

## Savings & Investment Accounts

Fees & Charges you may have to pay to Third Parties	
NAME OF FEE	AMOUNT OF FEE
Stop payment – member cheque if presented	\$8.50
Direct Debit dishonour fee ('Refer to Customer')	\$9.00
Direct Debit dishonour fee ('All other reasons')	\$4.50
Member Cheque dishonour fee	\$13.00
Special cheque clearance fee	\$15.00
Bank cheque	\$8.00
Telegraphic transfer – Domestic	\$28.00
Telegraphic transfer – international	\$28.00
Bank draft	\$15.00
Company Search	\$20.00
Direct Entry Credit Supplier Recall Fee	\$55.00
External Transfer/direct entry trace	\$25.00
All Swift Credits	\$6.60

## Payment Services

Fees & Charges you may have to pay to the Credit Union	
NAME OF FEE	AMOUNT OF FEE
Travellers Cheque/Commission Foreign cash purchases	1.1% calculated on the total of the Australian equivalent
Amex Global Travel Card Upload Fee	\$10.00
Emergency overseas Visa card replacement fee	\$200.00
Visa card and Redicard replacement fee	\$20.00
Disputed Visa transaction fee (payable by member if correct)	\$20.00
Visa Chargeback fee	\$26.00
Visa overseas emergency cash rejection fee	\$70.00
Foreign exchange buy backs	\$10.00
Fees & Charges you may have to pay to Third Parties	
NAME OF FEE	AMOUNT OF FEE
Visa card currency conversion fee	2% of international transaction amount

## BPay and Visa Transactions

We are paid commissions on these services but these do not add to the cost of your transactions:

When you use BPay, we receive:

- 0.27% of the dollar value of each transaction (credit transactions only) plus
- \$0.49 to \$0.55 depending on the account used

When you use your Visa debit card, we receive commissions based on the dollar value of each transaction:

- Electronic transactions 0.47%
- Paper transactions 0.57%

## Edvest

Fees & Charges you may have to pay to the Credit Union	
NAME OF FEE	AMOUNT OF FEE
Edvest fee	\$36.00 per annum. (charged on a pro rata basis)

## Loans

Fees & Charges you may have to pay to the Credit Union	
NAME OF FEE	AMOUNT OF FEE
Loan/Facility Application fee	Details available on application
Loan/Facility Establishment fee	Details available on application
Early Repayment Adjustment (fixed rate loans)	Details available on application
Discharge of mortgage fee – from 1 July 2011	\$300.00 each
Mortgage Redraw fee	\$25.00 per redraw
Mortgage Loan switching fee	\$300.00
Mortgage Loan variation fee	Details available on application
Valuation Fee	Not ascertainable – for Reverse Mortgage Loans, at periods not less than 2 years we will debit your loan account with the appropriate fee
Default interest	Interest may be calculated at 10% per annum on the overdrawn amount. This will only apply if you overdraw your account without our approval
Loan variation to Bill of Sale security	\$50.00
Variation to membership	\$50.00
Arrears transfer fee	\$5.00 per transfer
Loan in arrears – telephone contact fee	\$10.00 per telephone call
Loan in arrears – second or special letter	\$15.00 per letter
Loan in arrears – letter of demand	\$20.00
Loan in arrears – default notice	\$35.00
5 Star Plus Facility fee	\$300.00 per annum Details available on application
Home Plus Facility fee	\$10.00 per month
Business Plus Facility fee	\$10.00 per month
Investment Plus Facility fee	\$10.00 per month
Facility fee – Guarantee and Undertaking	Assigned savings security 1% of the guaranteed amount with a minimum fee \$100. Mortgage security 1.25% of the guaranteed amount with a minimum fee \$100
Charged at time of funding and six monthly thereafter	
Overdraft Line fee	\$18.00 per annum
Fees & Charges you may have to pay to Third Parties	
NAME OF FEE	AMOUNT OF FEE
Mortgage Stamp Duty	Details available on application
Bill of Sale fees (various)	Details available on application
Loan in arrears – agent/solicitor collection costs (varies)	Not ascertainable



Effective: 1 November 2011



ABN 82 087 650 682  
AFSL No. 241000

## Transaction Fees

### SAVINGS AND INVESTMENT ACCOUNTS

#### Transaction Free Accounts

S5 – Home Plus

S7 – Investment Plus

S8 – NetSaver

S9 – 5 Star Plus

S12 – Kool Kids Club (Where the account is held by a Junior)

S40 – Insurance Account

Any Account held by a Junior

#### \$4 Free Transactions per month Accounts

S1 – Ordinary Savings

S2 – Investment Savings

S3 – Christmas Club

S4 – Cash Management

S10 – Redicash Personal Account

S12 – Kool Kids Club (where the account is held by an adult)

S50 – Redifund Plus

S55 – Pensioner Plus

A monthly fee of \$2.00 will be charged to S1, S2 and subsidiaries account holders who do not maintain a minimum balance of \$50.00 throughout the month. This fee will not be charged in the month the account is opened.

