

Service Fees continued

Safe Custody (paid annually in advance, charged 1st May) Sealed Packet	\$40.00 (inc. GST per packet p.a.)
<b>Customer supplied Locked Box:</b> - Up to 8,000 cubic centimetres - For each additional 8,000 or part thereof (A pro-rata fee will be charged for new safe custody items accepted prior to 1st May)	\$95.00 plus \$95.00
<b>Safe Custody Access</b>	<b>FREE</b>
Nightsafe (Rental of Nightsafe Wallet)	Initial rental fee of \$50.00 (inc. GST) per wallet non- refundable then \$20.00 p.a.
BPAY Correction/BPAY Enquiry (stop payment request)	\$30.00
Dormant Membership (Applies to Membership where no transactions have occurred for 3 years)	\$50.00 and \$10.00 p.a thereafter
Garnishee Order	\$25.00
Audit Certificate Fee Applies to requests to provide annual audit information on a BHCCU account	\$50.00 per request

Visa Debit Fees	
<b>Initial Visa Debit Card / Renewal Card</b>	<b>FREE</b>
<b>Digital Wallet Access:</b> - Apple Pay - Google Pay - Samsung Pay	<b>FREE</b> <b>FREE</b> <b>FREE</b>
Replacement Visa Debit Card Fee	\$25.00
Monthly Visa Debit Card Fee (refer to Note 1 for Relationships Reward exemption)	\$2.50/month per active card
<b>PIN set-up or PIN change via Internet Banking or Banking App</b>	<b>FREE</b>
Declined eftpos / Visa Transaction Fee – Insufficient Funds (Note 1)	\$0.50
Declined ATM Transaction Fee – Insufficient Funds (Note 1)	\$0.50
International Transaction Fee Transactions in Australian Dollars (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas	1.5% of the transaction value in \$AUD
Currency Conversion Fee (Foreign currency transactions)	2.5% of transaction value in \$AUD
<b>Emergency Replacement Visa Debit Card:</b> - Within Australia at cost - Overseas at cost	at cost at cost
<b>Chargeback Fee:</b> - Not payable if disputed transaction is resolved in members favour	\$35.00
<b>Voucher Retrieval Fee:</b> - Request copy of Transaction receipt and transaction in question is valid	\$35.00

Visa Debit Fees continued

<b>Visa Manual Processing Fee:</b> - e.g. Recurring transactions on cancelled cards, etc.	\$20.00
Overseas Cash Advance ATM or Bank	\$5.00
Overseas ATM Balance Enquiry	\$5.00
Emergency Cash Advance – Overseas	at cost
Decline of Emergency Requests	at cost
Visa Miscellaneous Fee	at cost

Chequing Fees (Corporate and Member)	
Member Cheque Book - 25 Page Book	\$15.00
Member Cheque Book - 100 Page Book	\$60.00
Copy of Corporate or Member Cheque	\$20.00
Trace of Corporate or Member Cheque	\$50.00
Stale Corporate Cheque Fee	\$20.00
Corporate Cheque Cancellation	\$25.00
Member Chequing Signature Verification Fee	\$5.00 per cheque

Dishonour & Exception Fees	
<b>Direct Debit Fees:</b> - Dishonour - Referral (payment honoured with insufficient funds) - Account Combination Fee (right of set-off funds transfer)	\$30.00 \$25.00 \$15.00
<b>Member Chequing Fees:</b> - Dishonoured Cheque (including Insufficient Funds) - Technical Dishonour (cheque stopped by Member) - Dishonour Direct Debit Fee - Referral (payment honoured with insufficient funds) - Account Combination Fee (right of set-off funds transfer)	\$30.00 \$30.00 \$45.00 \$25.00 \$15.00
<b>Inward Dishonour:</b> - Cheque Deposit Dishonour Fee	\$25.00

Notes: 1 Relationship Reward fee exemption provided for customers meeting one of the following criteria: Loan/Overdraft account, consolidated savings balance greater than \$5K, Wardle Co. BH Insurance referred by BHCCU, Bridges Financial Planning Client arranged through BHCCU, Mildura Health Fund Policy, Under 21 years old or Community Member.

Contact Us

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This Fees & Charges Schedule is current as at the effective date and forms part of the Financial Services Guide and Conditions of Use.

# Fees & Charges Schedule

Effective from 1st February 2021



# Relationship Rewards

As a customer of BHCCU, we aim to provide you with the opportunity to conduct your banking in a way that can help you transact fee-free. We're as keen as you, to ensure you are not paying withdrawal fees.

