

## FEES AND CHARGES AND ACCESS LIMITS



## SUMMARY OF ACCOUNTS AND AVAILABILITY OF ACCESS FACILITIES –

(Effective 9 June 2009)

This document must be read together with the Holiday Coast Credit Union Account and Access Facility brochure. Together these booklets form the Conditions of Use of Holiday Coast Credit Union Account and Access Facilities.

The information in this brochure is correct at time of printing and subject to change. Visit our website at [www.hccu.com.au](http://www.hccu.com.au) to view the current interest rate and fees & charges.

### SAVINGS AND INVESTMENT ACCOUNTS (Fees charged on the last day of the Month)

#### SAVE MORE SAVINGS ACCOUNT - S2

#### DEEMING EASY ACCOUNT - S13

#### PAYROLL PLUS ACCOUNT - S22

#### RESIDENTIAL OVERDRAFT ACCOUNT - S18

Free transactions based on average daily relationship held in savings, term deposit & loan accounts during the month:

Average Daily Relationship during month	Number of free transactions	Excess Transaction Fee (Per transaction)	
\$0.00 to \$9,999.99	8	9 to 50 - \$1	51 plus - \$2
\$10,000.00 to \$39,999.99	12	13 to 50 - \$1	51 plus - \$2
\$40,000.00 to \$79,999.99	20	21 to 50 - \$1	51 plus - \$2
\$80,000.00 to \$149,999.99	35	36 to 50 - \$1	51 plus - \$2
\$150,000.00 plus	50		51 plus - \$2

#### GREAT DAY DEEMING ACCOUNT – S55

- Transaction Free Allowance of 17 per month & then \$1 for each excess transaction

#### Transactions included in Free Allowance (Personal Access Accounts)

- Branch assisted Cash or cheque withdrawals
- Branch assisted transfers
- ATM withdrawals, balance enquiries & declines
- Eftpos transactions & declines
- Member cheques on presentation
- Inward Direct Debits
- Visa Retail purchases
- Periodical Payments to external parties
- Bank@post deposits, withdrawals & declines
- Transfers to & from external accounts loaded at Branch
- Deposits through National Australia Bank
- Withdrawals through other Credit Unions
- Visa declined transactions
- Visa cash advance

#### Free transactions (Personal Access Accounts)

- Internet & Phone Banking Transfers
- Branch assisted cash & cheque deposits
- Electronic direct credits & Internal periodic payments
- Electronic Bpay payments
- CUNA Insurance debits
- Visa purchases (when credit option is chosen)

A 30c Cheque item fee applies for each individual cheque included in each deposit. This item is not included in the Free Transaction Allowance

#### FIRST START ACCOUNT - S10

#### COMMUNITY SUPPORT ACCOUNT - S14

- 25 free debits per month (\$0.80 for each excess debit)
- Free Internet and Phone Banking, Bpay, all Credits
- Excess transaction fees waived if total minimum relationship in account is greater than \$5,000.00

### CHRISTMAS CLUB ACCOUNT - S3

- 1 free debit transfer per month
- Counter Deposits free

### SPECIAL PURPOSE ACCOUNT - S16

- \$5.00 for each excess debit
- Direct Credits free

### PERCENTAGE PLUS ACCOUNT - S17

- 5 free transactions per month
- Internet & Phone Banking, Bpay & all Credits free
- \$2.00 for each excess transaction

### GST PLUS ACCOUNT - S19

- 3 free debits per month
- Counter Deposits free
- \$10.00 for each excess debit
- Direct Credits free

### I-SAVER - S21 & S31

- Unlimited free electronic transactions to and from members nominated account

## BUSINESS ACCESS ACCOUNTS

(Fees charged the last day of the month, based on Member Reward Rebates)

### BUSINESS ACCESS ACCOUNT - S8

### REAL ESTATE TRUST ACCOUNT - S12

ALSO S1, S4, S6, S15, S50 (ACCOUNT TYPES NO LONGER AVAILABLE)

