SOUTHERN CROSS CREDIT UNION

Schedule
Fees and Charges

Overview on product specific features and general fees

Effective 15 October 2026

Transaction Accounts

Easy Access Account

- ✓ An everyday transaction account with easy access
- ✓ $5 monthly account fee unless the primary account holder meets one of the following criteria: you are under 30 or deposit[1] at least $2k per month into the account, or if you have $30k or more in combined deposits and/or loans with us under the same primary customer number
- ✓ Visa Debit Card available — access your money whenever & wherever
- ✓ Mobile and NetBanking — offering easy, fast and secure banking
- ✓ Free in branch cash deposits or withdrawals
- ✓ Available as an offset account (maximum 8 accounts) with no monthly account fee

Easy Access 50+ Account

- ✓ An everyday transaction account with easy access for customers aged 50 or older
- ✓ Competitive interest earned on the balance[5] of the account
- ✓ $5 monthly account fee unless the primary account holder meets one of the following criteria: you deposit[1] at least $2k per month into the account, or if you have $30k or more in combined deposits and/or loans with us under the same primary customer number
- ✓ Visa Debit Card available — access your money whenever & wherever
- ✓ Mobile and NetBanking — offering easy, fast and secure banking
- ✓ Free in branch cash deposits or withdrawals

Business Plus Account

- ✓ Account designed to meet a variety of business needs including Trust Accounts, Not-For-Profit Clubs and more
- ✓ $10 monthly account fee[2] unless you meet one of the following criteria: you are under 30 or deposit[1] at least $2k per month into the account, or if the business has $30k or more in deposits and/or loans with us under the same business customer number
- ✓ Visa Debit Card available — access your money whenever & wherever
- ✓ Mobile and NetBanking — offering easy, fast and secure banking
- ✓ Free in branch cash deposits or withdrawals
- ✓ Links directly into Xero and MYOB accounting software

Savings & Deposits Accounts

Star Saver Account

- ✓ A savings account with a high standard interest rate and a bonus interest rate structure where certain conditions are met. Must be linked to an SCCU eligible transaction account[3]
- ✓ $0 monthly account fee
- ✓ Combined Account balance capped at $2.0 Million for business entities

Little Star Saver Account

- ✓ A savings account with a high standard interest rate and a bonus interest rate structure where certain conditions are met
- ✓ $0 monthly account fee
- ✓ Available to children aged 14 years old or younger
- ✓ Bonus interest is only paid on the first $50,000

Star Saver - Controlled Money Account (Solicitors Only)

- ✓ A savings account with a high standard interest rate
- ✓ Bonus interest rate offers available as detailed in our interest rate schedule
- ✓ Account balance capped at $2.0 Million per account holder

Term Deposits

- ✓ Funds invested for a fixed term period at an agreed fixed interest rate
- ✓ If you choose to withdraw from your term deposit before the end of its term you must give us 31 days' notice[4].
- ✓ Combined Account balance capped at $2.0 Million for business entities as defined in the product TMD

[1]Deposit must be from an external account. [2]excludes not for profit and some trust accounts. [3]NetBanking is to be set up for credits and debits to linked SCCU account. Business Star Saver does not require a linked transaction account. [4]$30 administration fee applies for early redemption [5]interest rates are tiered and paid on part balances. For further details please go to our website www.sccu.com.au or contact us on 1300 364 744 or drop into one of our Financial Service Centres.

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Schedule Fees and Charges

General Service Fees and Charges

Cheques	
Cheques written	$0.60
Corporate cheque or periodic payment by corporate cheque to external parties	$7 each
Cheque transfer/dishonour	$15 per transaction
Cheque books	$6 - 25 leaf / $17 - 100 leaf

Direct Entry / PayTo	
Direct debit / PayTo debit	$0.60 per transaction
Direct debit honour transfer/dishonour/stop	$15 per transaction
Direct entry trace electronic payment	$30 per transaction
Direct entry recall electronic payment	$30 per transaction
Direct entry mistaken electronic payment	$50 per transaction

NPP /Osko	
NPP/Osko trace electronic payment	$30 per transaction
NPP/Osko recall electronic payment	$30 per transaction
NPP/Osko mistaken electronic payment	$50 per transaction

BPAY®	
BPAY® trace electronic payment	$30 per transaction
BPAY® recall electronic payment	$30 per transaction
BPAY® mistaken electronic payment	$50 per transaction

International Services	
Domestic transfers using the swift RTGS system	$30 per transaction
Overseas transfers using Convera (Staff Assisted)	$35 (foreign currency) or $55 (AUD)
Overseas transfers using Convera (Self Service via Netbanking)	$25

Visa Debit	
Visa Debit Card and/or Visa Debit Card PIN replacement	$10 per card / PIN
Visa Debit Card and / or Visa Debit Card on Sub-accounts	$10 per card for additional cards excluding the first card
Visa Debit cash advance (incl. international ATM withdrawals)	$3.50 per transaction
Visa Debit chargeback and / or representments	$30 per chargeback / representments
Visa Debit foreign currency conversion (charged by Visa)	3% of international transaction amount
Visa Debit Card overseas delivery (non-emergency)	$60 per card
Visa Debit emergency overseas replacement card	$150 per card
Visa Debit emergency domestic replacement card	$30 per card
Visa Debit Disputed ATM/ transaction (payable by customer if dispute declined)	$30 per dispute

General Service Fees and Charges also apply to accounts no longer available for sale: Everyday Access Account, Lifestyle Plus Account, Kool Kids Club Account, Dream Saver Account, Bonus Online Saver Account, and NetSaver Online Savings Account. Please also refer to 'Products No Longer for Sale Schedule of Fees and Charges'. For further details please go to our website www.sccu.com.au or contact us on 1300 364 744 or drop into one of our Financial Service Centres.

Term Deposit	
Early Redemption administration Fee with 31 days advance notice	$30

Other Fees	
Transfer requests consisting of more than 5 transactions (staff assisted) per day	$15 per request
Electronic transfer in branch (External, Pay Anyone)	$1.50 per transaction
Paper Statement	$4 per statement
Deposit Books – Business	$5.00 per book
Agency withdrawal	$20 per withdrawal
Coin handling (SCCU customers)	First $100 free 2.5% of total coin thereafter
Coin handling (non SCCU customers)	2.5% of total coin
Overdraft Annual Fee – Personal	$120 per annum
Dormant customer	$15 charged quarterly
Copy of statement/s and/or transaction listing	$2 per page a further $1 if postage is required
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

General Service Fees and Charges also apply to accounts no longer available for sale: Everyday Access Account, Lifestyle Plus Account, Kool Kids Club Account, Dream Saver Account, Bonus Online Saver Account, and NetSaver Online Savings Account. Please also refer to 'Products No Longer for Sale Schedule of Fees and Charges'. For further details please go to our website www.sccu.com.au or contact us on 1300 364 744 or drop into one of our Financial Service Centres.