



# FEES & CHARGES

EFFECTIVE DATE 1 AUGUST 2010

*Community CPS Australia*



*Share the difference*

In this document, the expressions 'the Credit Union', 'we', 'our' and 'us' refer to Community CPS Australia Ltd ABN 15 087 651 143; and the expressions 'you' and 'your' refer to any person who has obtained a Community CPS product or service.

**This booklet contains information about our fees and charges and forms part of the terms and conditions applying to the following accounts and Access Products:**

- Access Savings Account
- Mortgage Offset Account
- Retirement Account
- Freestyler Account
- All-In-One Account
- Community Account
- Bonus Saver Account
- Cash Management Account
- monEsaver Internet Savings Account
- Junior Savers Club Account
- BU Savings Account
- Christmas Club Account
- SMALLBiz Accounts
- SMALLBiz GST Payment Account
- Wealth Accumulation Account
- Term Deposits
- Non-Interest Savings Account
- Cards including rediCARD and Visa Debit card
- Automatic Payments including Periodic Payments and Direct Debits
- Telephone Banking and Internet Banking
- SMS Banking Service – TEXT ME!
- BPAY®
- Member Chequing Facility

The fees and charges listed in this booklet are amounts that will or may be payable by you if you acquire one of these accounts or access products, or a loan with us.

Parts A & B	Contains some transaction and other fees, and fee allowances that apply to particular savings and business accounts.
Part C	Contains other transaction and service fees that apply to any of our savings and business accounts, term deposits or access products, including those accounts referred to in Parts A and B unless the imposition of those fees would be inconsistent.
Part D	Contains indicative information about the fees and charges that may apply to various loan products. Full details will be set out in the offer and loan contract that will be given to you if a loan is offered to you. The terms and conditions that apply to various loan products are available on request.

Section 35 defines some of the terms that are used in this booklet.

**You should read this booklet and our Product Guide carefully and retain them for future reference.**

**About this Booklet**

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## **About this Booklet**

This booklet contains information about our fees and charges and, together with our Product Guide, contains the terms and conditions for our accounts and the access products we make available (collectively known as the terms and conditions). You should read these documents to ensure you understand the terms and conditions applicable to the accounts and access products you acquire from us.

If you would like any further information about our fees and charges, or any of our products, call in to your nearest Personal Financial Centre (PFC), phone the Member Contact Centre on 13 25 85 or visit our website.

### **1. Fees and Charges Payable**

The fees and charges contained in this booklet are amounts that will or may be payable by you if you acquire an account, loan or access product with us.

Your loan contract will detail other fees and charges that will or may be payable when you take out a loan with us.

You agree to pay us:

- all fees and charges described in this booklet, including those which arise as a result of the actions of your authorised signatory, plus any new fees and charges we impose under these terms and conditions;
- government charges including stamp duty and other duties and taxes; and
- any expenses we incur in enforcing this agreement.

Fees and charges incurred will be debited from your account or from an account with us that you nominate as your fee posting account. Unless otherwise indicated, they will be debited from your account on or after the day the service or event to which the fee relates is requested or occurs, the date we pay them, or the date they become payable by us.

All fees and charges in this booklet apply per transaction or per request unless otherwise indicated.

### **2. Changes to Fees and Charges**

All fees and charges stated in this brochure are current as at the date of printing and are subject to change from time to time. For details of how we may change fees and charges, or introduce new fees and charges, and of the notice that you will be given, please refer to:

- our Product Guide, in relation to fees and charges applying to savings and business accounts, term deposits and access products; and
- our loan contracts, in relation to fees and charges applying to loans.

### **3. How to minimise Fees and Charges**

#### ***Free transactions***

Try wherever possible to use transaction methods that are free of charge.

#### ***Use lower cost transaction methods***

You can decrease transaction fees by conducting as many transactions as possible using methods that incur lower fees (e.g. electronic transactions such as BPAY<sup>®</sup> or Internet or Telephone Banking). Try to use fewer transactions that incur higher fees.

#### ***Fee allowance***

Take advantage of the monthly fee allowance available on some accounts by choosing transaction methods that allow you to perform certain transactions free of charge up to a set limit. Any transactions that exceed the fee allowance will incur a fee.

#### ***Use your card***

By using a Visa Debit card or rediCARD (if available on your account) you can have access to your funds via ATM<sup>1</sup> and EFTPOS<sup>2</sup>.

If you select the 'credit' option when making purchases with your Visa Debit card (Visa Debit purchase), you are using a low cost transaction method.

Alternatively, withdraw cash from your account at the same time you are making a purchase<sup>3</sup> by selecting the 'savings' or 'cheque' option when using either card. This way you are only conducting one transaction instead of two.

#### ***Plan ahead***

Try not to withdraw cash from your account every day or two. Instead, plan your week's spending and withdraw the funds in one or two transactions to reduce transaction fees.

#### ***Account Balances***

Remember to keep sufficient funds in your account to cover member cheques you write and automatic payments you have established. By doing this you will avoid dishonour fees and overdrawn account fees.

You can check your account balance at anytime using Internet or Telephone Banking, or set up SMS alerts to have your account balance sent to your mobile phone.

For more information on how to save on fees, please visit our website.

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<sup>1</sup> Higher fees which do not form part of your fee allowance will apply at non-rediATMs.

<sup>2</sup> Subject to systems availability and maintenance. Daily ATM and EFTPOS withdrawal limits apply.

<sup>3</sup> This service may not be available at all EFTPOS operators.

## **Part A – Fees and Charges for Savings Accounts**

### **4. Transaction and other fees, and Fee Allowances applying to particular Savings Accounts**

Access Savings Account, All-In-One Account, Bonus Saver Account, BU Savings Account, Junior Savers Club Account, Freestyler Account, Mortgage Offset Account, Non-Interest Savings Account, Retirement Account, Wealth Accumulation Account.

