

Fees and Charges and Free Services

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.

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 Fee \$2.10
 Bank@Post 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 slips **FREE**

Direct Debits & Credits

Direct Credits **FREE**
 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 Request **FREE**
 Telephone Transfer using QPhone **FREE**
 Telephone Transfer by Staff Member \$2.00 per transfer
 Mail/Counter Transfer **FREE**
 Automatic Transfer to or from other savings Accounts **FREE**
 Internal and Net Pay Transfers **FREE**

Overdrawn Savings Accounts

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

Deposits

Cash Deposits at Credit Union's Head Office **FREE**
 Cheque Deposits – each cheque item deposited* \$0.30 per cheque
 Special Clearance on Cheque Deposit Bank'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

Bank Drafts

Overseas Bank Drafts \$10.00

Telegraphic Transfers To Other Financial Institutions: Bank's Charge

Telegraphic Transfer:
 Within Australia \$30.00
 Overseas \$30.00
 Telegraphic Transfer from other Financial Institution \$8.00

Travellers Cheques & Foreign Currency

Travellers Cheques \$10.00
 Foreign Currency Flat Fee of \$7.00
 Cash Passport Flat Fee of \$5.00

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 \$15 Gold Accounts are exempt from Cheque Book Issue Fee.

Bank Issued Cheques

Issue of Bank Cheque – Bank's charge \$10.00

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

Insurance Debits

CGU Monthly or Annual Premium Debits \$0.50 each

Statements

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

Archive 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