Product Code: 067

This section applies only to the Zip Account for People First Bank customers that held a Zip Account prior to its removal for new business on 7 June 2021.

Monthly Administration Fee ..... Nil

Activate Account
Product Code: 025
This section applies only to the Activate Account for People First Bank customers that held an Activate Account prior to its removal for new business on 7 June 2021.

Monthly Administration Fee.....Nil

Line of Credit
Product Code: 020 and 021

This section applies only to the Line of Credit for People First Bank customers that held a Line of Credit prior to its removal for new business on 7 June 2021.

Monthly Administration Fee*….....$8.00
Charged to your account on the last day of each month. The Monthly administration fee will not apply for as long as you continue to have an active Home Loan Package.

*This is a lending administration fee. Please refer to the Ongoing Fees section of Loan Charges in the Fees & Charges document.

Everyday Account

Previously Cheers Everyday Account – Full Access
Product Code: 070
This section applies to the Everyday Account for ex Australian Central members that held a Cheers Everyday (Full Access) Account prior to its removal for new business on 12 March 2011.

Monthly Administration Fee* .....Nil

*Not applicable if fee exemption applies - see below. Refer also Transaction Fees on page 5.

Previously Cheers Everyday Account – Electronic Access
Product Code: 070
This section applies to the Everyday Account for ex Australian Central members that held a Cheers Everyday (Electronic Access) Account prior to its removal for new business on 12 March 2011.

Monthly Administration Fee* .....Nil

Club 55 Account
Product Code: 055
This section applies only to the Club 55 Account for People First Bank customers that held a Club 55 Account prior to its removal for new business on 7 June 2021.

Monthly Administration Fee.....Nil

Club 55 Account
Product Code: 065
This section applies only to the Club55 Account for ex Australian Central members that held a Club 55 Account prior to its replacement product for new business on 12 March 2011.

Monthly administration fee* .....Nil

Monthly administration fee also covers any savings accounts under the membership.

*Refer also Transaction Fees on page 5.

Essentials Pension
Product Code: 064
This section applies only to the Essentials Pension Account for ex TIO customers that held an Essentials Pension Account prior to 22 June 2015.

Monthly administration fee* .....Nil

*Refer also Transaction Fees on page 5.

Transaction Fees

The transaction fees for the legacy Everyday Living Account, Basic Everyday Living Account, Zip Account, Activate Account, Line of Credit, Everyday Account, Club 55 Account and Essentials Pension are outlined below.

These transaction accounts offer free and unlimited access to:
- All deposits
- BPAY® payments
- Branch withdrawals
- Direct debits
- Online 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 in current Fees & Charges Document.

*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 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.

My Account & Cash Manager Account

Previously At Call, Austral Daily Access, Austral AAA, Austral Visa Account, Austral Sub- payment Account, Budget, Cheque Savings, Everyday, Everyday Young Saver or My Account. Product Codes: 001, 003, 011, 086
This section applies only to the My Account for ex Australian Central and ex Savings & Loans Credit Union members that held an At Call, Austral Daily Access, Austral AAA, Austral Visa Account, Austral Sub-payment Account, Budget, Cheque Savings, Everyday, Everyday Young Saver or My Account and qualified for member plans Base Member, Member, Member23, MemberPlus, Member Plan 1-3 and Low Cost Plan 1-3 prior to their removal on 12 March 2011.

Members are allocated to a Member Plan based on the number and type of products held with People First Bank, which determines the number of free transactions they are entitled to each month.

Member Plan	Qualifying Criteria	Qualifying Criteria##
Member Base Plan	Members with no qualifying criteria	For the purposes of determining the Member Plan that will apply, qualifying criteria are classified as: • Home Loan (debit balance), Investment Loan (debit balance) or Line of Credit (must be drawn down, no longer available for new business) • Home/Vehicle insurance through People First Bank and debited from your People First Bank account. • Member for 25+ years • Minimum monthly balance across transaction and savings accounts of $2,500 or more • Mortgage Repayment Insurance through People First Bank** • Mutual Aid on your Personal Loan** • Personal Loan (debit balance) • Term Deposit balance greater than $2,500 • Aged 23 years or under • Visa Credit Card • Visa Debit Card^ • Financial Planning*** • Eligible Pension#
Member Plan One	Members with one qualifying criteria	
Member Plan Two	Members with two qualifying criteria	
Member Plan Three	Members with three or more qualifying criteria	
Low Cost Plan One*	Members with one qualifying criteria	
Low Cost Plan Two*	Members with two qualifying criteria	
Low Cost Plan Three*	Members with three or more qualifying criteria	

