

Hume Building
Society

Hume Building Society Ltd.
ABN 85 051 868 556
AFSL & Australian Credit
Licence No. 244248

Effective 30 January 2012

Fees & Charges

- > Savings Accounts
- > Transaction Accounts
- > Investment Accounts
- > Business Accounts
- > Non-Cash Payment Facilities

This brochure forms part of our Product Disclosure Statement and must be read in conjunction with our:

- > Product Features and Terms & Conditions brochure; and
- > our interest rate sheet.

You should read all sections of the Product Disclosure Statement before making a decision to acquire any financial product.

The fees and charges contained in this document are effective at the date of this document and are subject to change.

Contents

Page No

Introduction	1
How to avoid and reduce transaction fees and charges	1
Direct charging at "foreign" ATMs	1
Westpac and Hume ATMs	2
Fee-exempt and linked accounts	2
Fee free quotas	3
Qualifying accounts for fee free quota and fee exemptions	4
Debiting of fees and charges	4
Fees and Charges payable:	
Savings and transaction accounts	
All Purpose	5
Christmas Club	6
Clancy Koala	6
Community Link	7
Deeming Saver Passbook	7
Deeming Saver Statement	8
Flexible Loan Offset	8
iSave	8
Passbook Savings	9
Professional Trust	9
Reward Saver Passbook	10
Reward Saver Statement	10
Transactional Loan and Line of Credit	10
Youth Extra	11
Investment accounts	
Cash Management	13
Farm Management	14
Professional Cash Management	14
Term Investment	14
Business accounts	
Line of Credit	15
Business Account	16
Tax Manager	16
Business iSave	16
Non-Standard fees and charges	17
Visa debit card	19

Introduction

This booklet sets out Hume Building Society's (Hume)'s fees and charges for:

- > Savings and Transaction accounts;
- > Transactions on Line of Credit and Transactional Loans
- > Investment accounts; and
- > Business accounts.

Fees and charges relating to loan and credit card accounts are detailed on the relevant loan documentation.

How to avoid and reduce transaction fees and charges

Follow these steps:

- > where possible, use Hume ATMs;
- > when in towns without a Hume ATM, use a Westpac Group ATM;
- > use BPay to pay accounts;
- > use Direct Debits to pay regular bills;
- > when shopping, use EFTPOS terminals to obtain extra cash;
- > choose the Hume account that best suits your savings and transaction needs;
- > keep transactions within fee-free quotas;
- > ensure the available balance in your account is sufficient to meet Direct Debits, periodical payments and any cheques written; and
- > link your home loan or term investment to a savings or transaction account.

Direct charging at “foreign” ATMs

ATM direct charging is an industry-wide change initiated by the Reserve Bank of Australia in March 2009. This means that if you use an ATM that does not belong to your financial institution, you will see the charge for using that ATM on the screen before you decide whether to proceed with the transaction. If you decide to accept that fee, it will be separately debited to your account and will be shown on your statement as “ATM Operator fee”.

If you decide not to proceed with the transaction, no fee will be charged.

In addition, no fee will be charged if the transaction is declined.

Westpac and Hume ATMs

Hume has reached agreement with Westpac Banking Corporation for all Hume Cashcard and Visa Debit holders to be able to access Westpac Group ATMs free of any direct charge.

Westpac Group ATMs include ATMs owned by Westpac, St.George, Bank SA and Bank of Melbourne, but excludes any such ATMs which display a direct charge before the transaction is undertaken (such as St.George ATMs in BP Service Stations).

In addition, if you use a Westpac Group or Hume ATM, no Foreign ATM charge will apply. If, however, you use a Westpac Group ATM that is located in a town or city where Hume also has an ATM (e.g. Albury, Wodonga, Corowa, or Wangaratta), we will charge you for that transaction (unless a linked account exemption applies), although there will be no direct charge by Westpac. This fee will appear on your statement as "Local Westpac ATM fee" or such like.

Fee-exempt and linked accounts

Fee-exempt accounts

Hume offers a number of fee-exempt accounts (e.g. Deeming Saver Passbook Account). Fee-exempt accounts still attract non-standard fees and charges. You should refer to the table in this booklet for details.