#### **4.1 Saving Account Fee Allowances**

Each Relationship you have with us is allocated a monthly Fee Allowance for certain transaction types conducted on the accounts listed above.

The amount of your monthly Fee Allowance depends on your Relationship Level as detailed in Table 1a.

Your Relationship Level is determined by your Relationship Portfolio Value at the end of the last day of the previous month.

If your Relationship Portfolio Value has increased at the end of any month you automatically move to the highest Relationship Level for which you qualify in the next month.

If you have a change in financial circumstances that would normally result in your Relationship Portfolio dropping to a lower Relationship Level, this change will be identified and you will be maintained on your current Relationship Level for a period of three months.

Table 1b shows the transaction types that are included in your monthly Fee Allowance and the transaction fee charged per transaction.

Each month, you may be charged an excess transaction fee. This is the amount (if any) by which the total transaction fees included in the Fee Allowance that you incur within the month exceed your Fee Allowance for that month.

GENIUS<sup>®</sup>, pinnacle+plus<sup>®</sup> and pinnacle executive package members receive a Relationship Level 5, regardless of their Relationship Portfolio Value.

*life* members and any personal accounts that they are an owner of with others, and Eastwoods Wealth Management Ongoing Services clients, are entitled to a minimum of Relationship Level 3, regardless of their Relationship Portfolio Value.

Members aged 17 years or less are entitled to a minimum Relationship Level 3, regardless of their Relationship Portfolio Value. Members aged 18 years to 25 years receive a minimum Relationship Level 2 allowance, regardless of their Relationship Portfolio Value.

If you are entitled to a Fee Allowance but have no Savings Account with which to use it, consider advocating your Fee Allowance to another Relationship such as that of a friend or family member. Advocacy allows you to allocate your Fee Allowance to a member of your choice.

**Table 1a**

<p><b>Level 5</b> Unlimited Fee Allowance (excluding non-rediATM transactions)</p>	<p>GENIUS®, pinnacle+plus® and pinnacle executive package members</p>
<p><b>Level 4</b> \$40 Fee Allowance per month</p>	<p>Members with a Relationship Portfolio level of \$100,000 or more</p>
<p><b>Level 3</b> \$20 Fee Allowance per month</p>	<p>Members with a Relationship Portfolio level of \$50,000 to \$99,999.99 or <i>life</i> members or Eastwoods Wealth Management Ongoing Service clients, or former Westax Credit Society members or members aged 17 years or less</p>
<p><b>Level 2</b> \$15 Fee Allowance per month</p>	<p>Members with a Relationship Portfolio level of \$5,000 to \$49,999.99 or members aged 18 to 25 years</p>
<p><b>Level 1</b> \$5 Fee Allowance per month</p>	<p>Members with a Relationship Portfolio level of \$0 to \$4,999.99</p>

**Table 1b (included in fee allowance)**

<b>Transaction</b>	<b>Fee each</b>
Visa Debit purchase	<b>\$0.50</b>
Member Cheque withdrawal	<b>\$0.85</b>
EFTPOS purchase	<b>\$0.90</b>
rediATM withdrawal/transfer	<b>\$1.50</b>
Over the counter cash withdrawal or cheque encashment	<b>\$2.50</b>
Staff assisted transfer (members 70 years of age or older are exempt)	<b>\$2.50</b>

An over the counter cash withdrawal will be exempt from the standard fee if:

- you are awaiting your first or replacement Visa Debit card or rediCARD; or
- the PFC rediATM is down or offline.

For locations of the rediATMs please refer to our website.

#### **4.2 Transaction fees to which the Fee Allowance does not apply**

The following transaction fees are not included in the fee allowance and apply to your account regardless of your relationship portfolio. They are charged at the end of the month for transactions on your relevant accounts:

<b>Transaction</b>	<b>Fee each</b>
Direct Credit deposits	<b>No charge</b>
Over the counter cash and/or cheque deposit transactions	<b>No charge</b>
Direct Debit (no charge for level 3 to 5 members)	<b>\$0.50</b>
Declined rediATM or EFTPOS or Visa Debit transactions – one free per relationship per month then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN); or c. number of PIN tries exceeded. (members 70 years of age or older exempt)	<b>\$1.25</b>
Bank@Post withdrawal or transfer	<b>\$3.00</b>
Bank@Post deposits – four free per relationship per month then:	<b>\$3.00</b>
Visa Debit card or rediCARD cash advance within Australia or overseas	<b>\$4.00</b>
Corporate Cheque withdrawal	<b>\$5.00</b>
Internet Banking external batch payment (not available on personal accounts)	<b>\$0.20</b> per transaction in the batch

## **5. Cash Management Account**

If you have a Relationship Portfolio value at the end of the last day of the previous month of \$5,000 or more, you will receive a Fee Allowance of \$9.00 per month on your Account.

The types of transactions on your Account to which your monthly Fee Allowance will be applied, and the transaction fees that are charged for each transaction, are as follows:

<b>Transaction</b>	<b>Fee each</b>
Member cheque withdrawal	<b>\$0.85</b>
EFTPOS purchase	<b>\$0.90</b>
rediATM withdrawal/transfer	<b>\$1.50</b>
Over the counter cash withdrawal or cheque encashment	<b>\$2.50</b>
Staff assisted transfer (members 70 years of age or older are exempt)	<b>\$2.50</b>

Each month, you may be charged an excess transaction fee. This is the amount (if any) by which the total transaction fees included in the Fee Allowance that you incur within the month exceed your Fee Allowance for that month.

