



Australian Banking  
Association

## ATMs that are free to use

An Easy Read guide



## How to use this guide



The Australian Banking Association (ABA) wrote this guide. When you see the word 'we', it means the ABA.



We wrote this guide in an easy to read way.

We use pictures to explain some ideas.

Not bold  
**Bold**

We have written some words in **bold**.

This means the letters are thicker and darker.

We explain what these words mean.



You can ask for help to read this guide.

A friend, family member or support person may be able to help you.

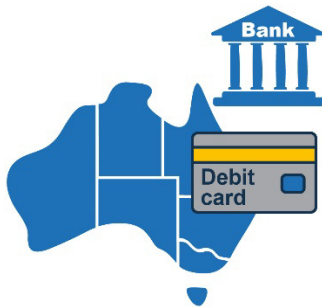
## Which ATMs are free to use?



There are some ATMs that are free to use.



An ATM from your bank is free to use.



ATMs are also free if you use an Australian **debit card** at ATMs from:

- CommBank
- ANZ
- NAB
- Westpac.



The bank might give you a debit card to use when you:

- use an ATM to take money out of your account
- shop in stores or online
- pay for a service.



You should get your debit card when you open your account.

## ATMs in First Nations communities



Many **First Nations** communities are far away from cities or towns.



First Nations people are also known as:

- Aboriginal and Torres Strait Islander people
- indigenous people.

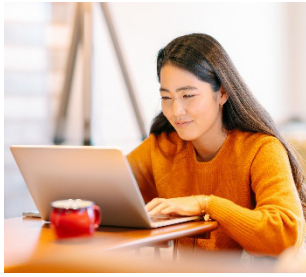


ATMs in 85 First Nations communities are free for customers of 15 banks.



These banks are:

- ANZ
- BOQ
- Bank SA
- Bank of Melbourne
- Bankwest
- Bendigo & Adelaide Bank
- Citibank
- Commonwealth Bank
- HSBC
- ING Direct
- ME Bank
- NAB
- St.George
- Suncorp
- Westpac.



You can see where the ATMs are on our website.



[www.ausbanking.org.au/wp-content/uploads/2019/05/Identified\\_ATMs\\_-\\_December\\_2017.pdf](http://www.ausbanking.org.au/wp-content/uploads/2019/05/Identified_ATMs_-_December_2017.pdf)

## What can you do with an ATM?

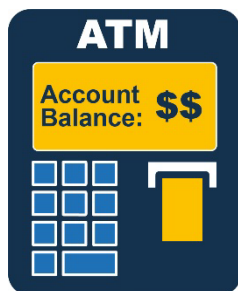
You can use an ATM to:



- take money out of your bank account



- put money into your bank account



- see how much money is in your bank account.

## What do you need to use an ATM?



There are 2 things you need to use an ATM.

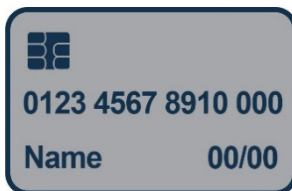


You need your Personal Identification Number (PIN).

This is usually a 4-digit number.



You must keep your PIN a secret.



You also need your bank card.



Keep your cards safe from being:

- lost
- stolen.

## Who should you talk to if you need more help?

You should contact your bank if you need more:



- support



- information.



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