

This Fees & Charges Schedule is current as at the above date and forms part of the Combined Financial Services Guide & Product Disclosure Statement

FEE TYPE	DESCRIPTION	AMOUNT	DEBITED
Agency Withdrawal	Non-BHCCU member over the counter withdrawal	\$15.00	Time of Transaction
ATM Services	Replacement rediCARD (rediCARD only available for members Under 18 yrs old) PIN Change rediATM Withdrawal (includes all rediATM Australia wide)	\$10.00 FREE Direct Charge FREE	Time of Replacement Not Applicable Not Applicable
Bank Cheques	Member Request Bank Cheque	Bank Fee + CU Misc Service Fee	Day of Request
Bank Draft	Travelex Bank Draft	\$12.50	Day of Transaction
BPAY Correction	Request Stop of Payment due to incorrect details	\$24.42	Day of Transaction
Cheque Withdrawal	Over the Counter Corporate Cheque Stop Payment Request	\$3.00 NIL	Day of Transaction Not Applicable
Coin Handling Fee	Sorted and Bagged Coin Credit Union Money Box Unsorted / Non-Bagged Coin	FREE FREE \$5.00 per calico bag	Not Applicable Not Applicable Day of Transaction
Copies and Trace of Cheques	Copy of Corporate or Member Cheque Trace of Corporate or Member Cheque	\$4.00 per cheque \$45.00 per cheque	Day of Request Day of Request
Deposit Books (Large)	Provision of Large Deposit Books	\$7.00 per book	On issue of Book
Direct Debit Dishonour	Dishonour Fee	\$9.00	Day of Dishonour
Direct Debit Referral Fee	Honouring direct debits when insufficient funds in account	\$9.00	Day of Referral
Dormant Account Fee	If you do not initiate a transaction on your account after more than 24 months	\$10.00 p.a.	Annually (March)
Dormant Membership Processing Fee	Applies to any membership on which transactions have not occurred for 7 years	\$50.00 p.a.	Annually (March)
Electronic Funds Transfer	Electronic Funds Transfer to another Financial Institution Electronic Funds Transfer via Internet Banking	\$5.00 \$2.00	Day of Transaction Day of Transaction
Excess Withdrawal Transactions	Member net credit balances (minimum monthly) ADULT MEMBERS \$0 - \$4,999.99 12 \$5,000 - \$19,999.99 16 \$20,000 - \$49,999.99 20 \$50,000 and above Unlimited Loan Balance \$5,000 and above Unlimited JUNIOR MEMBERS \$0 - \$1,999.99 20 \$2,000 and over Unlimited NON-PERSONAL - BUSINESS \$0 - \$4,999.99 20 \$5,000 and over Unlimited NON-PERSONAL - COMMUNITY No excess withdrawal fees apply Excess transactions include over the counter cash withdrawals, over the counter BPAY, Member Cheque withdrawals, EFTPOS, ATM withdrawals and Direct Debits. Visa Debit transaction using 'Credit' and BPAY payments made by Internet or Phone Banking are exempt.	In excess of the free transaction count \$1.25 per transaction	Last day of the Month
Early Redemption Fee	Any part or full redemption of a Term Deposit Any early redemption of a Santa Saver account or Monthly Managed account	\$20.00 \$20.00	Time of transaction Time of transaction
Faxed Statement	Statement request faxed to member	\$2.00 per statement	Day of Request
Fax Transfer	Fax Request from members for Transfer of Funds (Please note an Electronic Transfer Funds fee may also apply for external transfers)	\$2.00 per transfer	Day of Request
Inward Dishonour (Cheques Deposited)	Dishonour Fee	\$9.00	Day of Dishonour

Irrevocable Payment Order	Same day transfer to most Banks & CU's in Australia	\$11.55	Day of Transaction
Member Cheque Books	25 leaf Cheque Book 100 leaf Cheque Book	\$5.00 \$20.00	On re-order On re-order
Member Chequing Outward Dishonour Fees	Dishonour Cheque - Insufficient Funds Technical Dishonour Cheque - Payment stopped by Member but cheque presented or cheque has irregularity Dishonour Direct Debit Fee	\$9.00 \$9.00 \$45.00	Time of Dishonour Time of Dishonour Time of Dishonour
Member Chequing Referral Fee	Honouring cheques when insufficient funds in account	\$9.00	On referral
Miscellaneous Services	Member request for Voucher retrieval, Photocopying of Documents, etc.	\$15.00 per hour (min 1 hour)	Day of providing service
Statements	Copies of statements over 6 months old	\$5.00 per page	Day of providing service
Night Safe	Rental of Nightsafe Wallet from Credit Union	Initial rental fee of \$50.00 (inc. of GST) per wallet non-refundable then \$20.00 p.a.	At time of rental
Passbook Fee	Junior Shareholders Adult Shareholder - Member Updated Adult Shareholder - Staff Updated	FREE FREE \$5.00 per month per account	Not Applicable Not Applicable Last Day of Month
Periodical Payment Authorities	Internal transfers and MyCard Authorities by Cheque Authorities - Electronic Per Rejection - due to lack of funds after 5 attempts Alteration of existing periodical payment Internet Banking alteration of existing PP	FREE \$3.00/Auth + Bank Processing Fee may apply \$2.00/Auth \$10.00 \$5.00 FREE	Not Applicable Day of Transaction Day of Transaction Day of rejection Time of alteration
Safe Custody	Packets stored by the Credit Union for safe-keeping	\$20.00 (inc. of GST) per packet per annum Free Access	Annually (1st October)
SMS Fee	For each Alert or Request sent to a Members mobile phone	\$0.25 per message	Last Day of Month
Swift Payment Deposit	Manual Transfer from other Financial Institutions	\$6.60	Day of Deposit
Telegraphic Transfer	Transfer to overseas Financial Institution Member Request for Bank Telegraphic Transfer	\$30.00 Bank Fee + CU Misc. Service Fee	Day of Transaction Day of Transaction
Travellers Cheques	Accepted world-wide	1% of Value	On order of the Travellers Cheques
Cash Passport Card ATM & Debit Card	Card issued by Travellex – can be used in ATM's world-wide displaying the VISA logo ATM Transactions EFTPOS Transactions	1% Commission - BHCCU \$3.75 AUD per transaction FREE	On order of card Day of Transaction
Visa Debit	PIN Change rediATM Withdrawal (includes all rediATM Australia wide) Replacement Visa Debit Card Emergency Replacement Visa Debit Card – Within Australia – Overseas Emergency Cash Advance - Overseas Decline of Emergency Requests Currency Conversion Fee - Foreign currency transactions Overseas Cash Advance ATM or Bank Overseas ATM Balance Enquiry Chargeback Fee – Not payable if disputed transaction is resolved in members favour Voucher Retrieval Fee – Request copy of Transaction receipt and transaction in question is valid Visa Manual Processing Fee – e.g. Recurring transactions on cancelled cards, etc.	FREE Direct Charge FREE \$15.00 \$50.00 \$300.00 per card \$300.00 per transaction \$70.00 2.5% of transaction value in \$AUD \$2.00 \$2.00 \$35.00 \$25.00 \$10.00	Not Applicable Not Applicable Time of Replacement Time of Replacement On occurrence On occurrence On occurrence Time of transaction On occurrence On occurrence On resolution On receipt of voucher On occurrence