



Reporting Standard ARS 730.1

ABS/RBA Fees Charged

Objective of this Reporting Standard

This Reporting Standard outlines the requirements for the provision of information to APRA relating to fees charged by an authorised deposit-taking institution.

It includes *Reporting Form ARF 730.1 ABS/RBA Fees Charged* and the associated specific instructions.

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. Information collected by *Reporting Form ARF 730.1 ABS/RBA Fees Charged* (ARF 730.1) is used by the **ABS** and **RBA** for policy and statistical purposes.
3. This Reporting Standard is an Economic and Financial Statistics (EFS) Reporting Standard for the purposes of paragraph 3 of *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection* (ARS 701.0).

Application and commencement

4. This Reporting Standard applies to an **authorised deposit-taking institution (ADI)** and **registered financial corporations (RFCs)** as set out in the table below.

Class of financial institution	Applicable
Banks	Yes if total assets \geq \$10b
Non-bank ADIs	No
RFCs	No

~~Where~~ 'total assets' are measured by the value reported in item 13 (column 1) on *Reporting Form ARF 720.0A ABS/RBA Statement of Financial Position (Banks & RFCs)* (ARF 720.0A).

5. *APRA* may ~~specify from time to time determine that~~ a higher ~~level of a reporting~~ threshold ~~will apply to a particular ADI or RFC than that specified in paragraph 4 by providing a direction to~~ of this standard and if *APRA* does so it will notify the *ADI* or *RFC* concerned in writing.
6. This Reporting Standard applies for *reporting periods* ending on or after ~~31 July~~ 30 June 2019.

Information required

7. An *ADI* ~~to which this Reporting Standard applies~~ must provide *APRA* with the information required by ~~ARF 730.1~~ this Reporting Standard for each *reporting period* at a *domestic books* consolidation.

Method of submission

8. The information required by this Reporting Standard must be given to *APRA* in electronic form using the 'Direct to APRA' (also known as 'D2A') application, or by a method notified by *APRA* in writing prior to submission.

Note: the 'Direct to APRA' application software may be obtained from *APRA*.

Reporting periods and due dates

9. The information required by this Reporting Standard must be provided in respect of each year ended 30 June by an *ADI* or *RFC* to which this Reporting Standard applies under paragraphs 4 and 5.
10. The information required by this Reporting Standard must be provided to *APRA* within ~~804~~ calendar ~~days~~ months after the end of the *reporting period* to which the information relates.¹
11. *APRA* may, by notice in writing, change the *reporting periods*, or specified *reporting periods*, for a particular *ADI*, to require it to provide the information required by this Reporting Standard more frequently, or less frequently, having regard to:
 - (a) the particular circumstances of the *ADI*; and
 - (b) the extent to which the information is required for the purposes of the *ABS* or *RBA*.
12. *APRA* may grant an *ADI* an extension of a *due date*, in writing, in which case the new *due date* for the provision of the information will be the date on the notice of extension.

¹ To avoid doubt, if the *due date* for a particular *reporting period* falls on a day other than a usual business day, an *ADI* is nonetheless required to submit the information required no later than the *due date*.

Quality control and assurance

- ~~13.~~ All information provided by ~~the~~ an *ADI* or *RFC* under this Reporting Standard ~~is subject to~~ must be the product of systems, processes and controls that have been reviewed and tested by the requirements external auditor of the *ADI* or *RFC* as set out in *Reporting Prudential Standard ARS 702.0 ABS/RBA Data Quality APS 310 Audit and Related Matters* for *the EFS Collection (ARS 702.0)*.
- ~~14.~~ None of the data series in this *ADIs* or *Reporting Standard* are classified as ‘very high’ priority *RRS 710.0 ABS/RBA Audit Requirements for Registered Financial Corporations for RFCs*. Relevant standards and guidance statements issued by the Auditing and Assurance Standards Board provide information on the purposes of *ARS 702.0* paragraph 8 and Attachment A.
- ~~15.~~ 13. None scope and nature of the series in this Reporting Standard are subject to audit for the purposes of *ARS 702.0* Attachment B paragraphs 4(a), 4(b) and 4(c). The limited assurance requirement in *ARS 702.0* Attachment B paragraph 4(d) applies review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if required by the external auditor to enable the external auditor to form an opinion on the accuracy and reliability of the information provided by an *ADI* or *RFC* under this Reporting Standard.
14. All information provided by an *ADI* or *RFC* under this Reporting Standard must be subject to systems, processes and controls developed by the *ADI* or *RFC* for the internal review and authorisation of that information. These systems, processes and controls are to assure the completeness and reliability of the information provided.

Authorisation

- ~~16.~~ 15. When an officer or agent of an *ADI* provides the information required by this Reporting Standard using the ‘Direct to APRA’ software application, it will be necessary for the officer or agent to digitally sign the relevant information using a digital certificate acceptable to *APRA*.