The following transaction fees are not included in the Fee Allowance and apply to your Account regardless of your Relationship Portfolio. They are charged at the end of the month for transactions on your relevant Accounts:

<b>Transaction</b>	<b>Fee each</b>
Direct Credit deposits	<b>No charge</b>
Over the counter cash and/or cheque deposit transactions	<b>No charge</b>
Visa Debit purchase	<b>\$0.50</b>
Direct Debit (no charge for level 3 to 5 members)	<b>\$0.50</b>
Declined rediATM, EFTPOS or Visa Debit transaction – one free per relationship per month, then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN); or c. number of PIN tries exceeded. (members aged 70 years of age or older exempt)	<b>\$1.25</b>
Bank@Post withdrawal or transfer	<b>\$3.00</b>
Bank@Post deposits – four free per relationship per month then:	<b>\$3.00</b>
Visa Debit card or rediCARD cash advances within Australia or overseas	<b>\$4.00</b>
Corporate Cheque withdrawal	<b>\$5.00</b>

## **6. Christmas Club Account**

The following transaction fees are payable:

<b>Transaction</b>	<b>Fee each</b>
Direct Credit deposits	<b>No charge</b>
Over the counter cash and/or cheque deposit transactions	<b>No charge</b>
Any type of withdrawal or funds transfer (this fee is waived if the withdrawal or transfer is between 1 November and 31 January (inclusive)).	<b>\$10.00</b> Charged at the time of the transaction

## **7. monEsaver Internet Savings Account**

The number of free transactions allowed on this account is unlimited if you use Internet Banking or the Account Information Line to transfer monies to and from the account and the transfer is:

- Within the same Credit Union membership;
- To another Credit Union membership; or
- To another financial institution (not available via the Account Information Line).

<b>Transaction</b>	<b>Fee each</b>
Any other form of transaction on the account, including BPAY (but excluding credit transactions)	<b>\$4.00</b> Charged at the time of the transaction
Internet Banking external batch payment (not available on personal accounts)	<b>\$0.20</b> per transaction in the batch

## 8. Community Account

The following transaction fees are payable:

<b>Transaction</b>	<b>Fee each</b>
All withdrawals/ transfers and deposits (excluding non-rediATM)	<b>No charge</b>

## Part B – Fees and Charges for SMALLBiz and Business Accounts

### 9. SMALLBiz First and SMALLBiz Plus Accounts

A \$100 establishment fee is payable upon opening a SMALLBiz Account. This fee will automatically be deducted from your SMALLBiz Account the day the account is opened.

A SMALLBiz Account entitles you to a number of free transactions before additional transaction charges apply. The number of free transactions you are entitled to depends upon your SMALLBiz Portfolio Level at the end of the previous month as follows:

<b>SMALLBiz Portfolio Level</b>	<b>Qualifying criteria</b>
SMALLBiz Plus	If you have: <ul style="list-style-type: none"> <li>a. At least \$40,000 in business borrowings with us; or</li> <li>b. Balances of at least \$10,000 in deposit funds in your SMALLBiz Account.</li> </ul>
SMALLBiz First	If you do not qualify for SMALLBiz Plus

The following transaction fees are payable:

<b>Transaction</b>	<b>SMALLBiz Plus</b>	<b>SMALLBiz First</b>
EFTPOS or Member Cheque withdrawal; Member Contact Centre transfer; transfer to another financial institution (electronic with BSB) instigated by you and/or a signatory or by using	Up to 40 transactions (collectively) per month free, then: <b>\$1.50</b>	Up to 20 transactions (collectively) per month free, then: <b>\$1.50</b>

<b>Transaction</b>	<b>SMALLBiz Plus</b>	<b>SMALLBiz First</b>
Internet Banking		
rediATM withdrawal or transfer	Up to 4 transactions per month free, then: <b>\$1.50</b>	<b>\$1.50</b>
Over the counter cash withdrawal, transfer or cheque encashment	Up to 8 transactions (collectively) per month free, then: <b>\$3.00</b>	Up to 4 transactions (collectively) per month free, then: <b>\$3.00</b>
BPAY payment	<b>\$0.20</b>	<b>\$0.20</b>
Direct Debit	<b>\$0.50</b>	<b>\$0.50</b>
Cash deposits over the counter	<b>No charge</b>	<b>No charge</b>

## 10. SMALLBiz GST Payment Account

To open a SMALLBiz GST Payment Account you must also have a SMALLBiz First Account or SMALLBiz Plus Account (or an obsolete class 114, 133, or 134 Business Account). No establishment fee is payable.

The following transaction fees are payable:

<b>Transaction</b>	<b>Fee each</b>
EFTPOS or Member Cheque withdrawal; Member Contact Centre transfer; transfer to another financial institution (electronic with BSB) instigated by you and/or a signatory or by using Internet Banking (registered Internet Banking users only)	One transaction (collectively) per month free, then: <b>\$1.50</b>
rediATM withdrawal or transfer	<b>\$1.50</b>
Over the counter cash withdrawal, transfer or cheque encashment	One transaction per month free, then: <b>\$3.00</b>
BPAY payment	<b>\$0.20</b>
Direct Debit	<b>\$0.50</b>
Cash deposits over the counter	<b>No Charge</b>

## 11. Other transaction fees applying to SMALLBiz Accounts

The following transaction fees apply to all SMALLBiz Accounts:

<b>Transaction</b>	<b>Fee each</b>
Direct Credit deposit	<b>No charge</b>
Visa Debit purchase	<b>No charge</b>
Cheque deposit (per item)	<b>\$0.60</b>

<b>Transaction</b>	<b>Fee each</b>
Declined rediATM, EFTPOS or Visa Debit transaction – one free per relationship per month, then: A declined transaction occurs in the following circumstances: a. insufficient funds in the account; b. incorrect Personal Identification Number (PIN); or c. number of PIN tries exceeded.	<b>\$1.25</b>
Visa Debit card or rediCARD cash advance within Australia or overseas	<b>\$4.00</b>
Corporate Cheque withdrawal including via Internet Banking	<b>\$5.00</b>
SMALLBiz and Business Accounts external batch payment via Internet Banking (fee applies to each transaction in the batch)	<b>\$0.20</b>

An over the counter cash withdrawal will be exempt from the standard fee if:

- you are awaiting your first or replacement Visa Debit card or rediCARD; or
- the PFC rediATM is down or offline.