#### \$8 Free Transactions per month Accounts

S10 – Redicash Business Account

S6 – Business Plus Facility

S15 – Community Account

#### Bonus Free Transactions per month Available as follows:

FIXED TERMS BALANCE	Rebate	LOANS BALANCE	Rebate	OVERDRAFTS BALANCE	Rebate
\$5,000 - \$49,999.99	\$6	\$0 - \$49,999.99	\$6	\$0 - \$99.99	\$0
\$50,000 - \$99,999.99	\$12	\$50,000 - \$149,999.99	\$12	\$100 - \$999.99	\$2
\$100,000 and over	\$18	\$150,000 - \$249,999.99	\$18	\$1,000 and over	\$4
		\$250,000 and over	\$24		

#### Real Estate/Accountants/Solicitor Trust Accounts

Transaction fees apply to S70, S80 and S91 which will be debited to the trading account.

*The following items are not included in transaction counts and will be charged on each occasion:*

Periodical payments by cheque to external parties (each)	\$3.50
Over-the-counter cheques (SCCU) (each)	\$3.50

*The following transactions are included in the transaction count and are charged per item after the free per month allocation:*

Cheque deposits (per cheque)	\$0.35
Over-the-counter cash withdrawals	\$1.50
Member cheques	\$0.70
Member cheque encashment	\$1.50
Over-the-counter transfers (debit only)	\$1.25
External direct debit †	\$0.60
Electronic transfer PPA	\$0.60
Over-the-counter External transfer	\$0.60

*In the transaction count you will not be charged for:*

Deposits (except cheque deposits) including cash and direct credits of payroll, pensions or benefits	FREE
Periodical Payments between Southern Cross Credit Union accounts	FREE
Periodic payments rejected	FREE

#### PAYMENT SERVICES

*The following transactions are included in the transaction count and are charged per item after the free per month allocation:*

ATM transactions – Southern Cross Credit Union ATM †	\$0.60
ATM transactions – rediATM network	\$1.50
EFTPOS	\$0.50
VISA – purchases	FREE
VISA cash advances – foreign ATMs	\$1.50
ATM balance enquiries – on Southern Cross ATMs	FREE
ATM balance enquiries – rediATM network	\$0.25
Declined transactions – VISA and EFTPOS	\$0.50
External payments via NetBanking †	\$0.60
ATM transactions – non-rediATM network *	\$0.25
Balance enquiries – non-rediATM network *	\$0.25
VISA cash advances – non-rediATM network *	\$0.25

\* Withdrawals and enquiries at non-rediATM network ATMs will also incur an ATM Operator fee by the Financial Institution who owns the ATM. This fee will be charged to your account at the time of transaction.

† S15 Community Account Fees are zero for these marked items

*You may be charged the following fees as the Credit Union recovers its costs from external parties:*

BPay enquiry fee	\$6.00
BPay trace request	\$7.00
BPay error correction	\$30.00
BPay recall	\$30.00

*In the transaction count you will not be charged for:*

BPay transactions	FREE
Accessline enquiries and transfers (excluding Christmas Club)	FREE
NetBanking enquiries and transfers(excluding Christmas Club)	FREE

## Auxiliary Service Fees

### Membership

Fees & Charges you may have to pay to the Credit Union	
NAME OF FEE	AMOUNT OF FEE
Membership Share	\$10.00 \$2.00 (If member is under 18)
Monthly Due	Junior Shareholders Exempt Personal Shareholders \$3.00 Business Shareholders \$6.00 Applies to S1, S2, S3, S10 & S55
Inactive Membership – if your account is not used for 12 months	\$10.00 Charged February each year.
Dormant Membership – if your account is not used for 2 years	\$10.00 Charged February each year.
Unclaimed Monies – if your account is not used for 7 years	\$10.00 Charged February each year.

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NAME OF FEE	AMOUNT OF FEE
Counter cheque fee	\$3.50 each cheque
Overdrawn account fee	Overdrawn amount Under \$5.00 No charge \$5.00 - \$9.99 \$2.00 \$10.00 - \$19.99 \$5.00 \$20.00 and over \$10.00
Member chequing transfer fee	\$2.00 each transfer
Direct debit honour fee	\$2.00
Stop payment – counter cheque	\$4.50
Stop payment – member cheque if not presented	\$4.50
FileOptic voucher fee and/or transaction voucher fee	\$6.00 each copy
FileOptic statement/s fee	\$3.00 each copy
Checking member transaction voucher/s fee	\$35.00 per hour
Copy of member and/or SCCU cheque fee	\$30.00 each copy
Statement request fee	\$1.00 each page. A further \$0.60 would be payable if postage required.
Sweep facility fee	\$25.00
Accessing personal information fee under the National Privacy Principals	\$35.00 per hour or \$25.00 if less than 1 hour
Swift debit – domestic	\$25.00
Swift debit – international	\$28.00
Christmas Club A/C withdrawal and transfer fee	\$5.00 per withdrawal/transfer made between February and October inclusive
Agency Withdrawal Fee	\$17.00 per withdrawal