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## Over 5000 ways to avoid ATM fees... It's time to get FeeSmart



Dear

### Access ATMs direct charge-free with FeeSmart!

As a customer who regularly uses ATMs, you're familiar with the convenience, and control you have over when and where you can access your cash. Now we'd like to offer you an additional incentive to make ATMs an even more important part of your financial life: **the FeeSmart direct charge-free network.**

ATM direct charging will be introduced into Australia on the 3rd March 2009. What does this mean? Every time you use a foreign ATM (an ATM not provided by us) you will see an ATM Owner fee displayed on screen for you to accept or decline. The fee may vary at different times of the day or between geographic locations.

**Sound confusing? Well we've decided to take the confusion away from direct charging by participating in the FeeSmart network.**

FeeSmart is provided by Cashcard, Australia's largest independent ATM services provider. What FeeSmart allows you to do is use a Cashcard branded ATM as if it's one of our own – that is, without paying a direct charge. Simple!

Cashcard has over 5,300 ATMs right across Australia, so you'll never be caught short with limited ATM access. All you need to do is look for Cashcard branded ATMs at local convenience locations – service stations, supermarkets, newsagents, pubs and clubs.

Cashcard ATMs will also display the FeeSmart logo to help you identify ATMs where you can access your cash direct charge-free.

For further information speak to our friendly branch staff or visit [www.feesmartnetwork.com.au](http://www.feesmartnetwork.com.au)

**Isn't it time you got FeeSmart?**

Your Sincerely,

Name Surname  
Title - Company

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