## **Part C – Service and Transaction Fees for All Accounts**

### **12. Non-rediATM Transaction Fees**

<b>Transaction</b>	<b>Fee each</b>
Non-rediATM withdrawal, transfer or balance enquiry	Charged at the amount disclosed on the ATM at the time of the transaction

Non-rediATM fees apply in addition to the transaction fees charged by us on the following accounts:

- Christmas Club;
- monEsaver Internet Savings Account; and
- Double Interest Saver Accounts.

### **13. Card Fees**

There are no annual fees applicable to Visa Debit cards or rediCARDS. The following fees are payable:

<b>Transaction</b>	<b>Fee each</b>
Replacement fee for lost, stolen, captured or damaged card	<b>\$10.00</b>
Emergency replacement Visa Debit card or rediCARD (within Australia)	<b>\$30.00</b>
Emergency cash or replacement Visa Debit card (overseas)	

<b>Transaction</b>	<b>Fee each</b>
- Emergency cash or card only	<b>\$350.00</b>
- Emergency card and cash	<b>\$650.00</b>
- Declined request for either	<b>\$70.00</b>
Visa Debit card Charge Back fee	<b>\$22.00 per item</b>
Visa Debit card Merchant Transaction Visa query/voucher retrieval fee	<b>\$26.00</b>

### **Card Foreign Currency Conversion Fee**

All transactions made overseas on the Visa Debit card or rediCARD:

- will be converted into Australian currency by Visa Debit International, and calculated at a wholesale market rate selected by Visa Debit from within a range of wholesale rates, or the government mandated rate that is in effect one day prior to the Central Processing Date (that is, the date on which Visa Debit processes the transaction);
- are subject to a conversion fee equal to 2% of the value of the transaction and payable to Cuscal. The amount of this conversion fee is subject to change from time to time and we will advise you in writing in advance of any such change;
- may not be processed to your Linked Account on the same day. To the extent permitted by law, you bear the risk of a change in exchange rates in the intervening period.

### **Surcharge**

You may be charged a surcharge for making an Electronic Funds Transfer (EFT) transaction using an EFT terminal overseas. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.

## **14. Automatic Payment Fees**

### **Periodic Payments**

The following transaction fees are payable unless otherwise stated in this booklet as a product specific fee:

<b>Transaction</b>	<b>Fee each</b>
Periodic or Bill Payment – cheque	<b>\$5.00</b>
External Periodic Payment – electronic	<b>\$1.00</b>
Internal Periodic Payment between savings accounts you have with us	<b>No charge</b>
Payments to World Vision Australia	<b>No charge</b>
Union fees if paid quarterly (Public Sector Union and South Australian Institute of Teachers)	<b>No charge</b>

## Direct Debits

The following transaction fees are payable unless otherwise stated in this booklet as a product specific fee:

Transaction	Fee each
Direct Debit for: <i>PremierCare</i> <sup>®</sup> Insurance, SGIC (Term Life, Morplan and 50 Plus insurance), Medibank, AIG Insurance, Credit Union MasterCard, Elderly Citizens' Homes, Elder Care, Masonic Homes, Port Adelaide Central Mission, Red Cross, IOR Community Care, World Vision Australia, Walter Holdings, Unity Retirement Village, Helping Hand Aged Care, Aged Cottage Homes, Salford Retirement Estate and The Grange Retirement Estate. Direct Debits for Union Fees to: Australian Workers Union, Communications Electrical Plumbing Union, Media Entertainment and Arts Alliance, Public Sector Union, Public Transport Union, Public Service Association of SA, Independent Education Union and the South Australian Institute of Teachers.	No charge
Transfer funds to honour a Direct Debit	\$5.00

## SWIFT Transfers

Transaction	Fee each
Sending SWIFT transfer within Australia to a non-credit union institution	\$16.00
Sending SWIFT transfer within Australia to another credit union	\$13.00
Process fee for depositing to an account you have with us, via SWIFT	\$8.00

## 15. Internet Banking Fees

The following transaction fees are payable unless otherwise stated in this booklet as a product specific fee:

Transaction	Fee each
Internal Periodic Payment established via Internet Banking between accounts you have with us	No charge
Internal transfer between accounts you have with us	No charge
BPAY payment	\$0.20
SMALLBiz and Business Accounts external batch payment (fee applies to each transaction in the batch)	\$0.20
Bill Payment	\$1.00

<b>Transaction</b>	<b>Fee each</b>
External payment to another financial institution	<b>\$1.00</b>
Corporate Cheque (pay a bill by cheque)	<b>\$5.00</b>
Factor2 Security Token	<b>\$20.00</b>
Replacement Factor2 Security Token	<b>\$20.00</b>

## **16. Telephone Banking Fees**

### **Account Information Line**

The following fees are payable for the following transactions instigated by a member and/or signatory using the Account Information Line (registered Account Information Line users only) unless otherwise stated in this booklet as a product specific fee:

<b>Transaction</b>	<b>Fee each</b>
Internal transfers between accounts you have with us	<b>No Charge</b>
BPAY payment	<b>\$0.20</b>

## **17. TEXT ME! Transaction Fees**

<b>Transaction</b>	<b>Fee each</b>
Each SMS sent to your specified mobile telephone number	<b>\$0.22</b>

Please note: your telecommunications provider may charge you additional costs for sending and receiving SMS messages.

