

Schedule of Fees Accounts and Access Facilities

Effective 1 March 2016



Monthly Account Keeping

Free

The number of free transactions allocated per month is dependent on the following criteria:

EVERYDAY TRANSACTION FEES

Everyday accounts

Applicable transaction fees for each product are listed in the table below:

	EVERYDAY YOUTH	EVERYDAY	EVERYDAY 55+	EVERYDAY BUSINESS
Deposits into your account	Free	Free	Free	Free
Payments using Online Banking.	Free	Free	Free	Free
BPAY transactions	Free	Free	Free	Free
Visa Domestic ("press credit") transaction	Free	Free	Free	Free
rediATM balance enquiry	Free	Free	Free	\$0.60
EFTPOS purchases & cash out	Free	Free	Free	\$0.75
Cheque withdrawals	Free	Free	Free	\$0.75
Staff assisted transfers	Free	Free	Free	\$2.00
Periodical payments (external)	Free	Free	Free	\$2.00
Cash withdrawals at rediATM, branch or Bank@Post	Free	Free	Free	\$1.50 at rediATM \$2.00 at branch & Bank@Post

Total balance	Free transactions
<= \$5,000	4
>\$5,000 - <=\$10,000	8
>\$10,000 - <=\$50,000	15
>\$50,000	Unlimited

Total balance is the combined balance of all your deposits and borrowings at the end of the month. For example, if you have \$5,000 in deposits and a \$5,000 loan this would be considered a total balance of \$10,000.

Freedom Plus customers will be allocated a minimum of 15 free transactions on their primary transaction account. Cash Management accounts will receive a fixed allocation of four free transactions per month.

Your allocation of free withdrawal transactions applies only to those transactions listed below. Should you exceed the free monthly limit that applies to you, the fees listed below will apply for each additional transaction over the applicable limit. Secondary personal accounts and business accounts will not receive an allocation of free transactions and will be charged for each of the transactions below at the fee listed. Fees are debited to your account after end of month processing.

- rediATM withdrawals** **\$1.50 each**
- EFTPOS transactions **\$0.75 each**
- Cheque withdrawals **\$0.75 each**
- Staff assisted transfer fee **\$2.00 each**
- Cash withdrawals at CUA branches **\$2.00 each**

*** Withdrawals conducted on non-rediATMs may be charged an upfront fee, which will be determined by the third party ATM owner. The fee will be disclosed and charged by the ATM owner at the time of performing the transaction.*

Prime Access, Freedom Plus, Platinum Plus, Special Purpose and Cash Management accounts

All deposit transactions are free of charge unless specified otherwise in the Schedule of Fees.

You will be allocated free withdrawal transactions each month on one of your personal Prime Access, Freedom Plus, Platinum Plus or Special Purpose accounts.

In addition, a fee applies for each of the following transactions for all Prime Access, Freedom Plus, Platinum Plus, Special Purpose and Cash Management accounts:

- Bank@Post cash withdrawal **\$2.00 each**
- Periodical payments to a non-CUA account **\$2.00 each**
- rediATM balance enquiries **\$0.60 each**

OTHER SERVICE FEES

Everyday overdraft monthly fee **\$3.00**

Cheque service fee **\$10.00**

Fee applies to the following requests:

- Purchase of a financial institution cheque
- A stop payment on a lost or stolen cheque
- Special clearance on a cheque deposited to a CUA account

Agency withdrawal **\$15.00**

Where account holders at another credit union requests that CUA process a withdrawal on their behalf.

Telegraphic transfers within Australia **\$20.00**

Where a local telegraphic transfer is sent for credit to an account held at any Australian financial institution.

Account information fee **\$20.00**

Fee applies to the following requests:

- An annual audit certificate on a CUA account
- A copy of a cheque or Visa voucher
- Personal information, traces, document copies (other than those specified above) and/or information pertaining to an account.

Where further investigation is required an additional hourly rate of \$20 per hour will apply. An estimate of the costs involved will be provided prior to the work being undertaken.

Excess coin fee

Personal accounts **Free**

Business accounts & non-account holders -
Under \$100 **Free**

\$100 and over **5% of coin amount**

Where coin is deposited or exchanged for notes at a CUA branch.

INTERNATIONAL AND FOREIGN CURRENCY FEES

rediCARD foreign

currency transaction fee **2% of AUD transaction value**

Payable on all transactions made in currencies other than Australian Dollars.

Visa Debit foreign

currency transaction fee **3% of AUD transaction value**

Payable on all transactions made in currencies other than Australian Dollars.

Overseas cash withdrawals **\$5.00**

Applies to any cash withdrawal transaction made outside Australia

Foreign currency cash orders **1% of amount, minimum \$15.00**

Commission for the purchase of foreign currency. Commission is charged at the time the currency is ordered.

Foreign currency deposit (draft and cheque) **\$15.00**

Charged when you deposit drafts or cheques drawn on an overseas financial institution. Please note that the foreign agent may also charge a fee. Where a single cheque or draft converts to more than AUD \$5,000, Travelex charge a handling fee of \$65.00.

Overseas drafts **\$20.00**

Where you request a draft in Australian Dollars and foreign currency for forwarding overseas.

Telegraphic transfers - international **\$30.00**

Applies when you request that funds be electronically transferred for credit to another account with an overseas financial institution. Fees may be deducted by financial institutions involved in the transfer.

DISHONOUR, OVERDRAWN & CREDIT SERVICE FEES

Dishonour fee **\$15.00**

Where a cheque is dishonoured for any reason or where an inward direct debit is dishonoured due to insufficient funds being in your account to meet the drawing.

Overdrawn/over limit fee **\$15.00**

Where you exceed the actual balance or authorised limit of your savings account, transaction account, or overdraft facility and the debt is caused by a cheque withdrawal or electronic transaction (including ATM, EFTPOS and Bank@ Post transactions and Visa purchases).

Each day debt increases **\$15.00**

If the unauthorised excess is increased, and the increase is caused in any way by the processing of additional cheque withdrawal or electronic transactions. These fees are debited to your account at the close of business each day.

Arrears letter **\$22.00**

Where CUA sends you a letter in relation to arrears on your account.

Default notice **\$33.00**

Where CUA sends you a default notice in relation to arrears or an over limit amount on your account.

Debt collection fee **Cost**

Costs incurred in the recovery of outstanding debts vary depending on the nature of the default. These costs are applied by the solicitors or independent contractors engaged to undertake action to recover the funds and are debited to the account that is "out of order".

For more information:

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All fees listed are CUA fees and current as at date of issue, unless stated otherwise.

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