Minor alterations to forms and instructions

~~17.~~ 16. *APRA* may make minor variations to:

- (a) a form that is part of this Reporting Standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or
 - (b) the instructions to a form, to clarify their application to the form
- without changing any substantive requirement in the form or instructions.

~~18.~~ 17. If *APRA* makes such a variation it must notify in writing each *ADI* that is required to report under this Reporting Standard.

Interpretation

~~19.~~ 18. *ARS 701.0* applies to this Reporting Standard.

20.19. In this Reporting Standard:

AASB has the meaning in section 9 of the *Corporations Act 2001*.

ABS means the Australian Bureau of Statistics established under the *Australian Bureau of Statistics Act 1975*.

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*.

due date means the last day of the 804 calendar daysmonths provided for in paragraph 10 or, if applicable, paragraph 12.

reporting period means a year ended 30 June as provided for in paragraph 9 or, if applicable, paragraph 11.

20. Unless the contrary intention appears, any reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard (including related guidance) is a reference to the instrument as in force or existing from time to time.

ARF_730_1: ABS/RBA Fees Charged

Australian Business Number	Institution Name
Reporting Period	Scale Factor
Annual	Banks - millions of dollars to 3 decimal places
Reporting Consolidation	
Domestic books	

1. Fees charged on deposit accounts

	Account servicing fees charged (1)	Transaction fees charged (2)	Other deposit fees charged (3)	Total fees charged (4)	of which: Exception fees charged (5)	of which: Break fees charged (6)
1.1. Total deposit account fees charged						
1.1.1. Households						
1.1.1.1. Transaction deposit account fees charged						
1.1.1.2. Non-transaction deposit account fees charged						
1.1.2. Private and public sector businesses						
1.1.2.1. Small						
1.1.2.2. Medium						
1.1.2.3. Large						
1.1.3. General government						

2. Fees charged on loans and finance leases

	Account servicing fees charged (1)	Transaction fees charged (2)	Other loan & finance lease fees charged (3)	Total fees charged (4)	of which: Exception fees charged (5)	of which: Break fees charged (6)
2.1. Total fees charged on loans and finance leases						
2.1.1. Households						
2.1.1.1. Housing loans						
2.1.1.2. Personal loans and finance leases						
2.1.1.2.1. <i>of which:</i> Credit cards						
2.1.2. Private and public sector businesses						
2.1.2.1. Small						
2.1.2.1.1. <i>of which:</i> Credit cards						
2.1.2.2. Medium						
2.1.2.2.1. <i>of which:</i> Credit cards						
2.1.2.3. Large						
2.1.2.3.1. <i>of which:</i> Credit cards						
2.1.3. General government						

3. Merchant fees charged

	Debit card per-transaction merchant fees charged (1)	Credit card per-transaction merchant fees charged (2)	Non-transaction merchant fees charged (3)	Total fees charged (4)
3.1. Total merchant fees charged				
3.1.1. Private and public sector businesses				
3.1.1.1. Small				

- 3.1.1.2. Medium
- 3.1.1.3. Large
- 3.1.2. General government

4. Other fees charged

- 4.1. Total other fees charged
 - 4.1.1. Households
 - 4.1.2. Private and public sector businesses
 - 4.1.2.1. Small
 - 4.1.2.2. Medium
 - 4.1.2.3. Large
 - 4.1.3. General government

Total fees charged (1)	<i>of which: Fees charged on bills of exchange</i> (2)

5. Total fees charged

- 5.1. Total fees charged
 - 5.1.1. Households
 - 5.1.2. Private and public sector businesses
 - 5.1.2.1. Small
 - 5.1.2.2. Medium
 - 5.1.2.3. Large
 - 5.1.3. General government

Total fees charged (1)

Reporting Form ARF 730.1

ABS/RBA Fees Charged

Instructions

These instructions assist completion of *Reporting Form ARF 730.1 ABS/RBA Fees Charged* (ARF 730.1). ARF 730.1 collects annual statistics on *fees charged* by *banks*.

Information reported in ARF 730.1 is required primarily for purposes of the **ABS** and the **RBA**. This information is required for various purposes, including policy and statistical purposes. This information may also be used by **APRA** for prudential and publication purposes.

Reporting level

ARF 730.1 must be completed by each *bank* to which this Reporting Standard applies under paragraphs 4 and 5.

Reporting basis and unit of measurement

These instructions specify the reporting basis and unit of measurement that applies to each item.

For reporting purposes, unless specified otherwise, enter data ~~are to be entered~~ as a positive number.

Items on ARF 730.1 must be reported during the *reporting period*.

Counterparties

Report *fees charged* by the **ADI's** operations/transactions in Australia (i.e. on a *domestic books* basis), including fees charged to *residents* and *non-residents*. Accordingly, fees charged by entities outside the scope of *domestic books* – such as funds management or insurance operations – are to be excluded from the data reported.