## **18. Member Cheque Fees**

### **Cheque Deposits**

<b>Transaction</b>	<b>Fee each</b>
Special clearance	<b>\$15.00</b>
Dishonoured cheque deposit	<b>\$3.50</b>

### **Cost of cheque book**

The cost of a cheque book is:

<b>Transaction</b>	<b>Fee each</b>
for a book of 30 cheques	<b>\$4.50</b>
for a book of 100 cheques	<b>\$10.00</b>

(this represents the cost of printing and postage)

### **Member cheque withdrawals**

<b>Transaction</b>	<b>Fee each</b>
To place a stop payment on a Member Cheque not yet presented	<b>No charge</b>
Transfer funds to honour a Member Cheque withdrawal	<b>\$5.00</b>

## 19. Credit Union (Corporate) Cheque Fees

Transaction	Fee each
Corporate Cheque withdrawal and cheque upon closure of membership	\$5.00
To place a stop payment on a Corporate Cheque not already presented	No charge
To convert a Corporate Cheque into a Bank Cheque at any National Australia Bank branch	\$8.00
Corporate Cheque drawn for loan fundings from a loan account	No charge
Copy of Corporate Cheque details	\$20.00

## 20. Multiple Deposit Book

Transaction	Fee each
100 page booklet for members with a need to record multiple cheque deposits	\$5.00

## 21. Dishonour Fees

Transaction	Fee each
When a member cheque withdrawal, automatic payment or other direct entry is rejected due to insufficient funds or for any other reason such as if you provide an incorrect BSB or account number	\$11.00

## 22. Overdrawn Fees

Transaction	Fee each
For overdrawing an account by \$50.00 or more	\$11.00

The fee is charged following each withdrawal generated by you which results in the account being overdrawn or exceeding its limit or occurs while your account balance is overdrawn or exceeding its limit.

## 23. ASIC Search Fee

Transaction	Fee each
ASIC Search fee payable whenever we need to obtain an ASIC Company Extract or Business Name Extract to enable the opening of a new account	\$25.00

## 24. Term Deposit Fee

If you redeem a term deposit prior to maturity (in whole or in part) the interest payable to you on the amount withdrawn will be reduced by a sum equal to the greater of:

- a. 50% of the interest that would otherwise have been paid on the sum withdrawn over the period the sum has been invested if that period is less than 75% of

the original contracted term, or 25% of the interest that would otherwise have been paid on the sum withdrawn over the period the sum has been invested if that period is 75% or more of the original contracted term; or

- b. \$50.00 or the amount of interest that would otherwise have been paid on that sum over that period had it not been withdrawn, whichever is the lesser.

If interest already paid to you exceeds the interest payable after the reduction has been applied, the difference is repayable by you and we may deduct the difference from the principal of the term deposit.

## 25. Transaction Query Fees

Transaction	Fee each
Order an account transaction listing	<b>\$2.50</b>
Repeat Statement copies on current memberships:	
- previous 4 months (per month)	<b>\$2.50</b>
- previous 5 to 12 months (per month)	<b>\$5.00</b>
- greater than 12 months (per month) Available up to 7 years back from the current date	<b>\$7.50</b>
Repeat Statement copies on closed memberships (per month) Available up to 7 years back from the current date	<b>\$7.50</b>
Interest queries for completed financial years (per query) Available up to 7 years back from the current date	<b>\$10.00</b>
Transaction queries:	
- transactions less than 6 months ago (per query)	<b>\$10.00</b>
- transactions over 6 months ago (per query) Available up to 7 years back from the current date.	<b>\$25.00</b>
No fee will be charged if we are in error.	
Copy of transaction voucher – per copy Available up to 7 years back from the current date	<b>\$10.00</b>
Visa Merchant transaction query (per query) No fee will be charged if transaction debited in error.	<b>\$26.00</b>
EFTPOS transaction query (per query) No fee will be charged if transaction debited in error.	<b>\$10.00</b>
Member Cheque query:	
- presented up to 6 months ago (per query)	<b>\$13.00</b>
- presented over 6 months ago (per query)	<b>\$26.00</b>
Member Cheque trace (Charged per trace in addition to the Member Cheque query fee)	<b>\$10.00</b>
ATM transaction query (per query) No fee will be charged if transaction debited in error.	<b>\$10.00</b>
BPAY investigation request (per query)	<b>\$31.00</b>

## 26. Personal Information Fees

The *Privacy Act 1988 (Cth)* gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. We may charge you these fees if you request access to your personal information from our computer systems and manual records.

Transaction	Fee each
Copy of personal information base cost	<b>\$25.00 plus</b>
Photocopy fee per page (first 10 pages)	<b>\$0.22</b>
Copy of on site document (per document)	<b>\$4.95</b>
Copy of off site document (per document)	<b>\$11.00</b>
Retrieval of off site document (per document)	<b>\$14.30</b>

## 27. Dormant Account Fee

Transaction	Fee each
Dormant Account fee (per annum)	<b>\$10.00</b>

Charged annually to accounts which have not had a member or signatory generated transaction for at least the preceding 12 months. A dormant account with a balance less than the Dormant Account fee will be closed and the balance retained by us as the fee.

## 28. Audit Certificate Completion Fee

Transaction	Fee each
To complete or prepare an Audit Certificate or Statement	<b>\$35.00</b>

## 29. Coin Deposit Fee

Transaction	Fee each
Un-bagged coin deposit (Junior Savers exempt)	<b>\$3.00</b>
Bagged coin deposit	<b>No charge</b>

## 30. Foreign Currency Transaction Fees

We conduct all foreign exchange dealings with Travelex. No fees apply to foreign currency that converts to AUD\$20.00 or less.

