

## Full Fees and Charges on Credit Union Accounts

Effective: 1<sup>st</sup> October 2018

### Free Services

All transactions done via Internet Banking, or Mobile App  
 All Direct Credits  
 All Cash Deposits

### General Information

Juniors (under the age of 17) are exempt from all South West Credit service fees and transaction fees  
 Aged Pensioners are exempt from all South West Credit service fees  
 Members with a total banking relationship of which the minimum monthly balance exceeds \$50,000 are exempt from all South West Credit transaction fees  
 Students and Apprentices who operate an Easy Unlimited Account are exempt from all service & transaction fees upon presentation of their Student / Apprentice ID Card annually  
 Easy Start Account Package customers (between 17-24 years of age) who meet the eligibility criteria are exempt from all service & transaction fees. Refer to 'Summary of Accounts and Availability of Access Facilities' for further details.

### At call savings accounts– S1

Service fee \$5 per month on Personal Banking  
 Service fee \$7 per month on Business Banking

#### Transaction Fees and limits:

10 Free EFTPOS ( non paywave) per month (Additional transactions will incur a fee of \$1.40 per transaction)  
 4 Free ATM withdrawals per month at RediATM's (Additional withdrawals will incur a fee of \$1.40 per transaction)  
 4 free *\*staff assisted* withdrawals per month (\* -includes: *Bpay, Cash Withdrawal, Transfer to another Bank*.  
 (Additional withdrawals will incur a fee of \$2.50 )  
 All ATM enquiries are charged at -30c

### NO FEES INCURRED for Visa Debit "paywave" TRANSACTIONS

### Easy Unlimited– S8

Service fee \$8 per month  
 Easy Unlimited account holders are provided unlimited electronic transactions through EFTPOS, Paywave and RediATM's. 2 free *\*staff assisted withdrawals* per month then \$2.50 per each additional withdrawal  
 (\* -includes: *Bpay, Cash Withdrawal, Transfer to another Bank*,)  
 All ATM enquiries are charged at -30c

### Easy Option – S9

5 free Staff Assisted withdrawals per month then \$3 each additional withdrawal

### Other Savings Accounts

Direct Debits on S2, S3, S4, S5	\$0.10 per debit
Christmas Club withdrawals between February and October	\$5.00 per withdrawal
In branch withdrawal on S12 account- EasyNET Saver	\$10.00 per withdrawal
In branch withdrawal on S6 account – Easy Achiever (after 1 <sup>st</sup> withdrawal)	\$2.50 per withdrawal
Excess branch withdrawal fee on S7 account ( 4 free per month)	\$5.00 per withdrawal
*Staff Assisted withdrawal fee on S2-S5 (4 free cumulative per month)	\$2.50 per withdrawal
* -includes: <i>Bpay, Cash Withdrawal, Transfer to another Bank</i> ,	

**VISA Debit Card international transactions** - \$3.50 per overseas transaction

### Cheque Fees

Transaction Fee per Cheque drawn on Business Accounts	\$0.80
Honour Fee	\$5.00
Dishonour of Member Cheque	\$5.00
Dishonour of Cheque Deposited	\$5.00
South West Credit Bank Cheque	\$6.50
South West Credit Bank Cheque- stop payment	\$15.00
'Other Bank' Bank Cheque	\$20.00
Special Clearance on Cheque deposited	\$15.00
Member Cheque Stop Payment Fee	\$ 50.00 per book/ \$10.00 per cheque
Cheque Collection Fee (for business accounts)	\$ 0.20 per cheque deposited

## Miscellaneous Fees

Honour of Direct Debit	\$5.00
Direct entry/internet transfer return	\$2.50
Direct Debit Dishonour	\$5.00
Dormancy Fee if no activity for 2 years or more (charged yearly)	\$20.00
Decline on Periodic Payment (once purged from system)	\$5.00
Statements retrieved from archives	\$2.00
Plus postage/fax	
Paper statement of account	\$1.50
(Electronic statements are available free of charge)	
Replacement of or VISA Debit Card	\$10.00
Counting of bulk coin– no charge to member	5% of amount if non member
Temporary Overdraft/Increase Fee	\$35.00
Electronic Funds Transfer trace	\$22.00
Copy/trace of Member Cheque	\$26.00
Copy/trace of Corporate Cheque	\$26.00
Trace of Direct Entry/EFT	\$20.00
BPAY investigation request	\$25.00
Archive Searches at members request	\$15.00 minimum (\$30.00 p/hr)
Telegraphic Transfers within Aust	\$20.00
Duplicate Deposit Books	\$4.00
Emergency VISA Debit Card within Aust (express post)	\$20.00
Emergency VISA Debit Card Overseas	\$300.00
VISA chargeback (per transaction)	\$50.00
IPEX– Inward	\$10.00
IPEX– Outward	\$30.00
Inter Credit Union Withdrawals	\$15.00
Establishment Fee for Unsecured Temporary OD under \$500	\$50.00
Establishment Fee for Unsecured Temporary OD \$500 to \$5000	\$120.00
Loan Redraw Fee (Applies to staff assisted only)	\$20.00

## Foreign Currency– Travelex / Amex (all figures listed in AUD)

Card issue or Top up of Funds	1% of amount or \$5.00 (which ever greater)
Purchase of Travellers Cheques or Foreign Currency	1% of amount or \$5.00 which ever greater)
Purchase of International Draft (member)	\$25.00
Purchase of International Draft (non member)	\$35.00
Exchanging unused foreign currency	\$10.00
Telegraphic Transfers in foreign Currency	\$30.00
Telegraphic Transfers in AUD Currency	\$50.00



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