Exclude *fees charged* to *related parties*.

Fees charged

This form does not follow Australian Accounting Standards for the treatment of fees.

All *fees charged* by the **ADI** (except those explicitly excluded below) ~~should~~must be reported in this form. This includes fees (such as establishment fees) that are recorded as interest income in statutory accounts. ~~Fees~~Report fees charged ~~should be reported~~ on an accruals basis.

~~Report fees charged should be reported~~ net of any waivers, exemptions or rebates afforded to the customer. Do not deduct any expenses ~~incurred by the ADI~~, including expenses relating to:

- commissions paid to mortgage brokers;
- valuation fees for *housing* and *business loans*;
- loyalty program costs;
- government taxes; and
- charges imposed by the *bank's* group treasury to various business units.

Reporting by purpose

~~Finance is to be classified~~ Classify finance at the lowest level at which it is able to be identified; the purpose that the funds will be used for determines where it is reported on this form, ~~not the product or collateral type~~. Where finance (identified at the lowest available level) is to be used for more than one purpose, classify that finance ~~should be classified~~ to its predominant purpose (based on the purpose for which the largest share of the funds will be used).

Values

Report monetary amounts on ARF 730.1 in Australian dollars or the Australian dollar equivalent of the foreign currency amount. ~~Amounts~~ Convert amounts denominated in foreign currency ~~are to be converted~~ to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates* (AASB 121).

~~Values~~ Report values on ARF 730.1 ~~are to be reported~~ as millions of dollars to 3 decimal places.

Standard Business Reporting (SBR)

Report items on ARF 730.1 with accounting type of debit (assets). The accounting type (i.e. credit or debit) applies to all monetary items and represents the natural accounting type of the item collected.

Specific instructions

Terms highlighted in ***bold italics*** ~~indicate that the definition is provided either~~ are defined in *Reporting Standard ARS 701.0 ABS/RBA Definitions for the EFS Collection (ARS 701.0)* ~~or in this Reporting Standard.~~

All derived fields in the form are shaded in grey and are explained in words as a mathematical expression in these instructions.

Examples included under ‘Include’ and ‘Exclude’ ~~are examples and should~~ must not be taken as an exhaustive list of items to be included or excluded.

1. Fees charged on deposit accounts

Item 1 collects information on ***fees charged*** on ***deposit*** accounts by counterparty and type of ***deposit*** fee.

Include all fees associated with ***deposit*** accounts, including fees on ***offset accounts***.

Column 1	Report the value of <i>account servicing fees charged</i> .
Column 2	Report the value of <i>transaction fees charged</i> .
Column 3	Report the value of <i>other deposit fees charged</i> .
Column 4	Report the value of total <i>fees charged</i> on <i>deposit</i> accounts. Column 4 is a derived item. Report the value of total <i>fees charged</i> on <i>deposit</i> accounts in column 4 as the sum of: <ul style="list-style-type: none"> • the value of <i>account servicing fees charged</i> reported in column 1; • the value of <i>transaction deposit fees charged</i> reported in column 2; and • the value of <i>other deposit fees charged</i> reported in column 3. <u>columns 1 to 3 inclusive.</u>
Column 5	Of the amount reported in column <u>43</u> , report the value of <i>exception fees charged</i> .
Column 6	Of the amount reported in column <u>43</u> , report the value of <i>break fees charged</i> .

Item 1.1	Report <i>deposit</i> account <i>fees charged</i> .
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	<p>Item 1.1 is a derived item. Report the value of <i>deposit</i> account <i>fees charged</i> in item 1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>deposit</i> account <i>fees charged</i> — <i>households</i> reported in item 1.1.1; • the value of <i>deposit</i> account <i>fees charged</i> — <i>private and public sector businesses</i> reported in, item 1.1.2; and • the value of <i>deposit</i> account <i>fees charged</i> — <i>general government</i> reported in item 1.1.3.
Item 1.1.1	<p>Report <i>deposit</i> account <i>fees charged</i> to <i>households</i>.</p> <p>Item 1.1.1 is a derived item. Report the value of <i>deposit</i> account <i>fees charged</i> in item 1.1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>transaction deposits</i> reported in item 1.1.1.1; and • the value of <i>non-transaction deposits</i> reported in item 1.1.1.2.
Item 1.1.1.1	Report <i>deposit</i> account <i>fees charged</i> to <i>households</i> on <i>transaction deposit</i> accounts.
Item 1.1.1.2	Report <i>deposit</i> account <i>fees charged</i> to <i>households</i> on <i>non-transaction deposit</i> accounts.
Item 1.1.2	<p>Report <i>deposit</i> account <i>fees charged</i> to <i>private and public sector businesses</i>.</p> <p>Item 1.1.2 is a derived item. Report the value of <i>deposit</i> account <i>fees charged</i> in item 1.1.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>deposits</i> to businesses classified as <i>small</i> reported in item <u>items</u> 1.1.2.1; • the value of <i>deposits</i> to businesses classified as <i>medium</i> reported in item 1.1.2.2; and • the value of <i>deposits</i> to businesses classified as <i>large</i> reported in item <u>to</u> 1.1.2.3. <p><u>inclusive.</u></p>
Item 1.1.2.1	Report <i>deposit</i> account <i>fees charged</i> to <i>private and public sector businesses</i> that are classified as <i>small</i> .
Item 1.1.2.2	Report <i>deposit</i> account <i>fees charged</i> to <i>private and public sector businesses</i> that are classified as <i>medium</i> .
Item 1.1.2.3	Report <i>deposit</i> account <i>fees charged</i> to <i>private and public sector businesses</i> that are classified as <i>large</i> .
Item 1.1.3	Report <i>deposit</i> account <i>fees charged</i> to <i>general government</i> .

