

# Loyalty Fee Rebate Program

Effective Date 1st June 2007

## LOYALTY FEE-REBATE PROGRAM

Our Loyalty Fee-Rebate Program provides you with a monthly transaction allowance based on your level of savings or loan support of the Credit Co-operative. This Program offers you greater opportunity to avoid transaction fees when you maintain all your accounts at Dnister. A modest home loan, personal loan or investment would provide a monthly allowance to cover normal day-to-day transactions.

## GENERAL TRANSACTION ALLOWANCE

All members receive a number of free transactions each month, depending on their Relationship Balance with the Credit Co-operative. Your Relationship Balance is calculated on the average monthly balance of your savings, investment and loans balance and the drawn down balance of any overdraft facility. For example, if you have \$900 in savings and \$4,500 in loans, your Relationship Balance is \$5,400. In general, the greater your Relationship Balance, the greater your monthly transaction allowance. This allowance assists members to offset the cost of transaction fees incurred during the month.

Relationship Balance	Monthly Rebate
\$0 up to \$500	\$4.00
\$500 up to \$1,999	\$6.00
\$2,000 up to \$4,999	\$10.00
\$5,000 up to \$24,999	\$13.00
\$25,000 and above	\$16.00

## MEMBERS 18 YEARS OF AGE & UNDER

Members 18 years of age and under will automatically be eligible for the maximum rebate of \$16 per month to offset their relationship balance.

## STUDENTS 19 YEARS & OVER

Members 19 years and over with a current full-time student card will also be eligible for the maximum rebate of \$16 per month regardless of their relationship balance.

Any unused monthly transaction allowance is not paid to the member and is not carried forward to the next month.

### TIPS TO AVOID AND MINIMISE TRANSACTION FEES & CHARGES

- Try to withdraw enough cash in one transaction to meet your weekly cash requirements rather than numerous withdrawals.
- Use EFTPOS for withdrawing cash at the same time as you make a purchase. Most merchants allow this and enable you to make one transaction instead of two.
- Maximise your member support level by borrowing and saving with Dnister rather than elsewhere.
- Use Internet or Telephone Banking and BPAY to pay your bills rather than by cash or cheque. Service providers such as telephone, electricity, gas and water companies all offer payment by BPAY.
- Use low-cost or free transactions where possible.
- Familiarise yourself with the member support level that applies to you, the monthly rebate you receive and the fees associated with any regular transactions you make.



**DNISTER**

Ukrainian Credit Co-operative Ltd