

# INTEREST

QUEENSLAND PROFESSIONAL CREDIT UNION LTD MEMBERSHIP INFORMATION – FEBRUARY 2009

## ATM Direct Charging



*From 3 March 2009 the way you are charged for using ATMs in Australia is changing, this new process is referred to as ATM Direct Charging. The changes are in response to the Reserve Bank of Australia's (RBA) request to the ATM industry to introduce clearer fees for cardholders.*

*ATM Direct Charging means that if you use another bank's ATM you will be charged directly by that bank or ATM owner, rather than by us. ATM owners will be able to charge you for withdrawals and balance enquiries. However, you cannot be charged for any transaction that is "declined" or unsuccessful. Each ATM owner will be able to set the fee they charge when you use their ATM.*

*Queensland Professional Credit Union is part of the CueCard network. The CueCard network has entered into an agreement with Westpac (subject to regulatory approvals). If you use a Westpac ATM you will be charged at the end of the month as you currently do.*

*Our ATM fees will remain at \$1.50 per transaction. This arrangement will only apply when using a Westpac ATM or our ATM at 85 George Street, Brisbane.*

*Fees will be charged directly at all other ATM's. If you use any other ATM you will be charged directly by that ATM owner and not by us at the end of the month.*

*To minimise your ATM fees:*

- *Withdraw from the Queensland Professional Credit Union ATM at 85 George Street.*
- *If you use any other ATM, the nearest Westpac ATM go to <http://www.nowwhereroute.com/Westpac/LocateUs/Australia/> or send an SMS with your suburb and state to 19 WBC ATM (19922286)*
- *Check your account balances and transactions by QPhone or the QNet Internet Banking.*
- *Use QNet Internet Banking to perform electronic transfers and pay bills via BPAY.*
- *Withdraw extra cash when you make EFTPOS purchases.*

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