

SCHEDULE OF ITEMS

Item	Description	Unit
CURRENT ACCOUNT		
1	Establishment fee	Each
2	Account keeping / maintenance fee	Each
3	Cheque withdrawal	Each
4	Cheque deposit	Each
5	Cheque dishonour fee	Each
6	Electronic debits	Each
7	Electronic credits	Each
8	Paper withdrawal at Branch	Each
9	Paper deposit lodged at Branch	Each
10	Depositor identified Branch deposit	Each
11	Overdrawn fee	Each
12	Credit balance interest ate	%
CORPORATE ONLINE FACILITY		
13	Standard user fee – per user	Each
14	Authorising user fee – per user	Each
15	Other - specify	Each
ONLINE STATEMENT / INFO		
16	Access fee	Each
17	Account transaction information	Each
18	Transaction statement - current	Each
19	Transaction statement - past	Each
20	Other - specify	Each
BPAY		
21	Debit account payment within bank	Each
22	Credit card payment within bank	Each
23	Merchant service fee within bank	Each
24	Debit account payment other bank	Each
25	Credit card payments other bank	Each
26	Merchant service fee other bank	Each
27	Other Bpay fee	Each

SCHEDULE OF ITEMS

Item	Description	Unit
	ONLINE PAYMENTS	
28	Domestic fund transfer within bank	Each
29	Real time gross settlement immediate	Each
30	Real time gross settlement same day	Each
31	Other fee - specify	Each
	DIRECT ENTRY SERVICE	
32	Direct entry returns	Each
33	Direct entry exceeded TNA limit	Each
34	Rejected direct entry item	Each
35	Direct entry credit transaction	Each
36	Direct entry debit transaction	Each
37	Direct entry payroll transaction	Each
38	Other charges - specify	Each
	EFTPOS	
39	Establishment fee	Each
40	Terminal access fee - monthly	Each
41	Transaction fee	Each
42	Merchant service fee on debit cards	%
43	Merchant fee on credit cards	%
44	Other fees	Each
	CREDIT CARD TRANSACTIONS	
45	Credit card transaction charge	Each
46	Credit card merchants service fee (if flat fee)	%
47	Credit card merchants service fee (if over interchange)	%
48	Other charges	Each
	AUSTRALIA POST / AGENCY	
49	Receipts @ Branches Aust Post	Each
50	Other Agency transaction fee	Each

SCHEDULE OF ITEMS

Item	Description	Unit
	INVESTMENT FACILITY	
51	Interest rate on 11AM deposits	%
52	Interest rate on 24 hour call deposits	%
53	Balance switching facility fee	Each
	FINANCIAL ACCOMMODATION	
	<i>Overdraft facility \$500,000</i>	
54	Establishment fee	Each
55	Annual fees	Each
56	Interest rate	%
57	Interest rate – over limit	%
	<i>Intra Day overdraft facility \$6,000,000</i>	
58	Establishment fee	Each
59	Annual fees	Each
60	Interest rate	%
	<i>Corporate credit card aggregate limit of \$30,000</i>	
61	Establishment fee	Each
62	Annual fees	Each
63	Interest rate	%
	<i>Future borrowing requests will be accommodated and competitive interest rates will be offered.</i>	
	OTHER COSTS / FEE NOT LISTED ABOVE	
64	Training costs	Each
65	Voucher production fee	Each
66	Service fee	Each
67	Other – Please specify	Each

SUMMARY OF TENDER SUBMISSIONS

Respondent & Description of Response	Is it Compliant? Yes or No	Comment Against Criteria				Evaluation Score	Contract Price Year 1 (Ex GST)	Rank
		Demonstrated experience in providing similar services	Capacity	Demonstrated understanding of the required tasks	Social and economic effects on the local community			
Westpac Banking Corporation Limited All requirements have been met.	Yes	The submission demonstrated a thorough understanding of the requirements. It currently provides full transactional banking services to ten cities in the Metropolitan area, including Joondalup since 2004. A list of six Local Governments in other states, plus ten State Government and ten Federal Government Agencies were also provided. Three referees were provided for Stirling, Bayswater and Melville stating periods and dates of contract terms.	Westpac Banking Corporation is a public registered company founded in 1817 as Bank of New South Wales based in Sydney. They are ranked in the top five listed companies by market capitalisation on the ASX. An organisation chart was provided and contact details for the local branch in the Joondalup CBD. A list of seven key personnel proposed to support the contract was supplied, together with details of the roles, qualifications and experience for four key staff members.	The submission included full details of the banking services offered including electronic banking facilities, corporate on-line access and reporting, security guarantee and monitoring, transaction micro chip processing and disaster recovery facilities.	The Commercial Business Centre is located in Osborne Park. There are four local branches in the City of Joondalup employing over 45 staff. The bank supports the local community through promotional programs such as Westpac Foundation, Westpac Women's Markets, volunteer programs, organisational monitoring and support for indigenous Australians.	74.3%	\$259,988	1

