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We've updated our Schedule of Fees and Charges – Equity Maximiser to reflect changes to Transaction Fees

- [Schedule of Fees and Charges – Equity Maximiser](#)

What you need to know

We've updated our Schedule of Fees and Charges – Equity Maximiser to provide more information on how fees and rebates apply for transaction fees including ATM fees. We've also removed some fees that are no longer being charged.

These changes will come into effect from **28 May 2026**.

For a full summary of the changes we've made, refer to the 'Summary of changes' table below:

Summary of changes to Schedule of Fees and Charges – Equity Maximiser

| Section | Changes |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Fees – ATM Transactions section | 'ATM cash withdrawals at atmX ATM – receive first 10 free, each subsequent transaction will be charged at \$1.37 billed at the end of the calendar month.' has been removed and replaced with the following new rows: <ul style="list-style-type: none">• ATM Balance• ATM Direct Transaction Fee• atmX ATM withdrawal fees• ATM Deposit Fee• EFTPOS Transaction Fee These rows are detailed below. |
| Transaction Fees – ATM Balance | This row has been added: Fee name: ATM Balance Fee description: Per enquiry Amount: At cost. (Charged by the ATM owner following your acceptance of their fee at the time of transaction) |
| Transaction Fees – ATM Direct Transaction Fee | This row has been added: Fee name: ATM Direct Transaction Fee Fee description: Per transaction. ATM transactions are inclusive of the following:- <ul style="list-style-type: none">• See page 4 for overseas ATM withdrawals. Amount: At cost (Charged by the ATM owner following your acceptance of their fee at the time of transaction) Border Bank will then rebate the first 4 ATM direct transaction fees up to \$2.00 per fee – maximum rebate of up to \$8.00 per calendar month and credited at the end of the month. Note that atmX ATM direct transaction fees will only be rebated if they are charged within the first 4 ATM direct fees each calendar month. |

Summary of changes to Schedule of Fees and Charges – Equity Maximiser

| Section | Changes |
|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Fees – atmX ATM withdrawal fees | <p>This row has been added:</p> <p>Fee name: atmX ATM withdrawal fees</p> <p>Fee description: Per transaction. ATM transactions are inclusive of the following:-</p> <ul style="list-style-type: none"> • See page 4 for overseas ATM withdrawals. <p>Amount:</p> <p>atmX ATM withdrawals</p> <p>The first 10 atmX ATM withdrawals are free from Border Bank fees each calendar month; excess transactions are charged at \$1.50 per transaction.</p> <p>Note that this does not relate to ATM direct fees charged by some atmX ATM owners.</p> <p>Other Financial Institution ATM withdrawals</p> <p>Border Bank do not charge additional fees for Other Financial Institution ATM withdrawals.</p> <p>Note that atmX ATM direct transaction fees will only be rebated if they are charged within the first 4 ATM direct fees each calendar month.</p> |
| Transaction Fees – ATM Deposit Fee | <p>This row has been added:</p> <p>Fee name: ATM Deposit Fee</p> <p>Fee description: Per deposit</p> <p>Amount: atmX – free</p> <p>Other ATMs – (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)</p> |
| Transaction Fees – EFTPOS Transaction Fee | <p>This row has been added:</p> <p>Fee name: EFTPOS Transaction Fee</p> <p>Fee description: Per transaction. This is inclusive of the following:-</p> <ul style="list-style-type: none"> • Point of sale purchases using a Savings (SAV) account or facilities only. For Credit (CR) transactions with withdrawals refer to Visa Cash Advance Fee • Declined EFTPOS transactions including:- <ul style="list-style-type: none"> – Incorrect PIN entered – Insufficient funds – Exceeding withdrawal limits <p>Amount: Free</p> |
| Transaction Fees – Fee Exempt Transactions | 'Interest and fee transactions' has been removed from this section. |
| Visa Card Fees – Visa Voucher Request | The fee for 'Visa Voucher Request' has been removed. |
| Miscellaneous Fees – Account Transfers by Facsimile | The fee for 'Account Transfers by Facsimile' has been removed. |
| | We've made some minor changes throughout the documents with no major impact. |

Need more help?



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Monday to Friday.



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Contact us via our form and
we can get back to you.



Call us

Speak to a Member Experience
Specialist on 132 267, 8am–6pm
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