Please note: If you have more than one product of the same type - for example, two personal loans - this counts as one criteria having been met, not two. Criteria are assessed on the last day of each month. In some cases, particularly if a criteria is met near the end of a month or if you have entered an incorrect member number when applying for a product, we may not identify that you have met the eligibility criteria entitling you to a fee waiver that month. If you are charged a fee when you qualified for a fee waiver, we will reimburse you the fee and include a statement credit narration of "Reimburse Fee".

##If you have a Club 55 Account in product code 65 and it is the service charge lead for your membership then your transaction fees for your My Account/s or Cash Manager Account/s will be covered by the Club 55 Monthly administration fee (refer section for Club 55 Account).

*Only ex Australian Central members that had nominated for low cost plans prior to 12 March 2011 are eligible for these plans if the relevant qualifying criteria are met.

**No longer available for new business.

*** Financial Planning services are no longer offered through People First Bank from 1 February 2022.

^Visa Debit card will not be classed as an eligible product for qualifying criteria if it is linked to a Cheers Everyday, Offset Account and Line of Credit as these accounts are issued with Visa Debit cards automatically.

#Eligible government pensions such as Disability Support Pension, Wife Pension, Bereavement Allowance, Widow's Pension and Carer Payment are considered, contact us for more details. Evidence must be provided in writing or by way of the applicable benefit concession card.

Your Member Plan will determine the number of free transactions you are entitled to each month.

Member Fee Plan	Low Cost Transactions	High Cost Transactions
Member Base Plan	0	0
Member Plan One	4	2
Member Plan Two	7	4
Member Plan Three	10	6
Low Cost Plan One	6	0
Low Cost Plan Two	11	0
Low Cost Plan Three	16	0

Excess transactions beyond your monthly allocation of free transactions will incur a cost of:

High cost transactions (excess fee shown)	
Branch withdrawals	$3.00
Low cost transactions (excess fee shown)	
EFTPOS cash withdrawals[%]	$1.25

[%]Includes EFTPOS purchases combined with cash withdrawals

Free and unlimited access to:

- All deposits
- BPAY® payments
- Online and Phone Banking transfers including Osko® Payments[#]
- Visa Debit Card 'credit' purchases
- ATM withdrawals*
- EFTPOS purchases (without cash withdrawals)
- Bank@Post withdrawals

[#]Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees, refer to the current Fees & Charges brochure for details.

*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 Card section in our current Fees & Charges Document for further details including applicable fees.

Other Transaction Fees

Fees for transactions not included in the Monthly administration fee 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 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.

Multi-term Account
Product Code: 095

This section applies only to the Multi-term Account for ex Australian Central members that held a Multi-term Account prior to 12 March 2011.

Two free Low Cost transactions per month. One free High Cost transaction per month. Excess transactions beyond your monthly allocation of free transactions will incur a cost of:

High cost transactions (excess fee shown)	
Branch withdrawals	$3.00
Low cost transactions (excess fee shown)	
EFTPOS cash withdrawals%	$1.25

%Includes EFTPOS purchases combined with cash withdrawals

Free and unlimited access to:

- All deposits
- BPAY® payments
- Online and Phone Banking transfers including Osko® Payments#
- Visa Debit Card 'credit' purchases
- EFTPOS purchases (without cash withdrawals)
- ATM withdrawals*
- Bank@Post withdrawals

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees, refer to the current Fees & Charges brochure for details.

*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 Card section in our current Fees & Charges Document for further details including applicable fees.

Other Transaction Fees

Fees for transactions not included in the Monthly administration fee 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 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.

Business and Community Account
Product Code: 072

This section applies only to the Business & Community Account for People First Bank customers that held a Business & Community Account prior to its removal for new business on 7 June 2021.

Free and unlimited access to:

- BPAY® payments
- Cash deposits
- Online and Phone Banking transfers including Osko® Payments#
- Visa Debit Card 'credit' transactions
- ATM withdrawals*
- EFTPOS purchases (without cash 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.

Credit Card
Product Code: 050 and 059

This section applies to both the Classic Visa Credit Card held by members prior to its removal for new business on 18 November 2014 and the Standard Visa Credit Card held by members prior to its removal for new business on 28 November 2024.