**Selling** = the Credit Union providing foreign currency

**Buying** = the Credit Union purchasing foreign currency

### Banknotes

Transaction	Fee each
Selling and buying foreign currency banknotes	<b>1.00% of AUD value or \$7.00 per currency, whichever is greater</b>

## Travellers Cheques

Transaction	Fee each
Selling foreign currency Travellers Cheques	<b>1.00% of AUD value or \$10.00, whichever is greater</b>
Buying Travelex foreign currency Travellers Cheques	<b>No charge</b>
Buying non-Travelex foreign currency Travellers Cheques	<b>1.00% of AUD value or \$11.00, whichever is greater</b>

## Foreign Cheques

Transaction	Fee each
Depositing foreign currency cheques and drafts	<b>\$15.00</b>
Bill for collection to negotiate a foreign document	<b>\$50.00</b>

## Drafts

Transaction	Fee each
Selling foreign currency Drafts	<b>\$11.00</b>
Buying back a Draft issued by us	<b>\$11.00</b>
Tracing a Draft	<b>No charge</b>
Stopping a lost or stolen Draft	<b>\$27.50</b>
Bill for collection to negotiate a foreign document	<b>\$50.00</b>
Obtaining a copy of an international Draft	<b>\$27.50</b>

## Telegraphic Transfers

Transaction	Fee each
Inward Telegraphic Transfer (National Australia Bank Fee deducted from the total transferred)	<b>\$9 up to \$12</b>
Sending Telegraphic Transfers overseas	<b>\$25.00</b>
Sending Telegraphic Transfers overseas in AUD	<b>\$55.00</b>
Tracing a Telegraphic Transfer (payable when member supplied information is found to be incorrect)	<b>\$50.00</b>
Tracing a Telegraphic Transfer (payable when found that funds have been received by the beneficiary)	<b>\$80.00</b>

## Cash Passports

Transaction	Fee each
Selling Cash Passport or reloading in a PFC	<b>1.00% of AUD value or \$10.00, whichever is greater</b>
Re-loading Cash Passport via BPAY	<b>1.00% AUD value</b>
Encashing a Cash Passport Card (payable when cashing out the balance of a Cash Passport Card)	<b>\$10.00</b>

## Part D – Loan Fees

### 31. Home and Investment Loans and All-In-One Account Fees

#### 31.1 Establishment Fees

Transaction	Fee each
Mortgage Loan Establishment fee	<b>\$445.00</b>
Mortgage Loan Settlement fee	
a) for a new loan settled	<b>\$150.00</b>
b) for each loan variation or top up settled	<b>\$50.00</b>
Loan Variation Documentation fee (Applicable when a property already held by us as security is to be used for additional credit, or when you request a change to the terms of your loan contract. Not applicable to pinnacle+plus loans.)	<b>\$345.00</b>

A Property Valuation may be required at the time of application. A Lending Consultant will advise you if this is required, and will provide you with a quote if applicable.

Progress Inspection Property Valuations apply to loans for construction purposes and are payable per inspection conducted (up to 7 inspections). A Lending Consultant will advise you if these are required and will provide you with a quote if applicable.

A Lender's Mortgage Insurance premium may be applicable and is calculated using the loan to value ratio of the property or properties to be secured for mortgage purposes. A Lending Consultant will advise you if this premium is required, and will provide you with a quote if applicable.

### 31.2 Monthly Administration Fees

A monthly administration fee is payable on the individual home loan products identified.

#### Basic Variable Home Loan Fees

Transaction	Fee each
Monthly Administration fee (payable monthly on the same day that interest is debited)	<b>\$11.00</b>

### 31.3 Fees applying to all Home and Investment Loans

Transaction	Fee each
Hold Fixed Interest Rate (from time of loan application) fee (payable at funding)	<b>0.25% of loan amount</b>
Redraw fee – staff assisted	<b>\$35.00</b>
– Internet Banking	<b>\$10.00</b>
Minimum redraw amount is \$500.	
Rate variation fee	<b>\$300.00</b>

#### Default fees

Transaction	Fee each
Payable on the 8 <sup>th</sup> day you are in default	<b>\$20.00</b>
Payable every 14 <sup>th</sup> day thereafter for so long as you remain in default	<b>\$25.00</b>
Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage	<b>\$20.00</b>

#### Early termination and prepayment fees

Fees are payable in relation to some of our home and investment loan products if you pay out the loan during a period when the interest rate is fixed, pay it out within a few years of obtaining it, or make additional repayments in any one year period in excess of a specified amount. These fees are variously described as Break Costs, Break Cost Administration Fees, pinnacle+plus Recovery Fees, Deferred Establishment Fees and Exit Fees.

Whether such fees are payable at all, which fees are payable and how the fees are calculated varies considerably depending upon the loan product type and when the loan is made.

Please ask a Lending Consultant if you would like details of any early termination and prepayment fees applying to any particular loan product. Full details of any such fees will be included in any loan offer that is made to you after you apply for a loan.

### Break cost administration fee

Transaction	Fee each
Payable whenever the loan is repaid in full prior to the end of the original agreed loan term, or the fixed annual percentage rate that applies is changed at your request to a different annual percentage interest rate. The Break Cost Administration fee is in addition to any break cost fees that are payable	<b>\$250.00</b>

### 31.4 Fees applying to All-In-One Accounts

The All-In-One Account is a line of credit home loan.