Linked accounts

Where you have a qualifying home loan or have term investments totalling \$20,000 or more, you may link that loan or term investment to one savings or transaction account or sub account in the name of one or more parties to that loan or term investment.

You may not link your loan or term investment to a business account. Line of Credit Loans and Transactional Loans are also not eligible for linkage.

The linked account or sub account will be fee-exempt, except for:

- > non-standard fees & charges; and
- > where the linked account is a Flexible Loan Offset account, or an Interest Saver Loan, Westpac Group ATM fees will continue to apply for all transactions at Local Westpac Group ATMs and enquiries at Remote Westpac Group ATMs.

A qualifying loan or term investment in the name of A & B may be linked to a savings or transaction account in the name of A, in the name of B, or in the joint name of A & B. It cannot, however, be linked to an account in the name of A & C, or in the name of C only, as C is not a party to that loan or term investment.

If you wish to link an account or change your nominated account, you must call in at a branch and one of our counter staff will be pleased to assist.

If you do not nominate an account, we may, but are not obliged to, arrange this on your behalf by linking your loan or term investment to your All Purpose account (if you have one) or, another eligible account (if you do not).

It is your responsibility to ensure the nomination is in place; if not, Hume is entitled to levy appropriate fees and charges in accordance with this product disclosure statement.

Fee free quotas

Hume offers a free free quota on a number of accounts for transactions whereby a fee would normally occur.

For example, if you have an All Purpose (\$10) account, you are entitled to eight free transactions per month. This is your fee free quota. The following are classified as transactions for the purposes of calculating the fee-free quota: cash withdrawals at a branch, Financial Institution or Member cheques, EFTPOS transactions (including telephone, internet and regular payments using a Visa debit card), electronic external transfers at counter, successful cash withdrawals at Remote Westpac Group ATMs, and transactions at Foreign ATMs.

You should refer to the table in this booklet for the fee free quota that applies to each account.

Qualifying accounts for fee free quota and fee exemptions

If you have a number of accounts or sub accounts within one account type, only one of them is eligible to qualify for the fee free quota at any time. This means that if, for example you have two All Purpose accounts, an S10 and S10.1, your S10 account will qualify for the fee-free quota, and your S10.1 account will not qualify for any fee free quota (or either way around).

In addition to the above condition, only one of all your accounts is eligible to qualify for a linked account fee exemption at any one time, even if you have a number of loans and/or term deposits that qualify for this exemption. For example if you have an All Purpose (S10) account and a Reward Saver (S15) account and you link your S10 to your qualifying home loan or term deposit to be fee exempt, this prevents any other accounts you hold from qualifying for any fee exemptions, regardless of whether you have another loan and/or term deposit that would qualify for an exemption.

Debiting of fees and charges

Transaction based fees and charges are debited to the account monthly on the last day of each month. Direct charge fees by Foreign ATMs are debited to the account at the time of acceptance. Non-standard fees and charges are debited to the account at the time of relevant activity.

Savings & Transaction Accounts

Service or Transaction	All Purpose \$10
Deposits at Hume branches	Free
All transactions at Hume ATMs	Free
Internal transfers	Free
Electronic banking- iBank, mBank & Hume Connect (<i>excluding cheques</i>)	Free
Direct Debit, Direct Credit, BPay, Internal funds transfers, External transfers via electronic banking	Free
Deposit books & Cheque books	Free
All rejections at Westpac Group ATMs	Free
Number of free transactions per month 1.	EIGHT
Eligible for linked account exemption	Yes
The following fees apply after free transaction number is exceeded:	
Withdrawal - Cash at branch	\$1.50
Withdrawal - Financial Institution cheque (<i>at counter or via iBank</i>)	\$3.00
Withdrawal - Member cheque	\$0.50
Electronic external transfer at counter	\$1.00
Withdrawal - EFTPOS	\$0.30
Rejection - EFTPOS	\$0.30
Transactions at Foreign ATMs 2.	Free
Withdrawal - Remote Westpac Group ATM 2.	\$1.50
The following transactions are not included in any fee-free transaction quota and are charged unless a linked account exemption applies.	
Withdrawal - Local Westpac Group ATM 2.	\$1.50
Enquiry - Any Westpac Group ATM	\$1.00

Note: If you have a Visa debit card attached to your account, refer to the Visa debit card section on page 19.