Fee charges:
Product Code 050 - Annual Fee* $40.00
Product Code 059 – Annual Fee* $59.00

Charged annually on the anniversary of the account opening month.

*This fee does not apply for members holding a Home Loan or Line of Credit~, One to One or Financial Planning relationship**, or are an Activate Account holder aged under 25 years. ~Loan must be drawn down or Line of Credit limit in use. Line of Credit is no longer available for new business.

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

- All Debit transfers, including Osko® Payments#
- Branch withdrawals/debit transfers
- Direct debits*
- 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 staff assisted transfer#). .....$1.50 per transfer
Cash Advance^..... $5.00 per withdrawal

Transactions performed using non People First Bank 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.

#Transfers via Online Banking or Phone Banking are free however, are still considered non-interest free eligible transactions.

^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 of our main Fees & Charges document for further details.

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

This section applies to the Bonus Saver, Young Saver, Online Saver, Expenses Account, Christmas Savings, Premium Saver, Dream Saver and Essentials eSaver accounts.

We do not charge monthly administration fees for any savings accounts, and you can make unlimited free deposits and Online and Phone Banking transfers to each of the below accounts.

People First Bank savings accounts are subject to product-based fees, and transactions performed on these accounts are not included in your monthly allocation of free transactions or charged to your transaction account (unless specified otherwise). Transaction fees for all savings accounts are charged to the relevant savings account on the last day of the month.

Bonus Saver
Product Code: 019

This section applies only to the Bonus Saver for People First Bank customers that held a Bonus Saver prior to its removal for new business on 30 October 2025.

Unlimited free BPAY® payments, Online and Phone Banking transfers including Osko® Payments, Direct debits and branch withdrawals.

Please note: Any withdrawal from the account will result in the loss of all bonus interest for the calendar month in which the withdrawal is made.

Young Saver
Product Code: 018

This section applies only to the Young Saver for People First Bank customers that held a Young Saver prior to its removal for new business on 30 October 2025.

Unlimited free BPAY® payments, Online and Phone Banking transfers including Osko® Payments, Direct debits and branch withdrawals.

Branch transfers.....one free per month
.....then $3.00 per withdrawal

Please note: Any withdrawal from the account will result in the loss of all bonus interest for the calendar month in which the withdrawal is made.

Expenses Account
Product Code: 073

This section applies only to the Expenses Account for People First Bank customers that held a Expenses Account prior to its removal for new business on 7 June 2021.

Unlimited free BPAY® payments, direct debits, Online and Phone Banking transfers including Osko® Payments, Branch transfers, Bank@Post withdrawals, ATM withdrawals^, EFTPOS purchases (without cash withdrawals), Visa Debit Card 'credit' purchases (including through contactless transactions or Digital Wallets).

Branch withdrawals..... $3.00 per withdrawal

EFTPOS cash withdrawals[%] ..... $1.25 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.

[%]Includes EFTPOS purchases combined with cash withdrawals.
^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.

Online Saver
Product Code: 033

This section applies only to the Online Saver for People First Bank customers that held an Online Saver prior to its removal for new business on 7 June 2021.

Unlimited free BPAY® payments, direct debits and Online and Phone Banking transfers including Osko® Payments. Branch access not permitted.

Please note: Any withdrawal from the account will result in the loss of all bonus interest for the calendar month in which the withdrawal is made.

Christmas Savings
Product Code: 005

This section applies only to the Christmas Savings account for People First Bank customers that held a Christmas Savings account prior to its removal for new business on 7 June 2021.

Access between 1 November to 31 January ("Access Period") each year:

Unlimited free BPAY® payments, Online and Phone Banking transfers including Osko® Payments and Direct debits.

During each month of the Access Period:

Branch withdrawals ..... two free per month
.....then $3.00 per withdrawal

During each month outside of the Access Period:

Access charge (irrespective of type) ..... $5.00 per transaction

Premium Saver
Product Code: 032

One free withdrawal per month of any type.

Excess withdrawals
Branch withdrawals and Branch
Debit transfers $3.00

Dream Saver
Product Code: 030

One free withdrawal per month of any other type.

Excess withdrawals
Branch withdrawals and Branch
Debit transfers $3.00

Essentials eSaver
Product Code: 035

Unlimited free BPAY® payments, direct debits and Online and Phone Banking transfers. Branch access not permitted.

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 SA 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.