

Fees, Charges and Transaction Limits

NOTE: Most transaction fees are charged as a lump sum at end of month for the total of each specific transaction type made during the month. However, some fees are charged at the time the transaction is made.

TRANSACTION LIMITS

Cash Withdrawals

Daily over the counter cash withdrawals up to \$1,000 per membership are permitted. Larger withdrawals may be permitted with prior arrangement.

ATM Withdrawals

A daily limit of \$1,000 applies per card to Queensland Professional Credit Union CueCard or Visa Debit Card transactions performed at an ATM.

Other financial institutions ATMs may impose their own fees and restrictions including limits to the amounts which may be withdrawn. Queensland Professional Credit Union accepts no responsibilities for such fees and restrictions.

EFTPOS Transactions

A daily limit of \$1,000 applies per card to Queensland Professional Credit Union CueCard or Visa Debit Card transactions performed via EFTPOS.

BPAY® Transaction and External Funds Transfers

A daily limit of \$5,000 applies to BPAY and external funds transfer made via Queensland Professional Credit Union's Internet and Telephone Banking facilities.

Transaction Fees

Transaction fees are debited to your account(s) at the end of each month and/or on the closure of your account(s). For the purpose of fee calculation a month is a calendar month.

LIST OF FEES

Branch Cash Withdrawals

Over the counter cash withdrawals (per withdrawal)..... \$1.00 each

BPay

Each BPay payment made..... \$0.50
Each future dated BPay payment which is rejected on the
Due Date due to insufficient funds \$10.00
Investigation Request/Correction..... \$11.00

Outward Electronic Direct Entry

Electronic external funds transfer to another Financial Institution \$2.00
Investigation/Traces..... \$22.00
Rejected Transactions \$5.50
Returned Transactions..... \$11.00

Bank@Post

Bank@Post Withdrawal and Deposit Fee \$2.10
Bank@Post Cheque Dishonour Fee \$11.00
Bank@Post Withdrawal Decline Fee \$2.10

Westpac Bank Deposits

All cash and cheque deposits made via a Westpac Branch using pre-encoded deposit slipsFREE

Direct Debits & Credits

Direct CreditsFREE
Direct Debits \$0.50 each
Direct Debit Dishonour..... \$20.00
Direct Debit Stop Payment Fee \$22.00

Balances & Transfers Between Accounts in this Credit Union

Telephone Balance RequestFREE
Telephone Transfer using QPhone.....FREE
Telephone Transfer by Staff Member \$2.00 per transfer
Mail/Counter TransferFREE
Automatic Transfer to or from other savings AccountsFREE
Internal and Net Pay TransfersFREE

Overdrawn Savings Accounts

This Fee will apply each day the account is overdrawn \$10.00

Deposits

Cash Deposits at Credit Union's Head OfficeFREE
Cheque Deposits – each cheque item deposited* \$0.30 per cheque
Special Clearance on Cheque DepositBank's Charge
Cheque Deposit subsequently dishonoured \$16.50
Foreign Currency Cheque Deposit Foreign Bank's Cheque Collection Fee
*Not applicable to Cheque Deposit direct to Loan Account, Term Deposit Account or Netsaver Account.

Early Withdrawal Fees

Fixed Term Deposit Early Redemption Interest Penalty

Member Cheque Accounts

Member Cheque Transactions.....FREE
Issue & Postage of Cheque Book:
25 Leaf..... \$12.50
50 Leaf..... \$25.00
100 Leaf..... \$50.00
Dishonoured Cheques \$30.00
Stop Payment Member Cheque..... \$10.00
Copy of Paid Member Cheque..... From \$11.00 to \$33.00
Trace of Paid Member Cheque..... \$25.00 + copy fee
Cheque Books issued on S15 Gold Accounts are exempt from Cheque Book Issue Fee.

Insurance Debits

CGU Monthly or Annual Premium Debits \$0.50 each

Credit Union Issued Cheques

Cheques from Term Deposit Accounts..... FREE
Regular Authority Cheque Payments (System Generated)
Set Up/Establishment FREE
Each Cheque Drawn..... \$2.00
Each rejection where cheque payment is not made due to lack of funds and next due date applied \$10.00
Manual Bill Payment Cheque \$5.00
Corporate Cheque Issued \$5.00
Telephone Cheque Issued (Payee must be a Member & posted to registered address) \$5.00
Stop Payment of Credit Union Cheque..... \$10.00
Copy of Paid Credit Union Cheque..... From \$11.00 to \$33.00
Trace of Paid Credit Union Cheque..... \$25.00 + copy fee

Statements

Standard Quarterly or Monthly Frequency..... FREE
One-Off Current Transaction List..... FREE
Regular Fortnightly Frequency Transaction List \$2.00 each fortnight
Re-Issue \$2.00 per page (Min \$5.00)

Archived Searches/Auditors Confirmation

Archived Voucher and Account Research \$35.00 per hour (Min \$10.00)
Account Audit Confirmation \$20.00

Dormant Accounts

Monthly Dormant Account Fee \$15.00

Cards

Monthly Card Fee (per card issued) \$2.00
ATM Withdrawal in Australia \$1.50
EFTPOS Purchase (using PIN) \$0.60
Purchases made by Visa Card when you select "credit" FREE
Visa Telephone Purchases and Bill Payments FREE
Replacement Card Fee – Australia Lost, Stolen or Damaged Card \$7.50
Emergency Replacement Card Fee – Overseas \$400.00
Emergency Cash Fee – Overseas..... \$400.00
Emergency Replacement Card Fee – Australia..... \$30.00
Cash Advances over the counter at other Financial Institutions \$4.00 each
Each ATM Withdrawal made overseas..... \$4.00 each
Retrieval of Visa Transaction Voucher:
Copy of Voucher \$21.50
Original of Voucher \$21.50

Exemption from Monthly Visa Card Fee

- Members' with a current personal or mortgage loan within the same member number
- Members' with a minimum balance of \$15,000* during the month

*Total of combined savings and term deposit accounts within the same member number and calculated on the minimum monthly basis

Last Changed: 1 July 2009

Effective: 1 July 2009