

SCHEDULE OF ITEMS

| ITEM | DESCRIPTION |
|-------------|--|
| | CURRENT ACCOUNT |
| 1 | Establishment fee |
| 2 | Account keeping/ maintenance fee – per month |
| 3 | Cheque withdrawal |
| 4 | Cheque deposit |
| 5 | Cheque dishonour fee |
| 6 | Electronic debits |
| 7 | Electronic credits |
| 8 | Paper withdrawal at Branch |
| 9 | Paper deposit lodged at Branch |
| 10 | Depositor Identified Branch Deposits |
| 11 | Overdrawn Fee |
| 12 | Credit balance interest rate |
| | ONLINE BANKING PORTAL/FACILITY |
| 13 | Standard user fee- per user |
| 14 | Authorising user fee- per user (if applicable) |
| 15 | Other- Specify |
| | ONLINE STATEMENT /INFORMATION |
| 16 | Access fee |
| 17 | Account transaction information |
| 18 | Transaction Statement- current |
| 19 | Transaction Statement- past |
| 20 | Other- Specify |
| | BPAY |
| 21 | Bank (Debit) Account Payment Within Bank |
| 22 | Credit Card Payment Within Bank |
| 23 | Merchant Service Fee Within Bank |
| 24 | Bank (Debit) Account Payment Other Bank |
| 25 | Credit Card Payments Other Bank |
| 26 | Merchant Service Fee Other Bank |
| 27 | Other BPAY fee |
| | ONLINE PAYMENTS |
| 28 | Domestic Funds Transfer Within Bank |
| 29 | Real Time Gross Settlement Immediate |
| 30 | Real Time Gross Settlement Same Day |
| 31 | Other fee -Specify |

TENDER 016/22 PROVISION OF TRANSACTIONAL BANKING SERVICES

| ITEM | DESCRIPTION |
|------|---|
| | DIRECT ENTRY SERVICE |
| 32 | Direct Entry Returns |
| 33 | Direct Entry Exceeded TNA Limit |
| 34 | Rejected Direct Entry Item |
| 35 | Direct Entry Credit Transaction |
| 36 | Direct Entry Debit Transaction |
| 37 | Direct Entry Payroll Transaction |
| 38 | Other Charges- Specify |
| | EFTPOS |
| 39 | Establishment fee |
| 40 | Terminal access fee - Monthly |
| 41 | Transaction Fee |
| 42 | Merchant service fee on debit cards. |
| 43 | Merchant fee on credit cards |
| 44 | Other fees |
| | CREDIT CARD TRANSACTIONS |
| 45 | Credit card transaction charge |
| 46 | Credit card merchants service fee (if flat fee) |
| 47 | Credit card merchants service fee (if over interchange) |
| 48 | Other Charges |
| | AUSTRALIA POST/ AGENCY |
| 49 | Receipts @ Branches Aust Post |
| 50 | Other Agency Transaction fee |
| | INVESTMENT FACILITY |
| 51 | Interest rate on 11AM/overnight deposits |
| 52 | Interest rate on 24 hour call deposits |
| 53 | Balance switching facility fee |
| | FINANCIAL ACCOMMODATION |
| | <i>Overdraft facility \$750,000</i> |
| 54 | Establishment fee |
| 55 | Annual fees |
| 56 | Interest rate |
| 57 | Interest rate – Over limit |
| | <i>Intra Day overdraft facility \$11,000,000</i> |
| 58 | Establishment fee |
| 59 | Annual fees |
| 60 | Interest rate |

TENDER 016/22 PROVISION OF TRANSACTIONAL BANKING SERVICES

| ITEM | DESCRIPTION |
|------|---|
| | Corporate Credit Card Aggregate limit of \$50,000 |
| 61 | Establishment fee |
| 62 | Annual fees |
| 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 |
| 65 | Service Fee |
| | Quick Batch-processing of Leisure Transactions (Links) |
| 66 | Credit Cards-per transaction |
| 67 | Bank Account-per transaction |
| 68 | Credit card transactions bulk upload -Monthly Access Fee |
| 69 | Quick Connect Transaction Fee |
| 70 | Credit Card transactions bulk upload - Participation Fee/Access Fee (if applicable) |
| 71 | Credit Card transactions bulk upload - Transaction Fee |
| 72 | Other/related service-Monthly Standard Fee |
| 73 | Other/related service-Monthly Standard Fee Fixed |

