

Don't lose money on ATM fees

The Government is working with the banking industry to help people in remote communities avoid ATM fees.

For up to five years, you will not have to pay any fees to use ATM services including balance checks and cash withdrawals, if you:

- live in a participating remote community AND
- use an ATM that has a screen message identifying it as a free ATM AND
- bank with any of the participating banks.

Participating banks are ANZ, BOQ, BankSA, Bank of Melbourne, Bankwest, Bendigo & Adelaide Bank, Citibank, Commonwealth Bank, HSBC, ING Direct, ME Bank, nab, St. George, Suncorp and Westpac.

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What if my bank isn't on the list?

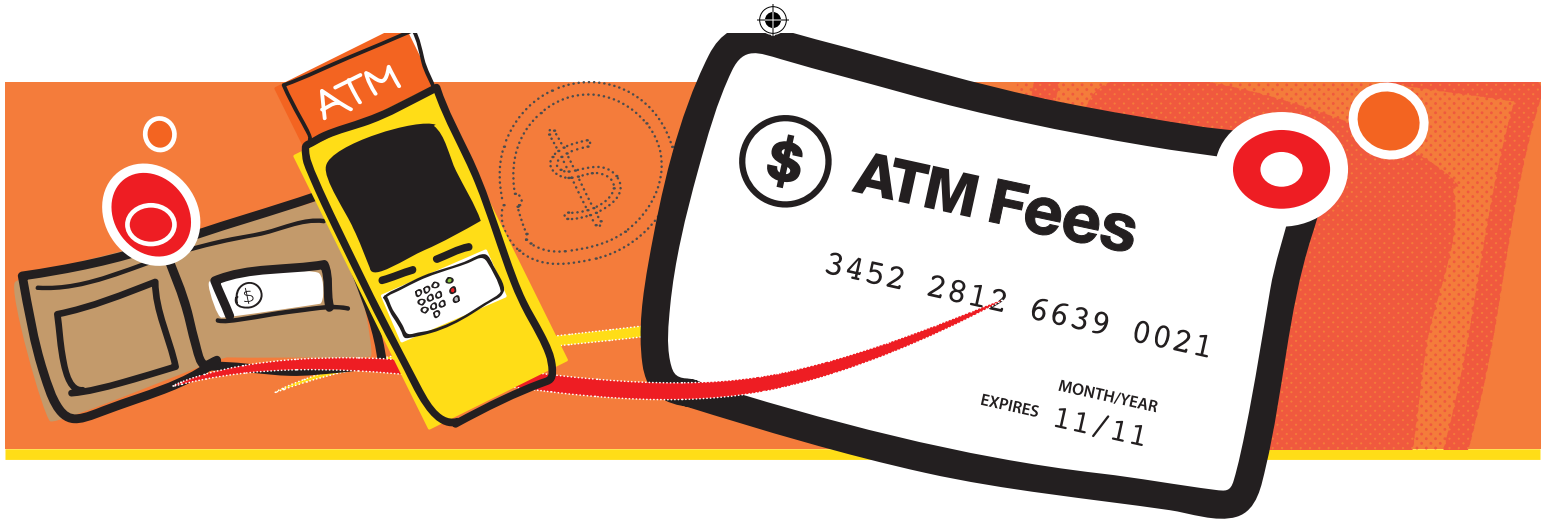
You WILL be charged an ATM fee each time you use the ATM.

How do I know if I have to pay ATM fees or not?

Only some ATMs are free to use. And only some remote communities will have fee-free ATM services. If you are in another city or town, normal ATM fees will apply.

To find out if you have to pay fees or not, look for the screen message on the ATM. If the ATM screen does not have a message on it, then you WILL be charged normal ATM fees to use it, even if you bank with one of the participating banks.

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How do I avoid fees at other ATMs?

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- Only use an ATM when you really need to.
- Use your own banks ATM.
- Only check your bank balance when you are sure the money is likely to be there. For example, if you know your money goes into your account at 2pm, don't check your balance until after that time. This will help stop your money being used on ATM fees.
- Use internet and phone banking to make payments and check your account balance.
- If you have a mobile phone, ask your bank if they can send you a text message to tell you when money is deposited into your account.
- Talk to your local Money Management Worker about budgeting, banking and other money matters. They can tell you about other ways to check your balance that won't cost you any money, like using the internet.

For more information on managing your money, contact your local Money Management Worker or visit www.moneysmart.gov.au.