1. The following are classified as transactions for the purposes of calculating the fee-free quota: cash withdrawals at a branch, Financial Institution or Member cheques, EFTPOS transactions (including telephone, internet and regular payments using a Visa debit card), electronic external transfers at counter, successful cash withdrawals at Remote Westpac Group ATMs and transactions at Foreign ATMs.

Savings & Transaction Accounts

Christmas Club S7	Clancy Koala S2
Free	Free
N/A	N/A
Free	Free
Free	Free
Free	Free
N/A	N/A
N/A	N/A
FOUR	FEE EXEMPT
Yes	N/A
\$1.50	Free
\$3.00	Free
N/A	N/A
\$1.00	Free
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A
N/A	N/A

2. Foreign ATMs are ATMs within Australia that are not operated by Hume or the Westpac Group. A direct charge may be applied from that Financial Institution for using their ATM (Foreign ATM) and will be displayed on the screen before the transaction is completed. Local Westpac Group ATMs are ATMs in cities and towns where Hume has an ATM. Refer to Hume's website www.humebuild.com.au for details of Local and Remote Westpac Group ATMs.

Savings & Transaction Accounts

Service or Transaction	Community Link Account S16	Deeming Saver Passbook S12
Deposits at Hume branches	Free	Free
All transactions at Hume ATMs	N/A	N/A
Internal transfers	Free	Free
Electronic banking- iBank, mBank & Hume Connect (<i>excluding cheques</i>)	Free	Free
Direct Debit, Direct Credit, BPay, Internal funds transfers, External transfers via electronic banking	Free	Free
Deposit books & Cheque books	Free	N/A
All rejections at Westpac Group ATMs	N/A	N/A
Number of free transactions per month 1.	FEE EXEMPT	FEE EXEMPT
Eligible for linked account exemption	N/A	N/A
The following fees apply after free transaction number is exceeded:		
Withdrawal - Cash at branch	Free	Free
Withdrawal - Financial Institution cheque (<i>at counter or via iBank</i>)	Free	Free
Withdrawal - Member cheque	Free	N/A
Electronic external transfer at counter	Free	Free
Withdrawal - EFTPOS	N/A	N/A
Rejection - EFTPOS	N/A	N/A
Transactions at Foreign ATMs 2.	N/A	N/A
Withdrawal - Remote Westpac Group ATM 2.	N/A	N/A
The following transactions are not included in any fee-free transaction quota and are charged unless a linked account exemption applies.		
Withdrawal - Local Westpac Group ATM 2.	N/A	N/A
Enquiry - Any Westpac Group ATM	N/A	N/A

Note: If you have a Visa debit card attached to your account, refer to the Visa debit card section on page 19.

1. The following are classified as transactions for the purposes of calculating the fee-free quota: cash withdrawals at a branch, Financial Institution or Member cheques, EFTPOS transactions (including telephone, internet and regular payments using a Visa debit card), electronic external transfers at counter, successful cash withdrawals at Remote Westpac Group ATMs and transactions at Foreign ATMs.

Savings & Transaction Accounts

Deeming Saver Statement S12	Flexible Loan Offset S14	@Save S19
Free	Free	N/A
Free	Free	N/A
Free	Free	Free
Free	Free	Free
Free	Free	Free
Free	Free	N/A
Free	Free	N/A
FOUR⁺	FOUR 1.	FEE EXEMPT
Yes	Yes*	No
Free	\$1.50	N/A
Free	\$3.00	N/A
Free	\$0.50	N/A
Free	\$1.00	N/A
Free	\$0.30	N/A
Free	\$0.30	N/A
Free	Free	N/A
\$1.50	\$1.50	N/A
\$1.50	\$1.50	N/A
\$1.00	\$1.00	N/A

2. Foreign ATMs are ATMs within Australia that are not operated by Hume or the Westpac Group. A direct charge may be applied from that Financial Institution for using their ATM (Foreign ATM) and will be displayed on the screen before the transaction is completed. Local Westpac Group ATMs are ATMs in cities and towns where Hume has an ATM. Refer to Hume's website www.humebuild.com.au for details of Local and Remote Westpac Group ATMs.

