

FEES AND CHARGES SCHEDULE

Effective 24th February 2010

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	\$10.00	Time of Replacement																												
	PIN Change	NIL	Not Applicable																												
	rediATM Withdrawal (includes all rediATM Australia wide)	NIL	Not Applicable																												
	Non-rediATM Withdrawal	\$1.50	Day of Transaction																												
Bank Cheques	Member Request Bank Cheque	Bank Fee + CU Misc. Service Fee	Day of Request																												
Bank Draft	Travellex 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	\$3.00	Day of Transaction																												
	Stop Payment Request	NIL	Not Applicable																												
Coin Handling Fee	Sorted and Bagged Coin	FREE	Not Applicable																												
	Credit Union Money Box	FREE	Not Applicable																												
	Unsorted / Non-Bagged Coin	\$5.00 per calico bag	Day of Transaction																												
Copies and Trace of Cheques	Copy of Corporate or Member Cheque	\$4.00 per cheque	Day of Request																												
	Trace of Corporate or Member Cheque	\$45.00 per cheque	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	\$5.00	Day of Transaction																												
	Electronic Funds Transfer via Internet Banking	\$2.00	Day of Transaction																												
Excess Withdrawal Transactions	<p>Member net credit balances (minimum monthly)</p> <table border="0"> <tr> <td>ADULT MEMBERS</td> <td>Number of Free Transactions</td> </tr> <tr> <td>\$0 - \$4999.99</td> <td>12</td> </tr> <tr> <td>\$5000 - \$19999.99</td> <td>16</td> </tr> <tr> <td>\$20000 - \$49999.99</td> <td>20</td> </tr> <tr> <td>\$50000 and above</td> <td>unlimited</td> </tr> <tr> <td>Loan Balance \$5000 and above</td> <td>unlimited</td> </tr> <tr> <td>JUNIOR MEMBERS</td> <td></td> </tr> <tr> <td>\$0 - \$1999.99</td> <td>12</td> </tr> <tr> <td>\$2000 and over</td> <td>unlimited</td> </tr> <tr> <td>NON-PERSONAL - BUSINESS</td> <td></td> </tr> <tr> <td>\$0 - \$4999.99</td> <td>20</td> </tr> <tr> <td>\$5000 and over</td> <td>unlimited</td> </tr> <tr> <td>NON-PERSONAL - COMMUNITY</td> <td></td> </tr> <tr> <td colspan="2">No excess withdrawal fees apply</td> </tr> </table> <p>Excess transactions include over the counter cash withdrawals, over the counter BPAY, Member Cheque withdrawals, EFTPOS, ATM withdrawals and Direct Debits</p> <p>BPAY payments made by Internet or Phone Banking are exempt</p>	ADULT MEMBERS	Number of Free Transactions	\$0 - \$4999.99	12	\$5000 - \$19999.99	16	\$20000 - \$49999.99	20	\$50000 and above	unlimited	Loan Balance \$5000 and above	unlimited	JUNIOR MEMBERS		\$0 - \$1999.99	12	\$2000 and over	unlimited	NON-PERSONAL - BUSINESS		\$0 - \$4999.99	20	\$5000 and over	unlimited	NON-PERSONAL - COMMUNITY		No excess withdrawal fees apply		<p>In excess of the free transaction count</p> <p>\$1.25 per transaction</p>	Last day of the Month
ADULT MEMBERS	Number of Free Transactions																														
\$0 - \$4999.99	12																														
\$5000 - \$19999.99	16																														
\$20000 - \$49999.99	20																														
\$50000 and above	unlimited																														
Loan Balance \$5000 and above	unlimited																														
JUNIOR MEMBERS																															
\$0 - \$1999.99	12																														
\$2000 and over	unlimited																														
NON-PERSONAL - BUSINESS																															
\$0 - \$4999.99	20																														
\$5000 and over	unlimited																														
NON-PERSONAL - COMMUNITY																															
No excess withdrawal fees apply																															
Early Redemption Fee	Any part or full redemption of a Term Deposit	\$20.00	Time of transaction																												
	Any early redemption of a Santa Saver account or Monthly Managed account	\$20.00	Time of redemption																												

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	\$5.00	On re-order
	100 leaf Cheque Book	\$20.00	On re-order
Member Chequing Outward Dishonour Fees	Dishonour Cheque - Insufficient Funds	\$9.00	Time of Dishonour
	Technical Dishonour Cheque - Payment stopped by Member but cheque presented or cheque has irregularity	\$9.00	Time of Dishonour
	Dishonour Direct Debit Fee	\$45.00	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	FREE	Not Applicable
	Adult Shareholder - Member Updated	FREE	Not Applicable
	Adult Shareholder - Staff Updated	\$5.00 per month per account	Last Day of Month
Periodical Payment Authorities	Internal transfers and MyCard	FREE	Not Applicable
	Authorities by Cheque	\$3.00/Auth + Bank Processing Fee may apply	Day of Transaction
	Authorities - Electronic	\$2.00/Auth	Day of Transaction
	Per Rejection - due to lack of funds after 5 attempts	\$10.00	Day of rejection
	Alteration of existing periodical payment	\$5.00	Time of alteration
	Internet Banking alteration of existing PP	FREE	
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	\$30.00	Day of Transaction
	Member Request for Bank Telegraphic Transfer	Bank Fee + CU Misc. Service Fee	Day of Transaction
Travellers Cheques	Accepted world-wide	1% of Value	On order of the Travellers Cheques
Cash Passport Card	Card issued by Travelex - can be used in ATM's world-wide displaying the VISA logo	1% of value and \$3.75 AUD per transaction	On order of card - debited to card at time of each transaction