#### Default fees

Transaction	Fee each
Payable on the 15th day of every month whilst you are in default	<b>\$25.00</b>
Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage	<b>\$20.00</b>

#### Overdrawn line of credit fee

Transaction	Fee each
\$50.00 or more overdrawn	<b>\$11.00</b>

The fee is charged following each withdrawal generated by you which results in the account being overdrawn or exceeding its limit, or occurs while your account balance is overdrawn or exceeding its limit.

### 31.5 Other Fees applying to all Home and Investment Loans and All-In-One Accounts

Transaction	Fee each
Mortgage Discharge/Settlement/Partial Discharge fee	<b>\$295.00</b>
Title Search fee	<b>\$25.00</b>
Production of Title fee	<b>\$150.00</b>
Consent fee	<b>\$150.00</b>
Guarantee Preparation fee	<b>\$150.00</b>
Dishonoured Payment fee	<b>\$11.00</b>
Name Change Documentation fee	<b>\$150.00</b>

Government fees and charges may also apply – please ask a Lending Consultant for further information.

### 32. Car and Personal Loan Fees (including Enviro Loans)

Transaction	Fee each
Car and Personal Loan Establishment fee Applicable when you apply for new or additional credit, or when you request a change to your Car or Personal Loan contract	<b>\$150.00</b>
Eastwoods Student Loan Approval fee	<b>No Charge</b>
Eastwoods Student Loan Variation fee	<b>No Charge</b>
Eastwoods Graduate Loan Approval fee	<b>\$150.00</b>
Redraw fee – staff assisted	<b>\$35.00</b>
– Internet Banking	<b>\$10.00</b>
Available on variable rate loans only. Minimum redraw amount is \$500.	
Guarantee Preparation fee	<b>\$150.00</b>

#### Default fees

Transaction	Fee each
Payable on the 8th day you are in default	<b>\$20.00</b>
Payable every 14th day thereafter for so long as you remain in default	<b>\$25.00</b>
Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage	<b>\$20.00</b>
Dishonoured payment fee	<b>\$11.00</b>

Government fees and charges may also apply – please ask a Lending Consultant for further information.

### 33. Line of Credit and Wealth Accumulation Account Fees

Transaction	Fee each
Line of Credit Approval fee	<b>\$100.00</b>
Line of Credit Variation fee (Applicable when you apply for increased credit, or request a change to your line of credit contract)	<b>\$100.00</b>

#### Default fees

Transaction	Fee each
Payable on the 15th day of every month whilst you are in default	<b>\$25.00</b>
Payable whenever we send you a default notice because you have defaulted under the contract or related mortgage	<b>\$20.00</b>

#### Overdrawn limit fee

Transaction	Fee each
\$50.00 or more overdrawn	<b>\$11.00</b>

The fee is charged following each withdrawal generated by you which results in the account being overdrawn or

exceeding its limit, or occurs while your account balance is overdrawn or exceeding its limit.

### 34. SMALLBiz Lending Fees

If you have any questions about our SMALLBiz loan fees and charges, please ask a Small Business Consultant at your nearest Personal Financial Centre, or call 13 25 85.

#### 34.1 SMALLBiz Investment Loans and SMALLBiz Line of Credit Accounts (Mortgage secured)

##### 34.1.1 Application Fees

Transaction	Fee each
Loan Establishment fee <sup>4</sup>	<b>\$595.00</b>
Loan Settlement fee	
a) for a new loan settled	<b>\$150.00</b>
b) for each loan variation or top up settled	<b>\$50.00</b>
Loan Variation Documentation fee (Applicable when a property already held by us as security is to be used for additional credit, or when you request a change to the terms of your loan contract.)	<b>\$595.00</b>

A Property Valuation may be required at the time of application. A Lending Consultant will advise you if this is required, and will provide you with a quote if applicable.

Progress Inspection Property Valuations apply to loans for construction purposes and are payable per inspection conducted (up to 7 inspections). A Lending Consultant will advise you if these are required, and will provide you with a quote if applicable.

##### 34.1.2 Other fees applying to SMALLBiz Investment Loans

Transaction	Fee each
Hold Fixed Interest Rate (from time of loan application) fee (payable at funding)	<b>0.25% of loan amount</b>
Redraw fee – staff assisted	<b>\$35.00</b>
– Internet Banking	<b>\$10.00</b>
Minimum redraw amount is \$500.	
Rate variation fee	<b>\$300.00</b>

##### Default fees

Transaction	Fee each
Payable on the 8th day you are in default	<b>\$20.00</b>

<sup>4</sup> Applies to residential mortgage security and maximum borrowings of \$500,000. Fees and charges for borrowings above \$500,000 (or where commercial mortgage security is required) are available on request.

<b>Transaction</b>	<b>Fee each</b>
Payable every 14th day thereafter for so long as you remain in default	<b>\$25.00</b>
Break cost administration fee	<b>\$250.00</b>

### **34.1.3 Other fees applying to SMALLBiz Line of Credit Accounts (Mortgage secured)**

#### **Default fees**

<b>Transaction</b>	<b>Fee each</b>
Payable on the 15th day of every month whilst you are in default	<b>\$25.00</b>

#### **Overdrawn limit fee**

<b>Transaction</b>	<b>Fee each</b>
\$50.00 or more overdrawn	<b>\$11.00</b>

The fee is charged following each withdrawal generated by you which results in the account being overdrawn or exceeding its limit, or occurs while your account balance is overdrawn or exceeding its limit.

### **34.1.4 Other fees applying to SMALLBiz Investment Loans and SMALLBiz Line of Credit Accounts (Mortgage secured)**

<b>Transaction</b>	<b>Fee each</b>
Mortgage Full or Partial Discharge fee	<b>\$295.00</b>
Production of Title fee	<b>\$150.00</b>
Consent fee	<b>\$150.00</b>
Guarantee Preparation fee	<b>\$150.00</b>
Dishonoured Payment fee	<b>\$11.00</b>
Default Notice fee	<b>\$20.00</b>
Trust Review fee	<b>\$250.00</b>

Government fees and charges may also apply – please ask a Lending Consultant for further information.