+ Only remote Westpac Group ATM withdrawals.

*****All transactions at Local Westpac Group ATMs and enquiries at Remote Westpac Group ATMs are not eligible for fee exemption.

Savings & Transaction Accounts

Service or Transaction	Passbook Savings S1	Professional Trust S4
Deposits at Hume branches	Free	Free
All transactions at Hume ATMs	N/A	N/A
Internal transfers	Free	Free
Electronic banking- iBank, mBank & Hume Connect (<i>excluding cheques</i>)	Free	Free
Direct Debit, Direct Credit, BPay, Internal funds transfers, External transfers via electronic banking	Free	Free
Deposit books & Cheque books	N/A	Free
All rejections at Westpac Group ATMs	N/A	N/A
Number of free transactions per month	FOUR 1.	FEE EXEMPT
Eligible for linked account exemption	Yes	No
The following fees apply after free transaction number is exceeded:		
Withdrawal - Cash at branch	\$1.50	Free
Withdrawal - Financial Institution cheque (<i>at counter or via iBank</i>)	\$3.00	Free
Withdrawal - Member cheque	N/A	Free
Electronic external transfer at counter	\$1.00	Free
Withdrawal - EFTPOS	N/A	N/A
Rejection - EFTPOS	N/A	N/A
Transactions at Foreign ATMs 2.	N/A	N/A
Withdrawal - Remote Westpac Group ATM 2.	N/A	N/A
The following transactions are not included in any fee-free transaction quota and are charged unless a linked account exemption applies.		
Withdrawal - Local Westpac Group ATM 2.	N/A	N/A
Enquiry - Any Westpac Group ATM	N/A	N/A

Note: If you have a Visa debit card attached to your account, refer to the Visa debit card section on page 19.

1. The following are classified as transactions for the purposes of calculating the fee-free quota: cash withdrawals at a branch, Financial Institution or Member cheques, EFTPOS transactions (including telephone, internet and regular payments using a Visa debit card), electronic external transfers at counter, successful cash withdrawals at Remote Westpac Group ATMs and transactions at Foreign ATMs.

Reward Saver Passbook S15	Reward Saver Statement S15	Transactional Loan and Line of Credit - Personal Use L25, L26, L9
Free	Free	Free
N/A	N/A	Free
Free	Free	Free
Free	Free	Free
Free	Free	Free
N/A	N/A	Free
N/A	N/A	Free
TWO 1.	TWO 1.	FOUR+
Yes	Yes	No
\$1.50	\$1.50	Free
\$3.00	\$3.00	Free
N/A	N/A	Free
\$1.00	\$1.00	Free
N/A	N/A	Free
N/A	N/A	Free
N/A	N/A	Free
N/A	N/A	\$1.50
N/A	N/A	\$1.50
N/A	N/A	\$1.00

2. Foreign ATMs are ATMs within Australia that are not operated by Hume or the Westpac Group. A direct charge may be applied from that Financial Institution for using their ATM (Foreign ATM) and will be displayed on the screen before the transaction is completed. Local Westpac Group ATMs are ATMs in cities and towns where Hume has an ATM. Refer to Hume's website www.humebuild.com.au for details of Local and Remote Westpac Group ATMs.

+ Only remote Westpac Group ATM withdrawals.