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2. Fees charged on loans and finance leases

Item 2 collects information on *fees charged* on *loans* and *finance leases* by counterparty and type of fee.

Include all fees associated with *loan* accounts and *finance leases*, including fees on *redraw facilities*.

Include *fees charged* on *loans* and *finance leases* reported on-balance sheet, regardless of whether the *loan* or *finance lease* has been securitised or not (i.e. exclude *off-balance sheet securitised loans* and *finance leases*).

Exclude:

- fees on *offset accounts*. ~~These should be reported~~ Report these under item 1;
- fees associated with *bills of exchange*. ~~These should be reported~~ Report these under item 4; and
- ~~fees~~ income on loans held off-balance sheet (outside the scope of *domestic books*).

Column 1	Report the value of loan <i>account servicing fees charged</i> .
Column 2	Report the value of loan <i>transaction fees charged</i> .
Column 3	Report the value of <i>other loan and finance lease fees charged</i> .
Column 4	<p>Report the value of total <i>fees charged</i> on <i>loans</i> and <i>finance leases</i>.</p> <p>Column 4 is a derived item. Report the value of <i>fees charged</i> on <i>loans</i> and <i>finance leases</i> reported in column 4 as the sum of:</p> <ul style="list-style-type: none"> • the value of loan account servicing fees charged reported in column 1; • the value of loan transaction fees charged reported in column 2; and • the value of other loan and finance lease fees charged reported in column 3. <p><u>columns 1 to 3 inclusive.</u></p>
Column 5	Of the amount reported in column 4 <u>3</u> , report the value of <i>exception fees charged</i> .

Column 6	Of the amount reported in column 43 , report the value of <i>break fees charged</i> .
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	<p>Report <i>fees charged on loans</i> and <i>finance leases</i>.</p> <p>Item 2.1 is a derived item. Report the value of <i>fees charged on loans</i> and <i>finance leases</i> in item 2.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of fees charged on loans and finance leases households reported in item 2.1.1; • the values of fees charged on loans and finance leases private and public sector businesses reported in, item 2.1.2; and • the value of fees charged on loans and finance leases general government reported in item 2.1.3.
Item 2.1.1	<p>Report <i>fees charged on loans</i> and <i>finance leases</i> to <i>households</i>.</p> <p>Item 2.1.1 is a derived item. Report the value of <i>fees charged on loans</i> and <i>finance leases</i> to <i>households</i> in item 2.1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of fees charged on housing loans reported in item 2.1.1.1; and • the value of fees charged on personal loans and finance leases reported in item 2.1.1.2.
Item 2.1.1.1	<p>Report <i>fees charged on loans</i> to <i>households</i> for the purpose of <i>housing</i>.</p> <p>TheReport the value should be reported before the deduction of any selling expenses such as mortgage broker commissions or valuation fees.</p>
Item 2.1.1.2	Report <i>fees charged on loans</i> and <i>finance leases</i> to <i>households</i> for <i>personal</i> purposes.
Item 2.1.1.2.1	Of the amount reported in item 2.1.1.2, report the value of fees earned from <i>credit cards</i> .
Item 2.1.2	<p>Report <i>fees charged on loans</i> and <i>finance leases</i> to <i>private and public sector businesses</i>.</p> <p>Item 2.1.2 is a derived item. Report the <i>fees charged on loans</i> and <i>finance leases</i> to <i>private and public sector businesses</i> as the sum of:</p> <ul style="list-style-type: none"> • the value of fees charged on loans and finance leases to small businesses reported in item 2.1.2.1; • the value of fees charged on loans and finance leases to medium businesses reported in, item 2.1.2.2; and

