



Schedule of Fees & Charges

Effective 17th July 2019

	Easy Access ¹	Business Plus ²	Regulated Trust Account	Star Saver ³
	<i>An everyday transaction account with easy access</i>	<i>A transaction account for businesses with easy access</i>	<i>Available for Real Estate Trust, Accountant Trust, Solicitor Trust, Statutory Solicitors Trust.</i>	<i>A savings account with a high standard interest rate. Must be linked to an SCCU transaction account.</i>
Monthly Account Fee	\$5.00	\$10.00	-	\$6.00
Chargeable Transactions				
Free Chargeable Transactions (per Month)	5	25	-	-
Electronic Transfer in Branch (External, Pay Anyone)	\$1.50	\$1.50	-	-
Electronic Transfer via NetBanking or Mobile Banking App (External, Pay Anyone)	-	\$0.60	-	-
Direct Debit	\$0.60	\$0.60	-	-
eftpos	\$0.60	\$0.60	-	-
Visa Debit / Visa payWave	-	-	-	-
Cheques Written	-	\$0.60	-	-

¹ Monthly account fee waived if customer is under 21 years old; or deposits minimum \$2k per month into the account; or has \$30k in deposits and/or loans with SCCU. ² Monthly account fee and chargeable transactions waived if customer is a not for profit organisation; or is under 25 years old; or has \$200k in deposits and/or loans with SCCU. ³ Monthly account fee waived if customer is a not for profit organisation; or is under 21 years old; or account balance remains at \$3k or above; or has \$30k in deposits and/or loans with SCCU.

Free Transactions

Cash deposits and direct credits of payroll, pensions or benefits (refer to General Service Fees & Charges for coin deposits over \$100)
Periodical payments between SCCU accounts
BPAY® transactions
Visa Debit payWave transactions
Visa Debit eftpos transactions where account type selected is Credit
NetBanking (Online) enquiries & internal transfers

General Service Fees & Charges (Applicable to all Accounts)

Cheques	
Cheque deposits	\$0.35 per cheque
Corporate cheque	\$7 each
Periodic payment by corporate cheque to external parties	\$7 each
Stop corporate cheque	\$15 per transaction
Customer cheque transfer	\$15 per transaction
Customer cheque dishonour	\$15 per transaction
Special cheque clearance	\$15 per transaction
Bank cheque purchase	\$15 per transaction
Cheque books	\$5 - 25 leaf / \$15 - 100 leaf

Direct Entry	
Direct debit honour transfer, dishonour or stop	\$15 per transaction
Direct entry credit supplier recall	\$30 per recall
Direct entry return	\$5 per return
Direct entry trace & recall and/or mistaken electronic payments	\$60 per recall
Direct entry trace	\$30 per trace

International Services	
Inbound swift credits - domestic	\$5 per transaction
Outbound swift credits - domestic	\$30 per transaction
Telegraphic transfer - domestic and international	\$30 per transaction
Cash Passport	\$15 per card

BPAY®	
BPAY® investigation/trace request	\$9 per request
BPAY® error correction/reversals	\$15 per reversal
BPAY® recall	\$30 per recall

Visa Debit	
Visa Debit declines & insufficient funds	\$0.60 per transaction
Visa Debit and/or PIN replacement	\$10 each
Visa Debit cash advance (incl. international ATM withdrawals)	\$3.50 per transaction
Visa Debit chargeback	\$30 each
Visa Debit copy of voucher	\$20 per voucher
Visa Debit overseas emergency cash rejection	\$70 per request
Visa Debit foreign currency conversion (charged by Visa)	3% of international transaction amount
Visa Debit emergency overseas replacement	\$250 per card
Visa Debit emergency domestic replacement	\$40 per card
Visa Debit Disputed ATM/eftpos transaction (payable by customer if dispute declined)	\$30 per dispute

Other Fees	
Transfer requests consisting of more than 5 transactions (staff assisted) per day	\$15 per request
e-Statement	Free
Paper Statement	\$2 per statement
Deposit Book - Westpac	\$3 - 20 leaf
Deposit Books - Business	\$5.00 per book
Agency withdrawal	\$20 per withdrawal
Coin handling (SCCU customers)	First \$100 free 5% of total coin thereafter
Coin handling (non SCCU customers)	5% of total coin
VIP manager token establishment	\$25 per token established
Offset facility	\$5 per month
Overdraft Annual Fee - Personal	\$120 per annum
Overdraft Annual Fee - Business	\$250 per annum
Overdrawn account	\$30 per occurrence
Dormant customer	\$15 charged quarterly
Copy of statement/s and/or transaction listing	\$2 per page a further \$1 if postage is required
Searching and/or checking customer transaction voucher/s	\$35 per hour or part thereof
Copy of customer and/or SCCU cheque	\$30 per copy
Accessing personal information under the Australian Privacy Principles	\$35 per hour or part thereof
Audit fee for all account audit requests by external parties	\$35 per hour or part thereof
External garnishee administration fee	\$13 payable on each garnishee amount
Company search	\$20 per search