

This document must be read together with the Summary of Accounts & Availability of Access Facilities brochure and the Account & Access Facility 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 back page of this leaflet.

Over the counter Cash Withdrawals or manual transfers
\$1.50 per excess transaction.

EFTPOS

\$0.50c per excess transaction. Visa Cards are exempt IF <credit> account is selected when completing purchase transaction at EFTPOS terminal

Bank@Post

Each excess transaction incurs an excess fee of \$3.60. A transaction type is classified as a withdrawal, cash deposit or cheque deposit.

TRANSACTION FEES PER CALENDAR MONTH PER MEMBERSHIP

Declined ATM/EFTPOS Transaction Fee

All ATM/EFTPOS transactions declined due to "insufficient funds", incur a fee of \$0.50c each.

Cheque Item Deposit Fee

A fee of \$0.90c will be charged for each cheque item deposited. (Members under 18 exempt.)

Large Cash Withdrawal Fee

A charge of \$5.00 per thousand dollars (or part thereof) will apply to cash withdrawals of over \$10,000.

Overdrawn Fee

A fee of \$10.00 is applied each time a Member overdraws their available funds without authority, as a result of a cheque, ATM, Direct Debit or EFTPOS withdrawal.

Direct Debit Rejection Fee

A fee of \$10.00 is applied where an authority to directly debit an account is rejected due to lack of funds in the nominated account.

VISA CARD FEES

Monthly Visa Card Fee

A Visa card fee of \$2.00 will be charged for each card. Children less than 16 years of age, Community Proud Accounts and members with a 'Relationship Balance' of \$50,000 or more will be exempt.

Card Replacement Fee

Where replacement of a Visa card is required, a \$15.00 card replacement fee is payable at the time of requesting new card. There is no charge for renewal of expired cards.

Overseas Emergency Visa Replacement Card

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

Currency Conversion Fee (Visa)

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

GENERAL FEES

SMS Short Message Fee

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

Duplicate Deposit Book Fee

A Credit Union duplicate deposit book is \$10.00.

Direct Transfer

A Direct transfer is where funds are transferred to another financial institution and could take up to 24 hours to be deposited into the requested account. A Immediate Direct transfer is where funds are expected to be deposited within 3 business hours. A staff assisted Direct transfer will incur a \$5 fee, a staff assisted Immediate Direct transfer will incur a \$10 fee. Staff assisted recurring Direct Transfers, Direct Transfers initiated via Internet Banking or the App are free of charge.

"Over the counter" BPAY transactions

All over the counter BPay transactions are \$1.00 per transaction. BPAY transactions initiated on the Internet or phone banking remain free of charge.

Dormant Account Fee

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

Christmas Club

Withdrawals outside the November - February access period will incur a fee of \$10.00 per withdrawal.

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 \$15.00 per 30 minutes or part thereof of search time with a minimum charge of \$15.00.

STATEMENT FEES

Duplicate Statement Fee

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

Paper Statement Fee

A paper statement which is produced will be charged a fee of \$2.50. Statements provided to children less than 16 years of age and via online banking will remain free of charge.

MAXIMUM TRANSACTION LIMITS

Visa Card (Including PayWave)

ATM/EFTPOS/Bank@Post withdrawals - \$2,000
Bank@Post cash deposits - \$9,999.95

Specific payWave limits within the Maximum Transaction Limits:
20 Maximum daily number of transactions
\$500 Maximum daily \$ transaction limit

If a transaction is refused due to the maximum daily transaction limit being exceeded, the card must be inserted and the PIN entered.

Over the Counter Cash Withdrawal

\$5,000 per day (without prior arrangement).

Internet Banking

\$2,000 per day (internal/external transfers and BPAY). Higher limits can be negotiated.

Phone Banking

No limit (transfers within the same membership and BPAY only).

OVERSEAS DIRECT TRANSFERS (SWIFT)

International Route Code

Required by overseas remitters when sending funds to our Members - CUSCAU2SXXX.



Number of Free Transactions per month is based on a Member's "Relationship Balance"
 A "Relationship Balance" is the Total Average Balance of your Savings, Investment and Loan balances for the month (within a single Membership). Members < 18 years of age, Mortgage Smart Plus, Mortgage Offset and Community Proud accounts are exempt from transaction fees. (Excludes Bank@Post transactions)

Transaction Type	Total Balance \$0 - <\$3K	Total Balance \$3K - <\$20K	Total Balance \$20K - <\$50K	Total Balance \$50K +	Excess Transaction Fee per Transaction
Over the counter Cash Withdrawals or manual transfers	4	6	8	Unlimited	\$1.50
ATM*	Unlimited	Unlimited	Unlimited	Unlimited	N/A Free Transactions
EFTPOS (Members under the age of 21 are exempt from EFTPOS transaction fees)	12	20	25	Unlimited	\$0.50
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	Unlimited	Unlimited	Unlimited	Unlimited	N/A - Free Transactions
Bank@Post transactions	3	3	3	3	\$3.60

* Using ATMx branded ATM's. Some ATM withdrawals may incur third party or institution fees, which will be charged directly to your account.

Here are some examples of how Member Rewards works

Your Member Rewards are calculated by adding the average balance of your Savings, Investment and Loan account balances for the month (within a single Membership).

Example 1

Say your average account balances for the month were S1 \$2,000, S4 \$600 and Housing Loan \$74,000 - resulting in a total of \$76,600.

This would entitle you to unlimited free EFTPOS, ATM or over the counter cash withdrawals and 3 free Bank@Post transactions for the month. All Redinet and Rediphone transactions are free.

Example 2

Your average account balances for the month were S1 \$800, S4 \$2,000, FTD \$3,000 & Personal Loan \$15,000 - resulting in a total of \$20,800.

This would entitle you to unlimited free ATM withdrawals, 8 over the counter cash withdrawals, 25 free EFTPOS withdrawals and 3 free Bank@Post transactions for the month. All Redinet and Rediphone transactions are free.

Example 3

If your average account balances for the month were S1 \$300, S4 \$200, FTD \$500 & Personal Loan \$4,000 - resulting in a total of \$5,000.

This would entitle you to unlimited free ATM withdrawals, 6 over the counter cash withdrawals, 20 free EFTPOS withdrawals and 3 free Bank@Post transactions for the month. All Redinet and Rediphone transactions are free.

Central West Credit Union

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