



SOUTHERN CROSS  
CREDIT UNION

# Schedule Fees and Charges

Effective 01 December 2023

# Transaction Accounts

## Easy Access Account

- ✓ An everyday transaction account with easy access
- ✓ \$0 monthly account fee<sup>1</sup> if you meet one of the following criteria: you are under 21 or deposit<sup>2</sup> at least \$2k per month into the account or if you have \$30k or more in deposits and/or loans with us
- ✓ 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 9 accounts) with no monthly account fee

## Business Plus Account

- ✓ Accounts designed to meet a variety of business needs including Trust accounts, Not for Profit Clubs and more
- ✓ \$0 monthly account fee<sup>3</sup> if you meet one of the following criteria: you are under 21 or deposit<sup>2</sup> at least \$2k per month into the account or if you have \$30k or more in deposits and/or loans with us
- ✓ 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

<sup>1</sup>\$5 monthly account fee charged if criteria not met. <sup>2</sup>Deposit must be from an external account. <sup>3</sup>\$10 monthly account fee charged if criteria not met — excludes not for profit and some trust accounts. <sup>4</sup>Netbanking is to be set up for credits and debits to linked SCCU account. <sup>5</sup>\$6 monthly account fee charged if criteria not met. <sup>6</sup>\$30 administration fee applies for early redemption. For further details please go to our website [www.sccu.com.au](http://www.sccu.com.au) or contact us on 1300 364 744 or drop into one of our Financial Service Centres.

# Savings Accounts

## Star Saver Account

- ✓ A savings account with a high standard interest rate. Must be linked to an SCCU transaction account<sup>4</sup>
- ✓ \$0 monthly account fee<sup>5</sup> if you meet one of the following criteria: you are under 21 or account balance remains at \$3k or above or if you have \$30k or more in deposits and/or loans with us
- ✓ Make unlimited transactions without losing interest
- ✓ 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 \$1.5 Million per account holder

# Term Deposit

- ✓ 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<sup>6</sup>.
- ✓ Combined Account balance capped at \$2.0 Million for business entities

<sup>1</sup>\$5 monthly account fee charged if criteria not met. <sup>2</sup>Deposit must be from an external account. <sup>3</sup>\$10 monthly account fee charged if criteria not met — excludes not for profit and some trust accounts. <sup>4</sup>Netbanking is to be set up for credits and debits to linked SCCU account. <sup>5</sup>\$6 monthly account fee charged if criteria not met. <sup>6</sup>\$30 administration fee applies for early redemption. For further details please go to our website [www.sccu.com.au](http://www.sccu.com.au) or contact us on 1300 364 744 or drop into one of our Financial Service Centres.

# General Service Fees and Charges

Cheques	
Cheque deposits	\$0.35 per cheque
Cheques written	\$0.60 (business account only)
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	
Direct debit	\$0.60 per transaction
Direct debit honour transfer/dishonour/stop	\$15 per transaction
Direct entry return	\$5 per return
Direct entry trace and recall electronic payment	\$60 per transaction
Direct entry mistaken electronic payment	\$30 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 Assisted via Netbanking)	\$25

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 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 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 card	\$250 per card
Visa Debit emergency domestic replacement card	\$40 per card
Visa Debit Disputed ATM/ transaction (payable by customer if dispute declined)	\$30 per dispute

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 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

## SCCU Schedule Fees and Charges

Effective 01 December 2023

VIP Security token	\$25 per token established
Offset facility	\$0/NA for Business Loan and Personal Loans
Overdraft Annual Fee – Personal	\$120 per annum
Overdraft Annual Fee – Business	\$250 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
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

*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](http://www.sccu.com.au) or contact us on 1300 364 744 or drop into one of our Financial Service Centres.*