

# Fees and Charges

Effective Date 4th August 2009

## MEMBER SERVICES

### TRANSACTION FEES NON REBATABLE

Account keeping fees	Free
ATM/EFTPOS dispute	\$35.00
ATM/EFTPOS enquiry lodgement fee	\$10.50
Automated phone banking (24 hours)	Local call
Bank cheque	\$10.00 ea
BPAY transaction investigation	\$10.00 ea
Copy of interest summary - per previous financial year	\$10.00 ea
Copy of statement of accounts*	
*Replacement statement per page	\$ 5.00 ea
Corporate cheque stop request	\$10.00 ea
Counter cash withdrawals (6 per month)	Free
(after 6 Free per month)	\$ 1.00 ea
Cue Card replacement	\$10.00 ea
Dormant account service fee	\$25.00 ea
Excess coin deposits (Junior Members exempt)	
coins sorted and bagged	Free
coin handling fee	\$5.00 per \$100
Inter credit union withdrawal	\$10.00 ea
Member cheque books	
25 cheques	\$ 5.00
50 cheques	\$10.00
100 cheques	\$20.00
200 cheques	\$40.00
Member cheque special clearance (next day)	\$20.00 ea
Member cheque stopped but then presented	\$35.00 ea
Member cheque copy	\$49.50 ea
Member cheque / periodic payment trace	\$33.00 ea
Term Deposit early withdrawal penalty interest	
Redemption in last 10% of term	Minus 0.50% pa
Redemption in last half of term	Minus 1.50% pa
Redemption in first half of term	Minus 3.00% pa
Term Saver early withdrawal penalty interest	
Redemption in the first 3 months	No interest paid
Redemption after 3 months but before maturity	Previous months interest not paid
Tourist invitation - Ukraine	
Single entry 1 month (per person)	\$150.00 ea
Double entry 3 months (per person)	\$175.00 ea
Cancellation (if processed)	\$ 50.00 ea

## FOREIGN EXCHANGE SERVICES

Cash, travellers cheques or travel money	1% (min \$10)
Deposit foreign cheque	\$20.00
Draft	\$20.00
Money transfer	POA
Telegraphic transfer	\$30.00

## DISHONOURD OR REJECTED TRANSACTIONS

BPAY/ periodic payment returned (Member error)	\$25.00 ea
Direct debit dishonours (via Member chequing)	\$30.00 ea
Direct Debit dishonour (via Direct Entry)	\$30.00 ea
Dishonoured cheques deposited to your account	\$ 9.00 ea
Member cheques dishonoured (drawn by you)	\$35.00 ea

## LOANS

### TRANSACTION FEES NON REBATABLE

Loan application fee	Free
Establishment fee - Business Loan	\$600
Establishment fee - Home Loan	\$500
Establishment fee - Personal Loan	\$100
Establishment fee - Equity Access	\$500
Establishment fee - Personal Overdraft	\$250
Monthly fee	Free
Outsourced mortgage costs:	
Valuation, legal, stamp duty, third party charges & loan default recovery costs passed on at cost	POA
Redraw (minimum withdrawal is \$250.00)	Free
Late repayment	\$25.00
Penalty interest (additional rate of interest)	2.00%pa
Overdrawn account fee (plus penalty interest)	\$10.00
Overdraft excess fee (plus penalty interest)	\$10.00
Early redemption (Premier Home Loan)	\$600

## MEMBER SERVICES

### TRANSACTION FEES REBATABLE

The following transaction fees apply to all access or transaction accounts prior to a monthly transaction allowance being applied.

ATM balance enquiry (Westpac)	\$1.75 ea
ATM withdrawals	\$1.75 ea
Corporate cheque withdrawal	\$5.00 ea
EFTPOS Member cheque withdrawal	\$0.75 ea
Declined ATM transactions	\$1.75 ea
Direct debits - per item	\$0.20 ea
Giro Post withdrawals	\$2.50 ea

## FREE SERVICES

### LOANS

NO Loan application Fee  
NO Monthly fee  
NO Redraw (Minimum withdrawal is \$250.00)

## MEMBER SERVICES

Counter deposits  
Giro-post deposits  
BPAY payments  
Cheque deposits  
Staff assisted account transfers  
Phone banking transfers  
Direct credit  
Quick debits  
NetTeller transfers  
Electronic transfers  
Account keeping fees



**DNISTER**