



Product Issuer:

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Money Market Deposit Accounts - Schedule of Fees and Charges

Money Market At-Call Deposit Account

Money Market Fixed Term Deposit Account

Dated: June 2006

This is the *Money Market Deposit Accounts – Schedule of Fees and Charges* part of the Product Disclosure Statement for Bank of Queensland Money Market Deposit Accounts. Please read this together with *Money Market Deposit Accounts - Terms and Conditions*.

1. Fees for incidental services and special requests¹

Description of Fee	Amount of Fee
Account Operating/Maintenance	Nil
Personal cheque withdrawals of less than \$500	\$10.00
Repeat Statement (extra copies of Statements already issued)	\$6.00
Repeat Confirmation (extra copies of Confirmations already issued)	\$6.00

<p>Certificates</p> <ul style="list-style-type: none"> • Certificate of account balance or interest paid/received • Audit Certificate • Other certificates (eg details of assets held) 	<p>\$10.00 each</p> <p>\$30.00 each</p> <p>\$60.00 each hour minimum \$30.00</p>
<p>General Fees:</p> <p><i>Bank Cheques</i></p> <ul style="list-style-type: none"> • each cheque issued • each cheque repurchased • each replacement cheque issued <p><i>Withdrawals to third parties by Cheque</i></p> <p>Three third party cheque withdrawals per day are free</p> <ul style="list-style-type: none"> • each further cheque issued thereafter <p><i>Special Answers on Cheques (ie Special Clearance Fee)</i></p> <ul style="list-style-type: none"> • through the Australian Payments Clearing System by mail, telephone or facsimile • by personal delivery (plus expenses) <p><i>Stop Cheque Notice</i></p> <ul style="list-style-type: none"> • each notice <p><i>Dishonoured Cheques</i></p> <ul style="list-style-type: none"> • outward – lack of clear funds, irregularity of drawing and stopped cheques etc <p><i>Voucher Search Fee</i></p> <ul style="list-style-type: none"> • each voucher <p><i>Telegraphic Transfers – Within Australia</i></p> <ul style="list-style-type: none"> • per telegraphic transfer (plus payment service fee if applicable) • inward telegraphic transfer from within Australia 	<p>\$7.50</p> <p>\$15.00</p> <p>\$25.00</p> <p>\$7.50</p> <p>\$15.00</p> <p>\$60.00 per hour (minimum fee of \$20.00)</p> <p>\$5.00</p> <p>\$40.00</p> <p>\$8.00</p> <p>\$30.00</p> <p>\$10.00</p>

<p>International Service Charges</p> <p><i>Telegraphic Transfers – Outward Payments</i></p> <ul style="list-style-type: none"> • in Australian dollars • in foreign currency • recall of telegraphic transfer 	<p>\$30.00</p> <p>\$30.00</p> <p>\$25.00</p> <p>Note: where transmittance is through another financial institution, the other institution may also levy a transmission charge.</p>
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¹ For personal cheque withdrawals, the fee is payable when you make the withdrawal. For withdrawals to third parties by cheque, the fee is payable when you make the withdrawal. For dishonoured cheque fees, the fee is payable when a cheque drawn on your account is dishonoured. For the fee for an inward telegraphic transfer from within Australia, the fee is payable when your account is credited via a telegraphic transfer. All other fees are payable when you request the relevant service. All fees are debited from your account.

2. Government Charges

(a) Withholding Tax

Description of Tax	Rate of Tax
TFN Withholding Tax	48.5% of interest earned
Interest Withholding tax (non-residents)	10% of interest earned