SUMMARY OF SUBMISSIONS

| Tenderer & Description of Response | Is it Compliant? Yes or No | Comment Against Criteria | | | | Evaluation Score | Estimated Total Price | Rank |
|--|----------------------------|--|---|---|--|------------------|-----------------------|------|
| | | Demonstrated Understanding of the Required Tasks | Capacity | Demonstrated experience in providing similar services | Social and economic effects on the local community | | | |
| Westpac Banking Corporation All requirements have been met. | Yes | It demonstrated a thorough understanding and appreciation of the City's requirements. It submitted a comprehensive response including details of the banking service or facilities it is currently providing or able to offer. It provides business Corporate Online, a secure, easy-to-use online banking, with a single sign-on to a suite of applications to manage transactional banking from anywhere, at any time. | It was established in 1817 as the Bank of New South Wales and in 1982 it changed its name to Westpac Banking Corporation. In 2002, it was registered as a public company. It employs over 40,000 staff. Its current capital adequacy ratio (CAR) is 4.21% (Tier 2). Its linked annual report on its website shows total CAR (Tier 1 and Tier 2) of 18.86%. It has a credit rating of AA- (long term) from S&P and similar ratings from Moody's and Fitch. The net impaired assets to equity is at 1.28%. Its Submission included specific details of the services it is able to offer and proposed services tailored to City's requirements and existing systems or payment solutions (Advam, Quest Pay, Windcave and QuickBatch). A detailed overview of systems and security features was provided. | It has extensive experience providing similar banking services to various WA local governments which include facilities that assist with revenue collection, payables and investments similar to the facilities held with the City. Though only a general statement on similarities between those services and this requirement was provided, it is currently providing similar services to the City. Period and dates of contracts to local and other level of governments were not specifically supplied. However, it listed 17 WA local government clients including the Cities of Gosnells, Mandurah and Karratha with length of relationship ranging from two years to 42 years. | It has branches and controlled entities throughout Australia, NZ and the Pacific region. It has three local branches located in Lakeside Joondalup, Warwick and Whitfords with 42 staff in total. It indicated it has a number of local business bankers operating from the Joondalup branches assisting many local small businesses with their financial needs. It stated many of its 42 staff live locally. It has a long history of working with and supporting local communities throughout Australia, examples included Surf Live Saving WA with two local clubs (Sorrento and Mullaloo) and Westpac Rescue Helicopter. | 82.9% | \$981,250 | 1 |

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|---|----------------------------|---|---|---|--|------------------|-----------------------|------|
| | | Demonstrated Understanding of the Required Tasks | Capacity | Demonstrated experience in providing similar services | Social and economic effects on the local community | | | |
| Commonwealth Bank of Australia All requirements have been met. | Yes | It demonstrated a sound understanding of the required tasks. It provided a detailed response and proposed approach including an outline of the product suite that it indicated will be useful to the City. However, the panel noted it addressed systems and processes that the City does not possess (such as its proposed TechnologyOne integration-Ci e-Services and CiA Pay Now - online payment, merchant EFTPOS Integration through Linkly-TechnologyOne Enterprise Cash Receipting Point of Sale and corporate card program, Promaster EMS, and the like). An implementation and transition plan was supplied. | It was established in 1912 and became a publicly listed company in 1991. It has 42,000 employees across the globe with over 985 branches and 2,200 ATMS across Australia. Its linked 30 September 2021 financial report indicates Tier 2 capital adequacy ratio (CAR) of 4.6% with overall CAR (Tier 1 and Tier 2) of 19.7%. It maintains a AA- (long term) credit rating from S&P and similar ratings from Moody's and Fitch. It stated percentage of impaired assets as 0.05% of gross loans and acceptance for the quarter ending 30 September 2021 though noted per linked report year to date 30 September 2021 provision for impaired assets/total risk weighted assets is 1.35%. It submitted extensive though general information on the services it is able to offer. A detailed overview of systems and security features was supplied. | It demonstrated extensive experience providing banking services to state and local governments across Australia. Though the specific number of local governments clients was not stated, its Submission asserts it to be the bank of choice for 34% of local governments in WA and over 50% of all local governments across the nation as well as the state governments of WA, SA VIC and QLD. It detailed the services provided to three local governments in WA (Cities of Perth, Kwinana and Bunbury), including their length of relationship, as well as general overview of services to local government clients. It expanded overview of services offered to other local government clients and compared similarity to the City's requirements. However, information on period and dates of service contracts to other local government clients was not supplied. | Its head office is located in Sydney, NSW and its WA main office is located in Perth. It operates three local branches, one located in Lakeside Joondalup Shopping Centre with a team of 15 staff members and two additional branches located in Whitfords and Warwick (33 bank staff in total for all three branches). It stated it has procured goods and services from 19 suppliers in Joondalup and the surrounding areas. It employs residents from the City. It sponsored up to \$25,000 for the Joondalup Festival per annum for seven years. | 75.8% | \$1,125,876 | 2 |

TENDER 016/22 PROVISION OF TRANSACTIONAL BANKING SERVICES

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|-------------------------------------|----------------------------|--|----------|---|--|------------------|-----------------------|------|--|
| | | Demonstrated Understanding of the Required Tasks | Capacity | Demonstrated experience in providing similar services | Social and economic effects on the local community | | | | |
| National Australia Bank Limited | No | Non-compliant – Not Assessed It submitted an offer subject to various exclusions and amendments to the City's conditions of contract. | | | | | | | |
| All requirements have not been met. | | | | | | | | | |