	<ul style="list-style-type: none"> the value of <i>fees charged on loans and finance leases to large businesses</i> reported in item 2.1.2.3.
Item 2.1.2.1	Report <i>fees charged on loans and finance leases to private and public sector businesses</i> that are classified as <i>small</i> .
Item 2.1.2.1.1	Of the amount reported in item 2.1.2.1, report the value of fees earned from <i>credit cards</i> .
Item 2.1.2.2	Report <i>fees charged on loans and finance leases to private and public sector businesses</i> that are classified as <i>medium</i> .
Item 2.1.2.2.1	Of the amount reported in item 2.1.2.2, report the value of fees earned from <i>credit cards</i> .
Item 2.1.2.3	Report <i>fees charged on loans and finance leases to private and public sector businesses</i> that are classified as <i>large</i> .
Item 2.1.2.3.1	Of the amount reported in item 2.1.2.3, report the value of fees earned from <i>credit cards</i> .
Item 2.1.3	Report the value of <i>fees charged on loans and finance leases to general government</i> .

3. Merchant fees charged

Item 3 collects information on *merchant fees charged* by counterparty and type of fee.

Column 1	Report the value of <i>per-transaction merchant fees charged on debit cards</i> .
Column 2	Report the value of <i>per-transaction merchant fees charged on credit cards</i> .
Column 3	Report the value of <i>non-transaction merchant fees charged</i> .
Column 4	Report the total value of <i>merchant fees charged</i> . Column 4 is a derived item. Report the value of <i>merchant fees charged</i> in column 4 as the sum of:

	<ul style="list-style-type: none"> • the value of <i>debit card per-transaction merchant fees charged</i> reported in column <u>columns</u> 1; • the value of <i>credit card per-transaction merchant fees charged</i> reported in column <u>2</u>; and • the value of <i>non-transaction merchant fees charged</i> reported in column <u>to</u> 3; <p><u>inclusive.</u></p>
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	<p>Report total <i>merchant fees charged</i>.</p> <p>Item 3.1 is a derived item. Report the value of <i>merchant fees charged</i> in item 3.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>merchant fees charged to private and public sector businesses</i> reported in item 3.1.1; and • the value of <i>merchant fees charged to general government</i> reported in item 3.1.2.
Item 3.1.1	<p>Report <i>merchant fees charged to private and public sector businesses</i>.</p> <p>Item 3.1.1 is a derived item. Report the value of <i>merchant fees charged to private and public sector businesses</i> in item 3.1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>merchant fees charged to businesses classified as small</i> reported in item <u>items</u> 3.1.1.1; • the value of <i>merchant fees charged to businesses classified as medium</i> reported in item <u>to</u> 3.1.1.2; and • the value of <i>merchant fees charged to businesses classified as large</i> reported in item <u>3.1.1.3</u>. <p><u>inclusive.</u></p>
Item 3.1.1.1	Report <i>merchant fees charged to private and public sector businesses</i> that are classified as <i>small</i> .
Item 3.1.1.2	Report <i>merchant fees charged to private and public sector businesses</i> that are classified as <i>medium</i> .
Item 3.1.1.3	Report <i>merchant fees charged to private and public sector businesses</i> that are classified as <i>large</i> .
Item 3.1.2	Report <i>merchant fees charged to general government</i> .

4. Other fees charged

Item 4 collects information on *other fees charged* by counterparty.

Column 1	Report the value of <i>other fees charged</i> .
Column 2	Of the amount reported in column <u>21</u> , report the value of <i>fees charged on bills of exchange</i> .

Item 4.1	<p>Report <i>other fees charged</i>.</p> <p>Item 4.1 is a derived item. Report the value of <i>other fees charged</i> in item 4.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>other fees charged</i> from <i>households</i> reported in item 4.1.1; • the value of <i>other fees charged</i> from <i>private and public sector businesses</i> reported in item 4.1.2; and • the value of <i>other fees charged</i> from <i>general government</i> reported in item 4.1.3.
Item 4.1.1	Report <i>other fees charged</i> from <i>households</i> .
Item 4.1.2	<p>Report <i>other fees charged</i> from <i>private and public sector businesses</i>.</p> <p>Item 4.1.2 is a derived item. Report the value of <i>other fees charged</i> from <i>private and public sector businesses</i> in item 4.1.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>other fees charged</i> from <i>businesses classified as small</i> reported in item <u>items</u> 4.1.2.1; • the value of <i>other fees charged</i> from <i>businesses classified as medium</i> reported in item 4.1.2.2; and • the value of <i>other fees charged</i> from <i>businesses classified as large</i> reported in item <u>to</u> 4.1.2.3- <u>inclusive.</u>
Item 4.1.2.1	Report <i>other fees charged</i> from <i>private and public sector businesses</i> that are classified as <i>small</i> .
Item 4.1.2.2	Report <i>other fees charged</i> from <i>private and public sector businesses</i> that are classified as <i>medium</i> .
Item 4.1.2.3	Report <i>other fees charged</i> from <i>private and public sector businesses</i> that are classified as <i>large</i> .
Item 4.1.3	Report <i>other fees charged</i> from <i>general government</i> .

