

Government Withholding Tax

Where you do not disclose your Tax File Number to us (which is not mandatory), we are obliged by legislation, to deduct withholding tax from any interest you earn at the highest marginal rate.

Transaction Limits (in \$ value)

Redicard

\$1,000 daily ATM Cash Withdrawal Limit.

Visa Card

\$1,000 daily ATM Cash Withdrawal Limit.

Over the Counter Cash Withdrawal

\$3,000.00 per day (without prior arrangement)

BPay

BPay Transaction Limit \$3,000 per day. Higher limits can be negotiated for our commercial and business members, on application.

Internet Banking/Phone Banking

\$3,000 per day (external transfers and BPay). Higher limits can be negotiated for our commercial and business members, on application.



Proudly local - just like you

ABN 67 087 649 885. AFSL 245415.

Schedule of Fees, Charges and Transaction Limits as at 1 September 06

This document must be read together with the Summary of Accounts Availability brochure and the Conditions of Use brochure. Together these brochures form the Conditions of Use for the Central West Credit Union Account & Access Facility.

Excess Transaction Fees

Note: Excess Transaction Fees are incurred when a member's number of Free Transactions for the month are exceeded.

For a full explanation of how a member's Free Transactions are calculated please see the centre pages of this leaflet.

ATM/Over the counter Cash Withdrawals or Manual transfers

\$1.50 per excess transaction.

EFTPOS

\$0.70c per excess transaction. Visa Cards are exempt IF <credit> account is selected when completing purchase transaction at EFTPOS terminal

Member Cheques

\$0.70 cents per excess transaction.

Transaction Fees - per calendar month per membership

Declined ATM/EFTPOS Transaction Fee

All ATM/EFTPOS transactions declined due to either <insufficient funds>, <incorrect PIN>, or <Card expired> incur a fee of \$0.50c each.

Credit Union Counter Cheque Fee

A counter Cheque fee of \$5.00 applies to all Credit Union corporate <Counter Cheques> supplied, including Periodical payments made on behalf of members via cheque.

SMS Short Message Fee

A fee of \$0.30c will be charged for each SMS Balance Enquiry or Financial Alert provided.

Cheque Item Deposit Fee

A fee of \$0.30c will be charged for each Cheque Item deposited. (Members under 18 exempt).

Large Cash Withdrawal Fee

A charge of \$3.00 per thousand dollars (or part thereof) will apply to cash withdrawals of \$3,000 and over.

Direct Debit Rejection Fee

A fee of \$22.00 is applied where an authority to directly debit an account is rejected due to lack of funds in the nominated account.



Central West Credit Union Ltd

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Overdrawn Fee

A fee of \$15.00 is applied each time a member overdraws their available funds without authority, as a result of a Cheque, ATM, Direct Debit or EFTPOS withdrawal.

Card Replacement Fee

Where replacement of a Redicard and/or Visa card is required, a \$10.00 card replacement fee is payable at the time of requesting new card.

There is no charge for renewal of expired cards.

Visa cards that are lost or damaged and require replacement whilst overseas incur a fee of \$300.00.

Document Search Fee

Requests for copies of Deposits/Withdrawal vouchers or documents (excluding loan documents) will be charged on a time spent basis, with fee being \$7.50 per 30 minutes or part thereof of search time with a minimum charge of \$7.50.

Duplicate Statement Fee

Duplicate statements can be provided at a cost of \$1.00 per page.

Dormant Account Fee

A \$10.00 annual fee applies to accounts on which there has been no member generated activity for at least 2 years, and where member has not responded to advice from the Credit Union.

Edvest Key Lifestyle Retirement Fee

Edvest facility is open to members 45 years of age and over. Edvest members receive bonus rates on deposits, with membership costing \$10.00 per year.

Bank Cheque/ Special Clearance Fees

Any fee charged to the Credit Union by the National Australia Bank, will be passed on to members requiring a Bank Cheque (\$8.00) or a Special Clearance on cheques deposited (\$20.00).

Member Cheque Dishonour Fee

A fee of \$45.00 will be charged, when any Member Cheque is dishonoured (including where member has lodged a stop payment on a cheque).

Fees & Charges**Copy of Member Cheque Fee**

A minimum fee of \$22.00 will apply for the provision of a copy of a Member cheque.

Credit Union "Counter Cheque" Stop Payment and Cheque Deposit Dishonour Fees

Any fee charged to the Credit Union by the National Australia Bank, applying to any counter cheque which is stopped (\$Nil), or Cheque deposit which is subsequently dishonoured (\$9.00), will be passed on to the member.

Manual Transfer to other Financial Institutions Fee

Where transfer is remitted to another Credit Union a fee of \$12.70 will be payable, and if the transfer is remitted to a financial institution other than a Credit Union the fee payable is \$16.00.

Currency Conversion Fee (Visa)

A Currency Conversion fee of 2% of the transaction amount will apply to any overseas Visa Card transaction.

**Number of Free Transactions per month is based on a Member's "Relationship Balance"**

A "Relationship Balance" is the Total Balance of your Savings, Investment and Loan balances for the month (within a single Membership). Members < 18 years of age are exempt from transaction fees.

Transaction Type	Total Balance	Total Balance	Total Balance	Total Balance	Excess Transaction Fee per Transaction
	\$0 - <\$3K	\$3K - <\$20K	\$20K - <\$50K	\$50K +	
ATM/Over the counter Cash Withdrawals or manual transfers	4	6	8	Unlimited	\$1.50
EFTPOS (Members under the age of 21 are exempt from EFTPOS transaction fees)	8	10	15	Unlimited	\$0.70
Member Cheques	0	2	5	8	\$0.70
BPay	Unlimited	Unlimited	Unlimited	Unlimited	N/A - Free Transactions
Redinet Internet Banking	Unlimited	Unlimited	Unlimited	Unlimited	N/A - Free Transactions
Rediphone Phone Banking	Unlimited	Unlimited	Unlimited	Unlimited	N/A - Free Transactions
EFTPOS transaction via Visa Debit Card when the <credit> button is selected and you sign for the transaction	Unlimited	Unlimited	Unlimited	Unlimited	N/A - Free Transactions