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		Demonstrated experience in providing similar services	Capacity	Demonstrated understanding of the required tasks	Social and economic effects on the local community			
<p>National Australia Bank Limited</p> <p>Alternative conditions were offered to clauses where inconsistency exists between the contract terms and conditions and its proposed products. These are not significantly different to the City's standard contract terms and would not result in additional costs to the City.</p>	Partially	Provides transactional banking services to nine Local Governments in the Perth Metropolitan area and 25 regional Local Governments. Details of the specific services offered to Local Governments were provided, and holds the current State Government purchase cards contract servicing 138 WA Agencies and is the Northern Territory Government's preferred transactional banker. NAB provided three referees, the City of Canning, Town of Claremont and the City of Cockburn. Three eastern states references were also provided, one over 20 years service.	The National Australia Bank was established in 1858 and now operates more than 1800 branches and service centres in Australia and overseas. It received the 2011 Choice Award for Best Bank and Canstar Cannex 2011 Innovation Excellence Award. An organisational chart gave details of the Local Government support team for transactional services, implementation and ongoing relationship management. Personnel details of six staff members were provided with their qualifications and experience.	Details of all services offered include the core internet banking solution and transactional banking services. Related details of security systems used were also given. The submission provided a full description of all service's offered with flow charts, a case study, implementation plan and Gantt chart.	Three branches operate within the City of Joondalup employing 47 staff, plus one kiosk. The bank has a history of supporting not for profit charities, art foundation and sports groups. It offers programs to strengthen the relationship between schools and local communities.	70%	\$260,504	2

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		Demonstrated experience in providing similar services	Capacity	Demonstrated understanding of the required tasks	Social and economic effects on the local community			
Commonwealth Bank Of Australia Limited All requirements have been met.	Yes	The bank provides transactional banking products and services to 73 Local Governments in WA. Also includes the State Governments of Queensland and Western Australia, Water Corporation, Synergy. Service periods to Local Governments include City of Belmont of over 40 years and 9 years for Cities of Wanneroo and Swan. Three references were Cities of Swan, Belmont and Town of Cambridge. A case study was included covering the implementation of BPoint, IVR and Internet payment services via a WALGA preferred supplier arrangement to 65 local governments.	The bank commenced its operations in Melbourne as The Commonwealth Bank Act of 1911 and is now a publicly listed corporation. The bank maintains offices in most major financial markets around the globe. A team of Local Government specialists supports the banks customers. The details of key principal officers of five teams included their roles, qualifications and experience.	A summary of services offered gave proposed implementation methodology and relationship management program. Technical data of specialist products and services were detailed in appendices to the submission. This covered electronic banking, merchant card processing, cash management, payment facilities, security systems and monitoring.	There are three CBA branches within the Joondalup area employing 56 members of staff. The bank also supports community network programs and services to schools through grants and sponsorships. It encourages staff to volunteer for various charities and supports community partner organisations.	69.4%	\$259,518	3

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		Demonstrated experience in providing similar services	Capacity	Demonstrated understanding of the required tasks	Social and economic effects on the local community			
Australian And New Zealand Banking Group Ltd	Yes	The submission listed two Local governments receiving full transactional banking services. Other organisations include three Water Corporations in Victoria, two universities, Verve Energy, Australian Taxation Office various Federal and State Agencies. No specific dates of services to Local Governments were provided. Two current contracts are Redland Council in Queensland of over 15 years and City of Perth of approximately one year. Three references were City of Perth, South East Water Corporation Victoria and Redland City Council.	The bank began trading as the Bank of Australasia in 1835 and has grown to become the largest Australian bank in Asia. The structure for ANZ Institutional Banking Team within WA was provided with details of relationship teams for global markets, transactional banking and specialised support teams for transaction processing and Merchant Card services. Details of four key personnel were provided stating their roles, staff assistance and experience.	Descriptions of the payment and card facilities, on-line applications and support were provided. The security systems were briefly described and an overview of the Quality Management systems and GIS certification were also given. Additional services offered were informational support services and specialised financing services.	The principal office is located within the Perth CBD. Five branches are maintained within Joondalup employing 60 staff. The bank supports community activities such as 'Relay for Life'.	61.2%	\$225,829	4
All requirements have been met.								