5. Total fees charged

Item 5 collects information on total *fees charged* by counterparty. It is the sum of *fees charged* reported in items 1, 2, 3 and 4.

Item 5.1 4	Column	<p>Report the value: <u>Report total <i>fees charged</i>.</u></p> <p><u>Item 5.1 is a derived item. Report the value of total <i>fees charged</i> in item 5.1 as the sum of item 5.1.1, item 5.1.2, and item 5.1.3.</u></p> <p><u>Item 5.1 must also be equal to the sum of item 1.1, column 4; item 2.1, column 4; item 3.1, column 4; and item 4.1, column 1.</u></p>
<u>Item 5.1.1</u>		<p><u>Report total <i>fees charged</i> to households.</u></p> <p><u>Item 5.1.1 is a derived item. Report the value of total <i>fees charged</i> to households in item 5.1.1 as the sum of item 1.1.1, column 4; item 2.1.1, column 4; and item 4.1.1, column 1.</u></p>
<u>Item 5.1.2</u>		<p><u>Report total <i>fees charged</i> to private and public sector businesses.</u></p> <p><u>Item 5.1.2 is a derived item. Report the value of total <i>fees charged</i> to private and public sector businesses in item 5.1.2 as the sum of items 5.1.2.1 to 5.1.2.3 inclusive.</u></p> <p><u>Item 5.1.2 must also be equal to the sum of item 1.1.2, column 4; item 2.1.2, column 4; item 3.1.1, column 4; and item 4.1.2, column 1.</u></p>
<u>Item 5.1.2.1</u>		<p><u>Report total <i>fees charged</i> to private and public sector businesses that are classified as <i>small</i>.</u></p> <p><u>Item 5.1.2.1 is a derived item. Report the value of <i>fees charged</i> to businesses classified as <i>small</i> in item 5.1.2.1 as the sum of item 1.1.2.1, column 4; item 2.1.2.1, column 4; item 3.1.1.1, column 4; and item 4.1.2.1, column 1.</u></p>
<u>Item 5.1.2.2</u>		<p><u>Report total <i>fees charged</i> to private and public sector businesses that are classified as <i>medium</i>.</u></p> <p><u>Item 5.1.2.2 is a derived item. Report the value of <i>fees charged</i> to businesses classified as <i>medium</i> in item 5.1.2.2 as the sum of item 1.1.2.2, column 4; item 2.1.2.2, column 4; item 3.1.1.2, column 4; and item 4.1.2.2, column 1.</u></p>
<u>Item 5.1.2.3</u>		<p><u>Report total <i>fees charged</i> to private and public sector businesses that are classified as <i>large</i>.</u></p> <p><u>Item 5.1.2.3 is a derived item. Report the value of <i>fees charged</i> to businesses classified as <i>large</i> in item 5.1.2.3 as the sum of item 1.1.2.3, column 4; item 2.1.2.3, column 4; item 3.1.1.3, column 4; and item 4.1.2.3, column 1.</u></p>

