

Free Services

24 hour Telephone Teller access
24 hour Internet Banking access
BPay payments
Direct credits
VISA purchase/ payment (press credit)
ATM withdrawal (our ATM's)
QuickDebit
Deposits at our branches or by mail
Transfers by Internet Banking or Telephone Banking
Statements from Internet Banking
Loan redraw (mortgage loans only)

Transaction Fees – Member Bonus Allowance (MBA)*

Direct debits	\$1.20
EFTPOS	\$1.20
Personal cheque when presented	\$1.20
ATM withdrawal – rediATM (non Intech)	\$1.20
ATM Withdrawal - Cashcard ATM	\$1.20
ATM balance enquiry	\$1.20
ATM declined transaction	\$1.20
Deposits at NAB	\$1.20

Member Bonus Allowance (MBA)

\$1.00 per \$1,500 of deposit and loan balances	
Minimum per membership	\$4.00
Maximum per membership	\$36.00

Other Transaction fees

SMS alerts / enquiries (each)	\$0.20
Counter withdrawals at branches	\$5.00
Visa Cash Advance in Australia – non ATM	\$3.00
Overseas ATM withdrawal	\$3.50

Other Service Fees

Direct debit dishonour	\$25.00
QuickDebit dishonour	\$25.00
Direct debit exceeds available funds	\$15.00
Direct debit / EFT trace	\$20.00
Direct debit / EFT recall	\$50.00
BPay trace	\$15.00
BPAY error correction	\$15.00
Staff assisted transfer	\$10.00
Staff assisted withdrawal (SAV109)	\$10.00
Dormant Membership fee – per annum	\$30.00
Dormant account fee – if manually transferred to another active account	\$5.00
Incoming Swift payment	\$7.00
Statement from archive – per page	\$5.00
Retrieval of documents from archive – per hour	\$50.00
Large cash withdrawal (>\$5,000)	\$30.00
Coin deposits - % of total amount	1.00%

Cheque Fees

Cheque book of 25	\$12.50
Cheque book of 50	\$25.00
Cheque book of 100	\$50.00
Corporate cheque withdrawal	\$5.00
Bank cheque	\$20.00
Special clearance on cheque	\$30.00
Dishonour of member cheque	\$45.00
Dishonour of cheque deposited	\$20.00
Copy/trace of member cheque	\$30.00
Copy/trace of corporate cheque	\$30.00
Personal cheque exceeds available funds	\$20.00
Stop Cheque – corporate cheque	\$20.00

Card Fees

Titanium VISA debit card – per month	\$3.00
Titanium VISA 55 credit card – annual	\$36.00
Titanium VISA 35 credit card – annual	\$36.00
Replacement card – Australia	\$10.00
Emergency card replacement – overseas	\$200.00
Emergency VISA cash request – overseas	\$200.00
Copy of VISA voucher#	\$20.00
Conversion of foreign transaction to AUD**	2.00%

Foreign Currency Fees

International bank drafts	\$15.00
Telegraphic transfer – foreign currency [^]	\$40.00
Telegraphic transfer – Australian dollars [^]	\$60.00
Telegraphic transfer – domestic	\$35.00
Travellers cheques (of total amount)	1.00%
Cash Passport card (of total amount)	1.00%
Cash Passport ATM withdrawal	\$3.75
Conversion of foreign cheques or drafts	\$20.00
Conversion of foreign cash – per currency	\$10.00
Dishonour of foreign cheque	\$40.00

Loan Charges

Please refer to our loan schedule.

Transaction Limits

ATM per 24 hours	\$1,000.00
Internet Banking per 24 hours	\$10,000.00
Telephone Banking per 24 hours	\$10,000.00

* MBA equals average monthly balance of deposits PLUS loan borrowings LESS overdrawn savings accounts and over-limit overdrafts.

Charged if the transaction is found to be valid

[^] Bank fees may be charged by foreign banks involved in the transaction

** All transactions made overseas on the VISA card will be converted into Australian currency by VISA International. Refer to the Account & Access Facility Conditions of Use for a full explanation of how this is calculated.