

## HEAD OFFICE

85 George Street (Cnr George & Mary)  
Brisbane Q 4000

Telephone (07) 3221 6444  
FreeCall 1800 172 054  
QPhone 1300 360 620  
Web www.qldprofcu.com.au

## POSTAL ADDRESS

PO Box 12140  
George Street Q 4003

Fax  
Accounts (07) 3221 4631  
Loans (07) 3114 5095  
Email contact@qldprofcu.com.au



Queensland  
**PROFESSIONAL CREDIT UNION** Ltd  
ABN 81 087 651 045

AFSL 239562

# 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

## 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 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

## 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

## 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

## BANK ISSUED CHEQUES

Issue of Bank Cheque - Bank's charge ..... \$7.50

## WESTPAC BANK DEPOSITS

All cash and cheque deposits made via a Westpac branch using pre-encoded deposit slips ..... **FREE**

## DIRECT DEBITS AND CREDITS

Direct Credits ..... **FREE**  
Direct Debits ..... \$0.50 each  
Direct Debit Dishonour ..... \$20.00  
Direct Debit Stop Payment Fee ..... \$22.00

## BALANCES AND TRANSFERS BETWEEN ACCOUNTS IN THIS CREDIT UNION

Telephone Balance Request ..... **FREE**  
Telephone Transfer using Q Phone ..... **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 or Term Deposit Account

## 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)

## EARLY WITHDRAWAL FEES

Fixed Term Deposit Early Redemption ..... Interest Penalty

## ARCHIVE SEARCHES/AUDITORS CONFIRMATION

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

## 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

## DORMANT ACCOUNTS

Monthly Dormant Account Fee ..... \$15.00

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## Q ACCESS CUECARDS

Monthly Cuecard Fee (per card issued).....	\$2.00
ATM Withdrawal .....	\$1.50
EFTPOS Purchase .....	\$0.60
Pin Change Facility at Head Office.....	<b>FREE</b>
Replacement Cuecards:	
Lost, Stolen or Damaged Cards.....	\$7.50

## VISA CARDS

Monthly Visa 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" and sign a docket (instead of using your PIN number) .....	<b>FREE</b>
Visa Telephone Purchases & Bill Payments .....	<b>FREE</b>
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 balance

## LOANS - Credit Union Fees/Charges

### Establishment Fee

Personal, Consumer and Sharemarket Loans .....	\$50.00
Mortgage Loans (* see below) .....	\$500.00*

\* The Establishment Fee may be varied during special promotions, so check with our Loans Department. The Establishment Fee will not be charged if the Loan Application is not approved or withdrawn/cancelled.

<b>Progressive Drawdown Fee for Building Loans</b> .....	\$200.00
<b>Change to Security</b> .....	\$300.00
<b>Re-Negotiation Fee</b> .....	\$300.00
<b>Loan Documentation Fee for New Mortgage Loans</b> .....	\$165.00
<b>Mortgage Discharge Preparation Fee</b> .....	\$75.00
<b>Mortgage Discharge Settlement Fee</b> .....	\$150.00
<b>Loan Re-Draw Fee</b> .....	\$10.00
<b>General Consent Fee</b> .....	\$100.00

Payable when the borrower applies for the Credit Union's consent to any matter relating to the loan contract or the mortgage (other than a matter for which a specific fee is payable)

<b>Default Notice Fee</b> .....	\$10.00
<b>Excess Credit Limit Fee</b> .....	\$10.00
<b>Loan Service Fee - Friendly Home Loan</b> .....	\$10.00 per month

## LOANS - Charges/Expenses payable by the Member

<b>Valuation Fee</b> .....	at cost
<b>Mortgagee Protection Insurance (Units)</b> .....	at cost
<b>Lenders Mortgage Insurance</b> .....	at cost

### Government Charges

Stamp Duty .....	at cost
Search Fees carried out by Credit Union .....	at cost
Registration of Mortgage.....	at cost
Registration of Release Mortgage.....	at cost
Registration of Transfer .....	at cost
Registration of Consent .....	at cost
Land Titles Office Requisition Fee.....	at cost
Contaminated Land Search .....	at cost
Bill of Sale Search and Registration REVS.....	at cost

<b>Dishonoured Cheque Bank Fee</b> .....	\$9.00
<b>Enforcement Expenses</b> .....	at cost

Fees and charges stated are current as at the date below but may change from time to time. The Credit Union will notify Members of any increases to these fees and charges or the introduction of any new fees and charges at least 30 days before they take effect.

Government charges are subject to change without notice.

Last Changed: 01 June, 2007 Effective: 01 August, 2007



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