Savings & Transaction Accounts

Service or Transaction	Youth Extra S5
Deposits at Hume branches	Free
All transactions at Hume ATMs	Free
Internal transfers	Free
Electronic banking- iBank, mBank & Hume Connect (<i>excluding cheques</i>)	Free
Direct Debit, Direct Credit, BPay, Internal funds transfers, External transfers via electronic banking	Free
Deposit books & Cheque books	N/A
All rejections at Westpac Group ATMs	Free
Number of free Remote Westpac ATM withdrawals per month	FOUR
Eligible for linked account exemption	Yes
The following fees apply after free withdrawal number is exceeded:	
Withdrawal - Cash at branch	Free
Withdrawal - Financial Institution cheque (<i>at counter or via iBank</i>)	Free
Withdrawal - Member cheque	N/A
Electronic external transfer at counter	Free
Withdrawal - EFTPOS	Free
Rejection - EFTPOS	Free
Transactions at Foreign ATMs ² .	Free
Withdrawals - Remote Westpac Group ATM ² .	\$1.50
The following transactions are not included in any fee-free transaction quota and are charged unless a linked account exemption applies.	
Withdrawal - Local Westpac Group ATM ² .	\$1.50
Enquiry - Any Westpac Group ATM	\$1.00

2. Foreign ATMs are ATMs within Australia that are not operated by Hume or the Westpac Group. A direct charge may be applied from that Financial Institution for using their ATM (Foreign ATM) and will be displayed on the screen before the transaction is completed. Local Westpac Group ATMs are ATMs in cities and towns where Hume has an ATM. Refer to Hume's website www.humebuild.com.au for details of Local and Remote Westpac Group ATMs.

Investment and Business Accounts

Investment Accounts

Service or Transaction	Cash Management S8
Deposits at Hume branches	Free
All transactions at Hume ATMs	Free
Internal transfers	Free
Electronic banking- iBank, mBank & Hume Connect (<i>excluding cheques</i>)	Free
Direct Debit, Direct Credit, BPay, Internal funds transfers, External transfers via electronic banking	Free
Deposit books & Cheque books	Free
All rejections at Westpac Group ATMs	Free
Number of free transactions per month 1.	FOUR
Eligible for linked account exemption	Yes
The following fees apply after free transaction number is exceeded:	
Withdrawal - Cash at branch	\$1.50
Withdrawal - Financial Institution cheque (<i>at counter or via iBank</i>)	\$3.00
Withdrawal - Member cheque	\$0.50
Electronic external transfer at counter	\$1.00
Withdrawal - EFTPOS	\$0.30
Rejection - EFTPOS	\$0.30
Transactions at Foreign ATMs 2.	Free
Withdrawal - Remote Westpac Group ATM 2.	\$1.50
The following transactions are not included in any fee-free transaction quota and are charged unless a linked account exemption applies.	
Withdrawal - Local Westpac Group ATM 2.	\$1.50
Enquiry - Any Westpac Group ATM	\$1.00

Note: If you have a Visa debit card attached to your account, refer to the Visa debit card section on page 19.

1. The following are classified as transactions for the purposes of calculating the fee-free quota: cash withdrawals at a branch, Financial Institution or Member cheques, EFTPOS transactions (including telephone, internet and regular payments using a Visa debit card), electronic external transfers at counter, successful cash withdrawals at Remote Westpac Group ATMs and transactions at Foreign ATMs.

Farm Management Deposit I 17	Professional Cash Management S20	Term Investment I
Free	Free	Free
N/A	N/A	N/A
Free	Free	Free
Free	Free	Free
Free	Free	Free
N/A	Free	N/A
N/A	N/A	N/A
FEE EXEMPT	FOUR	FEE EXEMPT
N/A	No	N/A
Free	\$1.50	Free
Free	\$3.00	Free
N/A	\$0.50	N/A
Free	\$1.00	Free
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A

2. Foreign ATMs are ATMs within Australia that are not operated by Hume or the Westpac Group. A direct charge may be applied from that Financial Institution for using their ATM (Foreign ATM) and will be displayed on the screen before the transaction is completed. Local Westpac Group ATMs are ATMs in cities and towns where Hume has an ATM. Refer to Hume's website www.humebuild.com.au for details of Local and Remote Westpac Group ATMs.