<u>Item 5.1.3</u>	<p>Report total <i>fees charged to general government</i>.</p> <p>Item 5.1.3 is a derived item. Report the value of <i>fees charged to general government</i> in item 5.1.3 as the sum of item 1.1.3, column 4; item 2.1.3, column 4; item 3.1.2, column 4; and item 4.1.3, column 1.</p>
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Item 3.1	<p>Report total <i>fees charged</i>.</p> <p>Item 5.1 is a derived item. Report the value of total <i>fees charged</i> in item 5.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>fees charged</i> from <i>households</i> reported in item 5.1.1; • the value of <i>fees charged</i> from <i>private and public sector businesses</i> reported in item 5.1.2; and • the value of <i>fees charged</i> from <i>general government</i> reported in item 5.1.3. <p>Item 5.1 should also be equal to the sum of:</p> <ul style="list-style-type: none"> • the value of total <i>deposit</i> account <i>fees charged</i> reported in item 1.1, column 4; • the value of total <i>fees charged</i> on <i>loans</i> and <i>finance leases</i> reported in item 2.1, column 4; • the value of total <i>merchant fees charged</i> reported in item 3.1, column 4; and • the value of <i>other fees charged</i> reported in item 4.1, column 1.
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Item 3.1.1	<p>Report total <i>fees charged to households</i>.</p> <p>Item 5.1.1 is a derived item. Report the value of total <i>fees charged to households</i> in item 5.1.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>fees charged</i> on <i>deposit</i> accounts reported in item 1.1.1, column 4; • the value of <i>fees charged</i> on <i>loans</i> and <i>finance leases</i> reported in item 2.1.1, column 4; and • the value of <i>other fees</i> reported in item 4.1.1, column 1.
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Item 3.1.2	<p>Report total <i>fees charged to private and public sector businesses</i>.</p> <p>Item 5.1.2 is a derived item. Report the value of total <i>fees charged to private and public sector businesses</i> in item 5.1.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of total <i>fees charged</i> to businesses classified as <i>small</i> reported in item 5.1.2.1; • the value of total <i>fees charged</i> to businesses classified as <i>medium</i> reported in item 5.1.2.2; and • the value of total <i>fees charged</i> to businesses classified as <i>large</i> reported in item 5.1.2.3. <p>Item 5.1.2 should also be equal to the sum of:</p>
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	<ul style="list-style-type: none"> • the value of <i>fees charged</i> on <i>deposit</i> accounts reported in item 1.1.2, column 4; • the value of <i>fees charged</i> on <i>loans</i> and <i>finance leases</i> reported in item 2.1.2, column 4; • the value of <i>merchant fees charged</i> reported in item 3.1.1, column 4; and • the value of <i>other fees charged</i> reported in item 4.1.2, column 1.
<p>Item 3.1.2.1</p>	<p>Report total <i>fees charged</i> to <i>private and public sector businesses</i> that are classified as <i>small</i>.</p> <p>Item 5.1.2.1 is a derived item. Report the value of <i>fees charged</i> to businesses classified as <i>small</i> in item 5.1.2.1 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>fees charged</i> on <i>deposit</i> accounts reported in item 1.1.2.1, column 4; • the value of <i>fees charged</i> on <i>loans and finance leases</i> reported in item 2.1.2.1, column 4; • the value of <i>merchant fees charged</i> reported in item 3.1.1.1, column 4; and • the value of <i>other fees charged</i> reported in item 4.1.2.1, column 1.
<p>Item 3.1.2.2</p>	<p>Report total <i>fees charged</i> to <i>private and public sector businesses</i> that are classified as <i>medium</i>.</p> <p>Item 5.1.2.2 is a derived item. Report the value of <i>fees charged</i> to businesses classified as <i>medium</i> in item 5.1.2.2 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>fees charged</i> on <i>deposit</i> accounts reported in item 1.1.2.2, column 4; • the value of <i>fees charged</i> on <i>loans and finance leases</i> reported in item 2.1.2.2, column 4; • the value of <i>merchant fees charged</i> reported in item 3.1.1.2, column 4; and • the value of <i>other fees charged</i> reported in item 4.1.2.2, column 1.
<p>Item 3.1.2.3</p>	<p>Report total <i>fees charged</i> to <i>private and public sector businesses</i> that are classified as <i>large</i>.</p> <p>Item 5.1.2.3 is a derived item. Report the value of <i>fees charged</i> to businesses classified as <i>large</i> in item 5.1.2.3 as the sum of:</p> <ul style="list-style-type: none"> • the value of <i>fees charged</i> on <i>deposit</i> accounts reported in item 1.1.2.3, column 4; • the value of <i>fees charged</i> on <i>loans and finance leases</i> reported in item 2.1.2.3, column 4; • the value of <i>merchant fees charged</i> reported in item 3.1.1.3, column 4; and • the value of <i>other fees charged</i> reported in item 4.1.2.3, column 1.

Item 3.1.3	<p>Report total <i>fees charged to general government</i>.</p> <p>Item 5.1.3 is a derived item. Report the value of <i>fees charged to general government</i> in item 5.1.3 as the sum of:</p> <ul style="list-style-type: none">• the value of <i>fees charged</i> on <i>deposit</i> accounts reported in item 1.1.3, column 4;• the value of <i>fees charged</i> on <i>loans</i> and <i>finance leases</i> reported in item 2.1.3, column 4;• the value of <i>merchant fees charged</i> reported in item 3.1.3, column 4; and• the value of <i>other fees charged</i> reported in item 4.1.3, column 1.
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Glossary of terms