Transaction Fees	Fee Amount	Rebatable	Non-Rebatable
BPay Payments	FREE		
Internet and Phone Banking Transfers	FREE		
Payroll/Electronic Direct Credits	FREE		
CUNA Insurance Debits	FREE		
Card transactions at a "Rediteller" *	\$1.00	✓	
Deposit - Over Counter (including Bank@Post transactions)	\$2.50	✓	
Deposit - via Drop Safe	\$2.50	✓	
Plus cheque item fee for each individual cheque:	\$0.30		✓
Direct Debit / QuickDebit	\$1.00	✓	
EFTPOS Transactions	\$1.00	✓	
Member Cheque Presented	\$1.00	✓	
National Bank Agency Transaction	\$3.00	✓	
Periodic Payment – Credit External Accounts	\$3.00	✓	
Visa Cash Advance	\$3.00		✓
Visa Debits	\$0.80	✓	
Withdrawal - Cheque	Per Cheque: \$3.00	✓	
Withdrawal - Over Counter (including cashed cheques, debit			

transfers & Bank@Post transactions)	\$3.00	✓	
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\*Card transactions include balance enquiries & declined transactions at ATMs or EFTPOS machines

- Rebatable transactions will accrue fees but have the applicable reward rebate applied prior to fee charging. Non-Rebateable transactions do not attract a reward rebate. Free transactions do not attract any fees
- If any member suffers from a disability, which restricts them from operating their accounts effectively, they need to discuss their circumstances with their Branch Manager.
- On application Business members who have more than one membership in their name, may apply to have the rebates available on any accounts within one membership also linked to the second membership to also obtain the benefits of those rebates against fees accrued on the second membership.

### REWARD REBATES

Members will receive the following monetary reward rebates, against fees accrued, based on their total relationship with Holiday Coast Credit Union. These rebates are based on the average daily relationship held in both savings, term deposits and loan accounts during month.

Excess transaction fees, if applicable, will be debited to your account(s) monthly or upon closure of your account(s), whichever occurs first.

#### BASED ON TOTAL VALUE OF RELATIONSHIP

\$0.00 to \$9,999.99	Nil	\$10,000.00 to \$39,999.99	\$5.00
\$40,000.00 to \$79,999.99	\$10.00	\$80,000.00 to \$149,999.99	\$20.00
\$150,000.00 to \$249,999.99	\$30.00	\$250,000.00 to \$399,999.99	\$70.00
\$400,000.00 plus	\$150.00		

### SPECIAL SERVICE FEES

(Unless otherwise indicated\* fees are charged at the time of the service being provided)

#### CREDIT LIMITS

##### Overdrawn / Overlimit Accounts\*

If account becomes overdrawn or exceeds its limit, \$15.00 plus debit interest of 18.5% pa or the rate applicable if an existing limit is in place is charged for each day the account remains overdrawn

#### ACCESS CARDS

##### Replacement Redicard\*

Due to loss, theft or damage, \$10.00 fee applies

#### CASH HANDLING

##### Coin Handling Fee\*

\$1.25 per \$100.00 or part thereof

##### Note Handling Fees\*

Over \$1,000 per day \$2.00 per \$1,000 or part thereof

#### CHEQUES

	Chq Book Size	Fee	Chq Book Size	Fee
<b>Cheque Book Fees</b>	25 page	\$2.00	100 page	\$5.50
	50 page	\$3.50	200 page	\$10.00
<b>Bank Cheques*</b>	\$10.00 per cheque (\$5.00 additional fee applies if authorisation is required via NAB)			
<b>Business/Company Name Search*</b>	\$36.00 Required for all business member chequing applications			
<b>Counter Cheque Dishonour*</b>	When a counter cheque that has been stopped is presented through the banking system, \$45.00 per cheque applies			
<b>Counter Cheque Stop Payment Request*</b>	\$6.00			