Business Accounts

Service or Transaction	Line of Credit – Business or Investment use L7
All transactions at Hume ATMs	Free
Internal transfers	Free
Electronic banking- iBank, mBank & Hume Connect (<i>excluding cheques</i>)	Free
Direct Debit, Direct Credit, BPay, Internal funds transfers, External transfers via electronic banking	Free
Deposit books & Cheque books.	Free
Eligible for fee exemption	N/A
Deposit by cash	Free
Deposit by cheque	\$0.30 per cheque
Deposit by ANZ Merchant envelope	\$2.00 per envelope
Withdrawal - Cash at branch	Free
Withdrawal - Member cheque	\$0.40 per cheque
Withdrawal - Financial Institution cheque (<i>at counter or via iBank</i>)	\$3.00 per cheque
External transfer at counter	\$1.00
Withdrawal - EFTPOS	\$0.30
Rejection - EFTPOS	\$0.30
Transactions at Foreign ATMs ¹ .	Free
Withdrawal - Any Westpac Group ATM	\$1.50
Enquiry - Any Westpac Group ATM	\$1.00
External Payroll Processing: Business Account with Hume Business account not with Hume	N/A

1. Foreign ATMs are ATMs within Australia that are not operated by Hume or the Westpac Group. A direct charge may be applied from that Financial Institution for using their ATM (Foreign ATM) and will be displayed on the screen before the transaction is completed. Local Westpac Group ATMs are ATMs in cities and towns where Hume has an ATM. Refer to Hume's website www.humebuild.com.au for details of Local and Remote Westpac Group ATMs.

Business Account S9	Tax Manager S3	Business @Save S18
Free	N/A	N/A
Free	Free	Free
Free	Free	Free
Free	Free	Free
Free	N/A	N/A
No	No	N/A
Free	Free	N/A
\$0.30 per cheque	Free	N/A
\$2.00 per envelope	N/A	N/A
Free	N/A	N/A
\$0.40 per cheque	N/A	N/A
\$3.00 per cheque	One free cheque per month. \$3.00 per cheque thereafter	N/A
\$1.00	One free per month then \$1.00	N/A
\$0.30	N/A	N/A
\$0.30	N/A	N/A
Free	N/A	N/A
\$1.50	N/A	N/A
\$1.00	N/A	N/A
Per Payroll: \$7.50 < 20 transactions \$10.00 > 20 transactions Per payroll: \$20.00	N/A	N/A

Non-Standard Fees and Charges

The following non-standard fees and charges apply across all account types as appropriate:

Type:	Application:	Fee:
Ancillary	Example: Specialised printing. Personal requisitions	At cost
Archive search fee	retrieval of account information	\$50.00 per hour (Min. fee \$10.00)
Cashcard replacement fee	request replacement Cashcard	\$5.00
Coin deposits	when you deposit large amounts of coin	Greater of \$10 or 1% of the value deposited
Dishonour fee - direct debit	insufficient cleared funds in your account	\$15.00
Dishonour fee personal or business cheque	insufficient cleared funds in your account, cheque returned to drawer	\$20.00
Inactive account fee	where your account has not been transacted upon for a period of 24 months or more	\$20.00 per annum
Foreign currency cheque deposits	when you deposit a foreign currency cheque to your account. (This fee does not apply to travellers cheques or foreign currency pension cheques)	\$15.00 per cheque
Honour fee	insufficient cleared funds in your account to meet debit request	\$15.00
Large cash withdrawals	payable if you request a cash withdrawal totalling \$5,000 or more	0.50% of the amount withdrawn
Periodical payment alteration	each additional alteration after a total of four consecutive alterations	\$5.00
Security token	When you order a replacement token and, if you are a business, when you order more than 4 tokens	\$20 per token

Type:	Application:	Fee:
Special cheque clearance	special request for priority clearance on a cheque deposited to your account	\$15.00
Statement request	a request to provide a copy statement or a statement on a passbook account	\$2.00 per page
Stop cheque request	when you ask us to stop a cheque	\$5.00 per request
Telephone enquiries	payable each time you request information on your account including balance enquiries and transaction requests (excluding the first 3 requests per month and all Hume Connect transactions and enquiries)	\$5.00 per request

Visa Debit Card

The following fees and charges apply where you have a debit card linked to your account.