<i>Account servicing fees charged</i>	<p>Means fees charged to cover regular account keeping costs.</p> <p>It includes:</p> <ul style="list-style-type: none"> ● <i>loan</i> and <i>finance lease</i> establishment and deferred establishment fees; ● application and settlement fees; ● periodic <i>loan</i> and <i>finance lease</i> servicing fees (including periodic charges where the fee is a fixed amount and not dependent on the number of transactions); and ● package fees (for example, professional packages).
<i>Break fees charged</i>	<p>Means fees charged by the lender when a customer with a <i>fixed interest rate loan</i> repays a greater value of their <i>loan</i> within a specified period than is allowed under the contract, or refinances or repays the <i>loan</i> before the end of the <i>fixed interest rate</i> period.</p>
<i>Debit cards</i>	<p>Means a card that enables a customer to access funds in a <i>deposit</i> account to make purchases and/or withdraw cash.</p>
<i>Exception fees charged</i>	<p>Means pre-determined charges that are imposed in the event of a breach of contract by the customer.</p> <p>It includes fees for:</p> <ul style="list-style-type: none"> ● late payment; ● insufficient funds in a <i>deposit</i> account; and ● overdrawn <i>credit limit</i> where there is no overdraft facility. <p>It excludes fees for:</p> <ul style="list-style-type: none"> ● overdrawn accounts with a pre-arranged overdraft facility; and ● <i>break fees charged</i>.
<i>Fees charged</i>	<p>Means the amounts charged by the <i>ADI</i> to its customers excluding those relating to interest charges (where interest is defined in terms of the <i>contractual interest rate</i>). This includes fees (such as establishment fees) that are recorded as interest income in statutory accounts.</p> <p><i>Fees charged</i> should be reported on an accruals basis.</p> <p><i>Fees charged</i> should be reported net of any waivers, exemptions or rebates. Do not deduct any expenses, including expenses relating to:</p> <ul style="list-style-type: none"> ● commissions paid to mortgage brokers; ● valuation fees for <i>housing</i> and business <i>loans</i>; ● loyalty program costs; ● government taxes; and ● charges imposed by the bank's group treasury to various business units.

	<p>Only report fees charged for operations/transactions related to the ADI's domestic books.</p>
Merchant fees charged	<p>Means fees charged to merchants for providing payment processing services.</p> <p>It includes:</p> <ul style="list-style-type: none"> • per-transaction merchant fees charged; and • non-transaction merchant fees charged.
Non-transaction merchant fees charged	<p>Means all fees charged to merchants other than per-transaction merchant fees charged.</p> <p>It includes:</p> <ul style="list-style-type: none"> • joining and annual fees; • terminal and imprinter hire fees; • access fees; • credit card authorisation request fees; and • termination fees.
Other deposit fees charged	<p>Means all fees charged on deposit accounts (including exception fees charged where applicable) other than account servicing fees charged and transaction fees charged.</p> <p>It includes:</p> <ul style="list-style-type: none"> • stopped payment fees; • duplicate statement and card replacement fees; • transaction verification fees; • bank cheque replacement and repurchase fees; • deposit book fees; • international cheque and money transfer fees; and • charges for travellers' cheques and foreign currency transactions associated with a deposit account, including the foreign currency fee on cash withdrawals (exclude the withdrawal fees charged. These should be reported as transaction fees charged).
Other fees charged	<p>Means all banking related fees charged other than fees charged associated with deposits, loans, finance leases, bills of exchange and merchant fees charged.</p> <p>It includes:</p> <ul style="list-style-type: none"> • export collection fees; • fees from international telegraphic transfers and foreign currency drafts from customers without a deposit or loan account; • guarantees; • fees for the transmission of deed or documents for inspection, delivery or execution; • safe custody and special clearances;

	<ul style="list-style-type: none"> ● short-term money market transaction fees; ● coin and note handling services; ● fees from the supply of certificates; ● fees for legal, payroll and search services; ● charges for travellers' cheques or foreign currency purchased with cash, or <i>with credit cards</i> issued by another institution; ● fees for custodial and night safe services; and ● fees for legal and service services. <p>It excludes:</p> <ul style="list-style-type: none"> ● government taxes; ● fees associated with insurance operations or funds management; ● package fees. These should be included with the product (<i>deposit</i> account or <i>loan</i>) that they most relate to; and ● charges imposed by the group treasury, such as costs charged to the business unit by treasury from termination swaps (i.e. do not report <u>net</u> fee income).
<p><i>Other loan and finance lease fees charged</i></p>	<p>Means all fees related to <i>loans</i> and <i>finance leases</i> (including <i>exception fees</i> where applicable) other than <i>account servicing fees</i> and <i>transaction fees</i>.</p> <p>It includes:</p> <ul style="list-style-type: none"> ● prepayment fees and repayment holiday fees; ● early repayment fees; ● switching fees; and ● reference fees.
<p><i>Per-transaction merchant fees charged</i></p>	<p>Means all <i>merchant fees charged</i> on a per transaction basis for acquiring card transactions, whether collected on an <i>ad valorem</i> or flat basis. Data should reflect transactions involving cards issued to <i>households</i> or businesses, either in Australia or overseas. Income from merchants should be reported net of rebates and concessions.</p>
<p><i>Transaction fees charged</i></p>	<p>Means fees charged that relate to transactions made (including <i>exception fees charged</i> where applicable), generally charged to the party initiating the transaction.</p> <p>It includes <i>fees charged</i> on:</p> <ul style="list-style-type: none"> ● branch assisted withdrawals and <i>deposits</i>; ● cheque payments and cashing, including <i>bank</i> cheques; ● EFTPOS, BPAY, direct debit and/or periodic payments; and ● ATM, internet or telephone banking transactions, including withdrawals, <i>deposits</i> and balance enquiries.