

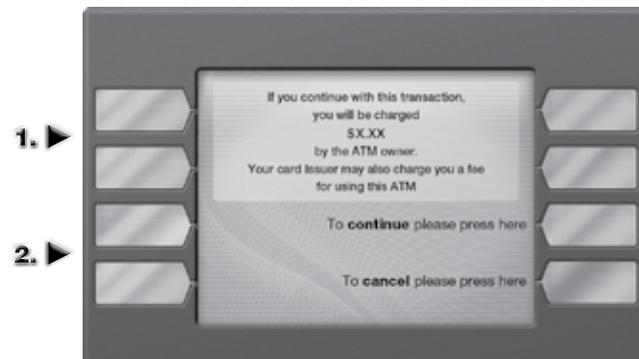


WHAT'S CHANGING IN MARCH 2009

From 3 March 2009, you will see the ATM owner fee each time you use a foreign ATM. After you key in your PIN, a message will appear on the ATM screen:

1. You will be shown how much the ATM owner will charge you to use the ATM; and
2. You will be asked whether you want to continue with your transaction, or whether you want to cancel.
 - ▶ If you decide to continue, the ATM owner's fee will be taken out of your account at the time of the transaction.
 - ▶ If you decide to cancel, no fee applies.

This new way of charging ATM owner fees is called "direct charging".



**FOR MORE INFORMATION,
PLEASE VISIT:**

**WWW.APCA.COM.AU
WWW.RBA.GOV.AU**

**OR CONTACT YOUR
FINANCIAL INSTITUTION**

ATM FEE REFORM

From 3 March 2009 the way you are charged for using ATMs in Australia that don't belong to your financial institution – 'foreign ATMs' – is changing.



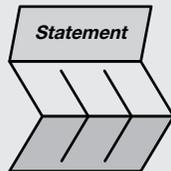
HOW ATM FEES APPLY NOW

Today, most cardholders are charged by their financial institution when they use a foreign ATM. This fee covers a charge from the ATM owner and other costs.

Until 3 March 2009



No fee information is shown on screen

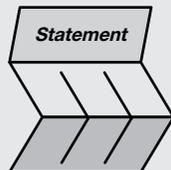


The fee* paid to your financial institution (if any) appears on your statement

From 3 March 2009



You will see the ATM owner fee on screen before you make the transaction



The ATM owner fee and your financial institution fee (if any) will appear separately on your statement

*"foreign ATM fee", "other bank fee" or similar.

YOUR QUESTIONS ANSWERED

Direct charging lets you know upfront how much you will be charged by the ATM owner for making a foreign ATM transaction. You can then choose whether to use the ATM and pay the fee shown, or cancel the transaction and go to another ATM.

Why is direct charging being introduced?

The changes have been developed by the industry, together with the Reserve Bank of Australia, to give cardholders more choice and increase transparency.

Which ATMs will be affected by the changes?

From 3 March 2009, most of Australia's 26,500 ATMs will show the ATM owner fee on the screen. However, about 2,500 ATMs will need to be re-programmed in the following months. These ATMs will use stickers to clearly display the ATM owner fee.

Which transactions will incur an ATM owner fee?

ATM owners will be able to charge you for withdrawals and balance enquiries. However, you cannot be charged for any transaction that is "declined" or unsuccessful.

Will my own financial institution continue to charge me fees for foreign ATM transactions?

With direct charging, your financial institution may still charge you a foreign ATM fee, however this fee will now appear separately from the ATM owner fee on your account statement. Ask your financial institution for more details.

Will these changes affect transactions I make at ATMs owned by my own financial institution?

No. These changes do not apply when you use ATMs owned by your financial institution. If your financial institution has arrangements to share other ATM networks, it is likely the changes will not apply at those ATMs either. Ask your financial institution for more details.

Will transactions take longer at a foreign ATM?

These changes will only add a few seconds to the time it takes to make an ATM transaction.