<b>Deposited Cheque – Dishonour*</b>	Where a cheque lodged in an account and subsequently returned by other institutions unpaid \$15.00 fee applies
<b>Deposited Cheque – Special Clearance*</b>	\$20.00 per cheque
<b>Member Cheque – Cashing Fee *</b>	Where a HCCU member cheque is cashed when the presenter is not the drawer, 1% of cheque minimum \$5.00
<b>Member Cheque – Dishonour*</b>	Due to insufficient funds and/or if cheque which has been stopped is presented through the banking system \$45.00 per cheque fee applies
<b>Member Cheque – Referral Fee*</b>	\$25.00 Where a member draws a cheque against their account which requires our staff to manually override the system to facilitate payment, or have contact with the member to facilitate payment.
<b>Sweep Facility</b>	\$10.00 per annum charged on the anniversary of sweep facility set up. Funds are automatically swept (if available) from nominated account/s to the master account when member chequing or direct debits are processed.
<b>Swift Deposits*</b>	Reimbursement of fee for inward swift credit card transfers. The credit union has no control over this fee as it is charged to the credit union & subject to change. Details of current fee can be obtained from our Contact Centre. \$5.50 Fee currently applied.
<b>VISA Debit &amp; Redicard Plus Cards*</b>	<ul style="list-style-type: none"> <li>• Replacement card: \$10.00 (Per Card)</li> <li>• Card non-collection Fee: \$10.00 (Per Card)</li> <li>• VISA emergency replacement card/cash: \$300.00 (Overseas)</li> <li>• VISA voucher request: \$20.00 (Copy of transaction voucher)</li> <li>• Currency Conversion Fee: 2% of transaction value (This is an external fee payable by the credit union)</li> </ul>

#### FIXED TERM DEPOSITS

<b>Early Redemption Fee*</b>	A reduction in interest rate will apply on all early redemptions.
<b>Early Redemption Administration Fee*</b>	\$15.00

#### INTERNATIONAL SERVICES

<b>Negotiate Foreign Currency Deposit - Cash or Cheques</b>	\$10.00 per item
<b>Purchase Foreign Drafts &amp; Telegraphic Transfers (TT)*</b>	\$30.00
<b>Purchase Travellers Cheques &amp; Foreign Currency*</b>	Australian Dollars - 1.1% or \$13.20 whichever is the greater Foreign Dollars – 1.1% (minimum order \$250.00 AUD equivalent)
<b>Dishonour of Foreign Currency Cheque</b>	When a member deposits a cheque which is later advised to have been dishonoured by the drawers bank, the bank fee is passed on. Current Fee applied - \$30.00
<b>Stop Payment of Draft or TT</b>	\$30.00 When member requests stop payment of Draft or Telegraphic Transfer. (Conversion loss also applies)

#### PAYMENTS

<b>Direct Debit Dishonour*</b>	Where a 3rd party attempts to debit a members account and there is insufficient funds \$25.00 fee applies
<b>Periodic Payment Rejection/Cancellation Fee*</b>	This fee applies after each scheduled payment is rejected. \$10.00 per rejection
<b>QuickDebit Dishonour*</b>	If there are insufficient clear funds in your account to meet a QuickDebit payment \$25.00

#### STATEMENTS

Statements are sent to all members June and December. More frequent statements are available if requested at no charge.

<b>Additional or Replacement</b>	\$2.00 per page
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<b>Statements*</b>	
<b>Transaction Listing*</b>	Outside of normal statement mailing times: Collection at branch: \$1.00 per page. Fax/post: \$2.00 per page
<b>MISCELLANEOUS</b>	
<b>Night Safe Wallets</b>	\$80.00 per 6 months for 1st wallet. Subsequent wallets \$50.00 per 6 months. Charged on anniversary of obtaining wallet/s
<b>Change of Address Fee</b>	Where a member fails to notify the Credit Union of a change of address and the Credit Union has manually identified the new address \$5.00 fee applies
<b>Document Retrieval Search*</b>	Such as cheques written. Search \$70.00 per hour (min \$25.00 per item). Trace \$50.00 per trace. Fee is waived if the search is related to a HCCU error.
<b>External Charges</b>	Where the Credit Union incurs a charge from another organisation when acting on your behalf (such as legal fees or bank charges) or providing some special assistance (such as courier), it is our policy to pass these costs on to members.
<b>Dormant Accounts:</b>	If a membership is inactive for 1 year, 6 months if mail has been returned, it is treated as a dormant account & a fee of \$15.00 is charged for transfer to dormancy. An annual fee of \$10.00 applies thereafter. Upon an account reaching 7 years of inactivity, the monies in such accounts above \$500 are transferred to ASIC & funds under \$500 is appropriated by the Credit Union. Prior to transfer a \$25.00 fee is charged.