Name:	Amount:	Description:
Visa debit card replacement fee (within Australia)	\$5.00	Payable if you require a replacement card in Australia
Visa debit card replacement fee (outside Australia)	\$250.00	Payable if you require a replacement card while the cardholder is overseas
Chargeback fee	\$30.00	Payable when you make a request for a chargeback. This fee will not be charged if the cashback relates to a disputed transaction and the dispute is resolved in your favour
Courier fee	\$30.00	Where you ask us to courier a replacement card to you in Australia
Visa debit foreign conversion fee	2.85% of the transaction value	Payable on any transaction to your account in a currency other than Australian dollars
Voucher retrieval fee	\$30.00	Payable each time we are asked to provide a copy of a Visa card transaction voucher. This fee will not be charged if the voucher retrieval relates to a disputed transaction and the dispute is resolved in your favour

EFTPOS, telephone, internet and regular payments debited from your account using your Visa debit card will all qualify as EFTPOS transactions for the purpose of calculating fees and charges. See the Terms, Conditions, Fees & Charges for Hume Visa debit card brochure for more information on how fees and charges are applied for use of your Visa debit card.

General Enquiries

1300 004 863

E: hume@humebuild.com.au

W: www.humebuild.com.au

After Hours

Emergency Numbers

Lost or stolen card or PIN

1800 621 199

Service Centres

Albury

Head Office

492 Olive Street, Albury NSW 2640

Phone (02) 6051 3211

Fax (02) 6051 3255

Myer City Centre

David & Swift Streets, Albury NSW 2640

Phone (02) 6051 3308

Fax (02) 6041 3314

Centro Albury Shopping Centre

487 Kiewa Street, Albury NSW 2640

Phone (02) 6051 3308

Fax (02) 6041 5697

Centro Lavington Shopping Centre

Griffith Road, Lavington NSW 2641

Phone (02) 6051 3302

Fax (02) 6040 3508

Thurgoona Plaza

Shuter Avenue, Thurgoona NSW 2640

Phone (02) 6051 3325

Fax (02) 6043 3140

Wodonga

131 High Street, Wodonga VIC 3690

Phone (02) 6051 3309

Fax (02) 6022 9066

Centro Wodonga Shopping Centre

Elgin Street, Wodonga VIC 3690

Phone (02) 6051 3303

Fax (02) 6022 9022

Centro Birallee Shopping Centre

97 Melrose Drive, Wodonga VIC 3690

Phone (02) 6051 3304

Fax (02) 6043 4304

Wangaratta

56-58 Murphy Street, Wangaratta VIC 3677

Phone (03) 5721 3322

Fax (03) 5721 3977

Wagga Wagga

Head Office

115 Baylis Street, Wagga Wagga NSW 2650

Phone (02) 6939 7440

Fax (02) 6971 8134

Koorringal Mall

269 Lake Albert Road, Koorringal NSW 2650

Phone (02) 6939 7442

Fax (02) 6926 6936

Southcity Shopping Centre

1 Tanda Place, Glenfield Park NSW 2650

Phone (02) 6939 7441

Fax (02) 6971 2897

Regional

Corowa

79 Sanger Street, Corowa NSW 2646

Phone (02) 6051 3305

Fax (02) 6033 4312

Culcairn

50 Balfour Street, Culcairn NSW 2660

Phone (02) 6051 3310

Fax (02) 6029 8121

Yackandandah

10 High Street, Yackandandah VIC 3749

Phone (02) 6051 3311

Fax (02) 6027 1184

Howlong

45 Hawkins Street, Howlong NSW 2643

Phone (02) 6051 3317

Fax (02) 6026 8322

Jindera

8-9 Jindera Plaza, Jindera NSW 2642

Phone (02) 6051 3323

Fax (02) 6026 3718

Rutherglen

128-130 Main Street, Rutherglen VIC 3685

Phone (02) 6051 3321

Fax (02) 6032 7017