## Your Relationship Reward is determined monthly and is a combination of:

Savings and Investment Account Balance
Active Loan or Overdraft Account
Wardle Co. Broken Hill Insurance referred by BHCCU – Building, Contents, Landlord, Car, Motorcycle, Boat, Caravan
Bridges Financial Planning Client, arranged through BHCCU – Superannuation, Retirement Planning, Personal Insurance, Estate Planning
Mildura Health Fund Policy

## Relationship Reward is based on the following:

Adult Customer	Number of Free Transactions
\$0 – \$4,999.99	10
\$5,000 – \$19,999.99	20
\$20,000 and above	Unlimited
Loan Account / Overdraft	Unlimited
Wardle Co. Broken Hill Insurance Policy referred by BHCCU	Unlimited
Bridges Financial Planning Client arranged by BHCCU	Unlimited
Mildura Health Fund	Unlimited

Junior Customer	Number of Free Transactions
\$0 – \$1,999.99	20
\$2,000 and over	Unlimited
Wardle Co. Broken Hill Insurance Policy referred by BHCCU	Unlimited
Bridges Financial Planning Client arranged by BHCCU	Unlimited

Non-Personal - Business Customer	Number of Free Transactions
\$0 – \$4,999.99	20
\$5,000 and over	Unlimited

Non-Personal - Community Customer	Number of Free Transactions
No excess withdrawal fees apply	Unlimited

The number of free withdrawals\* for the month is based on your overall relationship with BHCCU. Talk to us in branch for more information on how you can be rewarded with Your Kind of Banking!

\*Refer to Transaction Fees – Excess Withdrawals table on next page.

Free Services
Deposits of cash or cheque
Transfers between your own accounts
Transfers between other BHCCU Accounts
PayWave** (contactless) transactions using Visa (excludes transactions routed by Merchants through eftpos)
Purchases when selecting 'CR' using Visa Debit (excludes cash-out transactions)
BPAY payments via Internet Banking and Banking App
External transfers via Internet Banking and Banking App
Payroll deposits and splits
Initial consultation with Bridges Financial Planner (valued at \$330)
Access to Branch iPads for your online banking needs

Transaction Fees – Excess Withdrawals*	
For customers that do not qualify for Relationship Rewards the following fees may apply after transactional allowance has been reached for the calendar month.	
Type of Transaction	Fee
Staff assisted Cash Withdrawal	\$1.75 per transaction in excess of free transaction allowance. Charged last day of the month.
Staff assisted BPAY	
Member Chequing Withdrawal	
eftpos transaction**	
Visa Debit transaction that includes cash-out	
ATM Withdrawals	
Direct Debits	

Other Transaction Fees	
<b>Electronic Funds Transfer:</b>	
- Staff assisted	\$9.00
- Trace of transaction	\$25.00
Cheque Withdrawal – Over the counter	\$10.00
3rd Party Cheque Encashment Fee	\$5.00
Early Redemption Fee Santa Saver / Monthly Managed	\$25.00
Fixed Term Deposit Administration Fee (plus Interest Penalty as disclosed in Summary of Accounts)	\$35.00
<b>Periodical Payments (PP):</b>	
- Internal Transfers	FREE
- Cheque Withdrawal	\$10.00 per transaction
- Electronic Funds Transfer	\$3.00 per transaction
- Rejection (due to lack of funds after 5 attempts)	\$15.00 per rejection
- Staff assisted Alteration of an existing PP	\$5.00 per alteration
- Alteration of existing PP via internet banking	FREE

## Other Transaction Fees continued

IPEX Transfer	\$35.00
Swift Payment Deposit	\$35.00
<b>Foreign Currency Fees</b>	
<b>Telegraphic Transfers:</b>	
- Outward via internet banking	\$15.00
- Outward staff assisted foreign currency	\$30.00
- Outward staff assisted AUD	\$50.00
- Inward (other bank fees may apply)	\$10.00
Draft – foreign currency	\$15.00
Convert a cheque in foreign currency	\$10.00 – \$50.00
Agency Withdrawal (non-BHCCU customer)	\$35.00

Access Fees	
Internet Banking#	FREE
Banking App#	FREE
SMS Banking (charged last day of month)	\$0.35 per message sent

#Transactions processed via these services are fee-free.

Statement Fees	
<b>Statements:</b>	
- eStatements	FREE
- Posted Paper Statement	\$2.00 per statement
- Replacement Statement Fee (over 6 months old)	\$5.00 per page

Service Fees	
Cash Order > \$10,000	\$25.00
<b>Coin Handling:</b>	
- Self Serve Coin Machine	FREE
- Unsorted / Non-Bagged Coin	\$10.00 per calico bag
Staff assisted internet banking transaction (without indemnity)	\$5.00
Fax/Email/Phone Statement	\$10.00
Fax/Email/Phone Transfer Request	\$10.00
<b>Passbook Fee:</b>	
- Junior Shareholder	FREE
- Adult Shareholder – Customer updated	FREE
- Adult Shareholder – Staff updated	\$8.00 / month per account
Miscellaneous Service Fee	\$35.00 / hour (1 hour minimum)
Bank Cheque	Bank Fee + BHCCU Misc. Service Fee

\*\* Some Merchants may route contactless payments through eftpos. To avoid this use Digital Wallet or insert card and press CR.