### ACCESS LIMITS

<b>Cash Withdrawal Limitations for Access Cards and Accounts</b>	<b>Daily Limit</b>
At any branch of Holiday Coast Credit Union cash withdrawal	\$1,000 unless prior arrangements are made
ATM / EFTPOS within Australia	\$1,000.00 combined limit

Please note that EFTPOS outlets may have other restrictions on the amount of cash that can be withdrawn. Merchants or other financial institutions may impose additional restrictions on the use of your Access Card or other Access Method including, but not limited to, restrictions on cash withdrawals or services provided.

<b>Withdrawal Limitations for Internet Banking</b>	<b>Daily Limit</b>
Transfers to external third party account other than by BPay Payment	\$2,000.00 unless prior arrangements are made
BPay Payments	\$2,000.00 unless prior arrangements are made

## SUMMARY OF ACCOUNTS & AVAILABILITY OF ACCESS FACILITIES

Interest is calculated daily and paid monthly on all accounts.

Account	Minimum Opening Deposit	Funds Available at Call	Cheque Book	EFTPOS / ATM Access	Phone or Internet banking	Direct Entry (Credit or Debit)	BPAY service
Save More Savings - S2	\$0	✓	✓	✓	✓	✓	✓
Business Access - S8	\$0	✓	✓	✓	✓	✓	✓
First Start - S10 (Note 1)	\$0	✓	✓	✓	✓	✓	✓
Real Estate Trust - S12 (Note 2)	\$0	✓	✓	✗	✓	✓	✓
Deeming Easy - S13 (Note 3)	\$0	✓	✓	✓	✓	✓	✓
Community Support -S14 (Note 4)	\$0	✓	✓	✓	✓	✓	✓
Christmas Club - S3 Special Purpose - S16	\$0	✓ Note 5	✗	✗	✓ Note 5	✓ Credits only	✗
Percentage Plus - S17 (Note 6)	\$10,000	✓	✓	✓	✓	✓	✓
Residential Overdraft - S18	\$0	✓	✓	✓	✓	✓	✓
GST Management - S19	\$0	✓	✓	✗	✓	✓	✓
Share Savings - S20	\$0	✓	✗	✗	✗	Note 7	✗
I-saver - S21 & S31	\$0	Note 8	✗	✗	Note 8	Note 8	✗
Payroll Plus - S22 (Note 9)	\$0	✓	✓	✓	✓	✓	✓
Great Day Deeming – S55 (Note 3)	\$0	✓	✓	✓	✓	✓	✓
Term Deposits	\$1,000 Note 10	Note 11	✗	✗	✗	✗	✗

### SUMMARY OF ACCOUNTS & AVAILABILITY OF ACCESS FACILITIES (NOTES)

- Note 1: This account is only available to members aged under 21.
- Note 2: Only eligible for Real Estate Agents, this account allows the Real Estate Agency to comply with their Trust account obligations
- Note 3: To be eligible for this account, Government pension must be credited to the account, or self-funded retiree over the age of 55 years. Interest rate aligned to Government Deeming Structure.
- Note 4: For incorporated non-profit organisations actively involved in the support of the community.
- Note 5: One free electronic withdrawal allowed per month. Additional withdrawals are allowed but fees & charges may apply: please refer to the Fees & Charges section of this booklet.
- Note 6: The higher rate of interest is paid on the full balance once that tier has been reached.
- Note 7: Withdrawals restricted to the opening shares for the membership and electronic withdrawals to pay Credit Union or associated products such as Insurance premiums, loan Payments etc.
- Note 8: This account can only transfer funds to and from a nominated prime account held in the same name at the Holiday Coast Credit Union or another Financial Institution.
- Note 9: To be eligible for the Payroll Plus (S22) account the member must have their whole of pay credited to Holiday Coast Credit Union and be employed, working a minimum of 20 hours per week and not have their pay transferred to another financial institution.
- Note 10: Minimum opening deposit is \$500 for First Start Account (S10) holders.
- Note 11: Funds only available at maturity. The CEO may allow early redemptions. If an early redemption is approved, a penalty interest rate and administration fee will apply. Interest will be paid to your nominated Holiday Coast Credit Union account. Maturity advice will be forwarded to you prior to the maturity outlining redemption or roll over options. If the member, on or before maturity, does not nominate a term, the Credit Union will automatically reinvest the principal for a similar term at the then current rate. Interest will be paid in a similar manner as last advised.