



Fees, Charges and Transaction Limits for Access Accounts

18 July 2014

This document, with the Fees, Charges & Transaction Limits for Access Accounts, must be read together with the Transport Mutual Credit Union Account & Access Facility brochure and the Summary of Accounts & Availability of Access Facilities brochure.

Together these booklets form the Conditions of Use for the Transport Mutual Credit Union Ltd Account & Access Facility.

This document does not include Business Accounts. Refer to the separate Fees & Charges & Transaction Limits for Business Accounts brochure.

These are the transactions that are FREE! (no matter how many you do)

- Direct Credits (including Pays)
- Direct Debits
- Paying your bills through BPAY®
- Electronic transfers to accounts outside of the Credit Union
- Transfers or Enquiries using PhoneTeller
- Transfers or Enquiries using NetTeller
- Statements ordered using PhoneTeller or NetTeller
- Visa Debit transactions where credit is used

These are the transactions that are FREE (within a limit)

- ATM or EFTPOS withdrawals FREE up to 12 (in total) per month
- Other Debit transactions FREE up to 6 (in total) per month
Each month after the FREE ATM, EFTPOS or Other Debit transactions have been used \$1.50 will be charged for each additional transaction.
- Bank@Post™ withdrawals or deposits FREE up to 4 (in total) per month
Each month after the FREE Bank@Post transactions have been used \$2.50 will be charged for each additional transaction.

Other Service Fees

SMS alerts (each)	\$0.25
Member cheque drawn (each cheque)	\$0.40
Periodic Payments/Autopay (each cheque)	\$2.50
Over-the-Counter Cheque	\$2.50
ATM balance enquiry	\$0.50
ATM/EFTPOS insufficient funds/declined transaction	\$0.25
Cheque deposited dishonour fee	\$10.00
Member cheque dishonour fee	\$38.50
Direct Debit dishonour fee	\$16.50
Credit Union cheque stop payment fee	\$15.00
Member cheque stop payment fee	\$38.50
Redicard/Visacard (Aust.) replacement fee	\$5.00
Bank cheque fee	\$12.00
Internat. cheque conversion fee	\$20.00
Overdrawn Accounts (each occasion)	\$10.00
Internal Transfer to cover Member Chq.	\$10.00
Copy of Member Cheque	\$49.50
Dormancy Fee (inactive m'ship) p.m.	\$5.00
Statement Copies (each page)	\$2.00
Document Search Fee (min. \$10) per hr.	\$30.00
Special Answers on Cheque Deposit	\$20.00
Telegraphic transfer fee	\$30.00
Overseas draft fee (Internat. cheque)	\$12.50
SWIFT inward payment fee	\$6.60
Visacard (O/Seas) replacement fee	At Cost
VISA O/Seas Currency Conversion Fee of the transaction value	2%

Transaction Limits

Transaction limits which apply to accounts are as follows:

Cash Withdrawals

Over the Counter (daily limit) – \$1,000 maximum per membership. (Cash withdrawal requests in excess of this daily limit will require at least 48 hours notice, and is at the discretion of the Credit Union).

Daily EFT Access

Facility transaction limits are:

BPAY®

Internet Banking transactions \$5,000 daily limit.

PhoneTeller transactions \$2,000 daily limit.

Redicard & Visa Card (if applic.)

ATM , EFTPOS and Bank@post withdrawals

Online \$1,000 per card, per day (24 hours to midnight).

Other Charges

Where the Credit Union incurs a charge from either the government or another organisation when acting on a member's behalf (such as legal fees or bank charges) or in providing some special assistance (such as a courier) it is the Credit Union's policy to pass on these charges to the member, at cost. Refer to the separate Fees and Charges Schedule for Loans.

Tips for Saving on Fees and Charges

Nobody wants to pay more fees and charges on their accounts than need be. With a little planning you could minimise the fees and charges you pay. The majority of our members pay no fees at all. Here's how they do it:

- Using NetTeller or PhoneTeller to transfer between accounts. These are completely FREE.
- Using BPAY® for paying bills – these are completely free, no matter how many you do. This also saves you the time of mailing off the cheques.
- Have your pay sent directly to your account from your pay office.
- When using EFTPOS to pay in a shop, you can also get cash out as well. This counts as one transactions and saves you going to the ATM.
- When purchasing with your Visa Card, press the Credit button and use your PIN. These transactions are FREE.

Transport Mutual Credit Union Limited

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