### **34.2 SMALLBiz Vehicle and Personal Loan Fees**

<b>Transaction</b>	<b>Fee each</b>
Approval fee	<b>\$295.00</b>

#### **Default fees**

<b>Transaction</b>	<b>Fee each</b>
Payable on the 8th day you are in default	<b>\$20.00</b>
Payable every 14th day thereafter for so long as you remain in default	<b>\$25.00</b>
Dishonoured payment fee	<b>\$11.00</b>

Government fees and charges may also apply – please ask a Lending Consultant for further information.

### 34.3 SMALLBiz Line of Credit Fees (Unsecured)

Transaction	Fee each
Line of Credit Approval fee	<b>\$295.00</b>
Line of Credit Variation fee Applicable when you apply for increased credit, or when you request a change to your Line of Credit contract	<b>\$295.00</b>

#### Default fees

Transaction	Fee each
Payable on the 15th day of every month whilst you are in default	<b>\$25.00</b>

#### Overdrawn limit fee

Transaction	Fee each
\$50.00 or more overdrawn	<b>\$11.00</b>

The fee is charged following each withdrawal generated by you which results in the account being overdrawn or exceeding its limit, or occurs while your account balance is overdrawn or exceeding its limit.

### 34.4 SMALLBiz Break costs

Fees are payable in relation to some of our SMALLBiz loan products if you pay out the loan during a period when the interest rate is fixed, pay it out within a few years of obtaining it, or make additional repayments in any one year period in excess of a specified amount.

Whether such fees are payable and how the fees are calculated varies depending upon the loan product type and when the loan is made.

Please ask a Lending Consultant if you would like details of any break cost fees applying to any particular SMALLBiz loan product. Full details of any such fees will be included in any loan offer that is made to you after you apply for a loan.

#### Break Cost Administration fee

Transaction	Fee each
Payable whenever the loan is repaid in full prior to the end of the original agreed loan term, or the fixed annual percentage rate that applies is changed at your request to a different annual percentage interest rate. The Break Cost Administration fee is in addition to any break cost fees that are payable.	<b>\$250.00</b>

## 35. Definitions

**Account Information Line transaction** = Provision of account information, or funds transfer internally within the Credit Union, via the Account Information Line – 13 14 02 (transfers to other financial institutions are not included).

**Access Product** = A method authorised by us for your use and accepted by us as authority to access your account and includes, but is not limited to, any combination of a card, an account number, card number, expiry date, PIN and password, or cheque.

**Automatic Payment** = A periodic payment, direct debit or quick debit.

**Direct Debit** = Automatic payment where a third party debits your account directly for the payment of services.

**Direct Entry** = An electronic transaction including an automatic payment, a transfer to another account using Internet or Telephone Banking, and a BPAY payment.

**EFTPOS** = A transaction completed by using the PIN option at a point of sale merchant terminal after selecting either the Cheque or Savings account option.

**Internet Banking transaction** = Provision of account information, funds transfer or periodic payments via Internet Banking (registered Internet Banking members only).

**Member Cheque** = A cheque written from your own cheque book (does not include Corporate or Bank cheques).

**Member Contact Centre transfer** = Transfer of funds carried out by a Member Contact Centre consultant (13 25 85).

**Non-rediATM** = Any ATM that is not part of the rediATM network.

**Over the counter** = An over the counter transaction at a PFC.

**Periodic Payment** = Internal periodic payments to another account within a membership or to another membership internally within the Credit Union, or an external payment to another party.

**PFC** = a Personal Financial Centre (branch).

**rediATM** = An ATM that is part of the rediATM network.

**Relationship** = Each account ownership structure (the name or names accounts are held in) forms a Relationship with us. Each new account ownership structure established creates a new Relationship. All of the accounts held in that account ownership structure are allocated to that Relationship. For example, if John Smith opens accounts in his own name, those accounts are part of the Relationship in his name. If John Smith owns accounts jointly with Susan Smith, those accounts

are part of a separate Relationship in joint names. Each Relationship has its own Relationship Portfolio Value.

**Relationship Portfolio Value** = The value determined by adding together the current balances of your savings accounts, loans, term deposits and the drawn down balance of any All-In-One Account line of credit products. We also include:

- 8 times the value of any *PremierCare*<sup>®</sup> annual insurance premium or loan repayment insurance (excluding Mortgage Repayment Insurance) provided by Allianz Australia Insurance Limited that you have paid through us over the last year.
- \$4,000 for each Community CPS MasterCard account you have with us.

If you have more than one Relationship with us, your Relationship Portfolio Value is calculated for each Relationship separately, based on the balances of the accounts linked to each individual Relationship.

**Staff Assisted Transfer** = A transfer conducted Over the Counter or via the Member Contact Centre.

**Visa Debit** = A transaction completed using a Visa Debit card.

'BPAY' is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518

Bank@Post is a trademark (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579

*PremierCare*<sup>®</sup> a registered trademark of Community CPS Australia Ltd ABN 15 087 651 143

Factor2<sup>™</sup> is a registered trademark of Swift Call Pty Ltd ABN 97 079 468 572

**Member Contact Centre**

Tel: 13 25 85

**Account Information Line (24/7 Access)**

Tel: 13 14 02

**Adelaide**

GPO Box 1430 Adelaide SA 5001

Fax: (08) 8231 3060

**Email:** [member@communitycps.com.au](mailto:member@communitycps.com.au)

**Website:** [www.communitycps.com.au](http://www.communitycps.com.au)

***Community CPS Australia***



***Share the difference***