

VISA Debit	
PIN Change	FREE
rediATM Withdrawal Direct Charge	FREE
Replacement Visa Debit Card	\$25.00
Emergency Replacement Visa Debit Card	
– Within Australia	at cost
– Overseas	at cost
Emergency Cash Advance – Overseas	at cost
Decline of Emergency Requests	at cost
Currency Conversion Fee (Foreign currency transactions)	2.5% of transaction value in \$AUD
Overseas Cash Advance ATM or Bank	\$5.00
Overseas ATM Balance Enquiry	\$5.00
Chargeback Fee	
– Not payable if disputed transaction is resolved in members favour	\$35.00
Voucher Retrieval Fee	
– Request copy of Transaction receipt and transaction in question is valid	\$25.00
Visa Manual Processing Fee	
– e.g. Recurring transactions on cancelled cards, etc.	\$15.00
Visa Miscellaneous Fee	At cost

Miscellaneous Fees

Fixed Term Deposit Administration Fee (plus Interest Penalty as disclosed in Summary of Accounts)	\$25.00
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Direct Debit Fees	
Dishonour	\$25.00
Referral (payment honoured with insufficient funds)	\$20.00
Account Combination Fee (right of set-off funds transfer)	\$10.00

Member Chequing Fees	
Dishonoured Cheque (including Insufficient Funds)	\$25.00
Technical Dishonour (cheque stopped by Member)	\$25.00
Dishonour Direct Debit Fee	\$45.00
Referral (payment honoured with insufficient funds)	\$20.00
Account Combination Fee (right of set-off funds transfer)	\$10.00

Member Cheque Books	
25 leaf book	\$6.25
100 leaf book	\$25.00

Inward Dishonour	
Cheque Deposit Dishonour Fee	\$25.00

Copy of Corporate or Member Cheque	\$15.00 / cheque
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Trace of Corporate or Member Cheque	\$45.00 / cheque
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Corporate Cheque	
Stale Cheque Fee	\$15.00 / cheque

BPAY Correction/BPAY Enquiry (stop payment request)	\$30.00
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Dormant Membership	
(Applies to Membership where no transactions have occurred for 3 years)	\$50.00 p.a. and \$10.00 p.a thereafter

Audit Certificate Fee	
Applies to requests to provide annual audit information on a BHCCU account	\$30.00 per request

How to Save on Fees

We do not charge Account Keeping Fees on your Transactional, Savings and Loan Accounts.

- ✓ Use Internet Banking or Banking App to manage your accounts. These are FREE services.
- ✓ SMS Alerts can also help you manage your accounts and may prevent you being charged Dishonour Fees (SMS Fees may apply). Email alerts are FREE and can be set up via Internet Banking or Banking App.
- ✓ Use rediATM network to avoid ATM Direct Charge Fees, charged by other institutions.
- ✓ ALWAYS press CREDIT @ point of sale when making a purchase with your VISA Debit Card. CREDIT transactions are free on an unlimited basis. Excludes cash out.
- ✓ Pay your Bills using BPAY via Internet Banking or Banking App. Transactions via these channels are FREE.

Contact Us

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Broken Hill
Community Credit Union
Your kind of banking



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Relationship Rewards

Effective 1st February 2018

Relationship Rewards

Our Relationship Rewards are a fee structure that rewards you with an allowance of free withdrawals based on your product usage.

We're as keen as you, to ensure you are not paying withdrawal fees. We have now extended our Relationship Rewards to provide you with more opportunities to have access to fee-free banking than ever before.

Each Members Relationship Reward is determined monthly and is a combination of:

- Savings and Investment Accounts
- Active Loan or Overdraft Account
- QBE Insurance arranged through BHCCU
 - Building, Contents, Landlord, Car, Motor Cycle, Boat, Caravan
- Bridges Financial Planning Client, arranged through BHCCU
 - Superannuation, Retirement Planning, Personal Insurance, Estate Planning

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!

Relationship Reward is based on the following:

Adult Members	Number of Free Transactions
\$0 - \$4,999.99	10
\$5,000 - \$19,999.99	20
\$20,000 and above	Unlimited
Loan Account	Unlimited
QBE Insurance Policy issued by BHCCU	Unlimited
Bridges Financial Planning Client	Unlimited

Junior Members	Number of Free Transactions
\$0 - \$1,999.99	20
\$2,000 and over	Unlimited
QBE Insurance Policy issued by BHCCU	Unlimited
Bridges Financial Planning Client	Unlimited

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

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

Transaction Fees

Excess Withdrawal

Excess transactions include over the counter cash withdrawals, over the counter BPAY, Member Cheque withdrawals, EFTPOS, VISA Debit purchase plus cash out, VISA Debit cash out, ATM withdrawals and Direct Debits. \$1.50 per transaction in excess of free allowance (charged last day of month)

Visa Debit purchases using 'Credit' button, Paywave and BPAY payments made by Internet or Mobile Banking are exempt.

Electronic Funds Transfer – Over the counter	\$8.00
– Trace of Transaction	\$25.00

Cheque Withdrawal – Over the counter	\$7.00
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Corporate Cheque Cancellation	\$15.00
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Early Redemption Fee

Santa Saver/Monthly Managed	\$25.00
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Periodical Payments

Internal transfers	FREE
Authorities by Cheque	\$7.00/Auth + Bank Processing Fee may apply
Authorities – Electronic Funds Transfer	\$3.00 / Auth
Per Rejection – due to lack of funds after 5 attempts	\$15.00
Alteration of existing periodical payment	\$5.00
Internet Banking alteration of existing PP	FREE

Agency Withdrawal (non-BHCCU Member)	\$25.00
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IPEX Transfer	\$25.00
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Swift Payment Deposit	\$25.00
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Foreign Currency Fees

Telegraphic Transfers:	
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

Service Fees

Cash Order > \$10,000	\$25.00
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Coin Handling

Self Serve Coin Machine	FREE
Unsorted / Non-Bagged Coin	\$10.00 per calico bag

Fax / email Statement	\$8.00 per statement
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Fax / email Transfer Request	\$8.00 per transfer
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Passbook Fee

Junior Shareholders	FREE
Adult Shareholder – Member Updated	FREE
Adult Shareholder – Staff Updated	\$7.00 per month per account

Miscellaneous Service Fee	\$25.00 / hour (1 Hour minimum)
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Statements (over 6 month old)	\$5.00 per page
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Bank Cheque	Bank Fee + CU Misc Service Fee
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Safe Custody

(paid annually in advance, charged 1st May)

Sealed Packet	\$35.00 (inc. GST per packet p.a.)
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Customer supplied locked box	
– Up to 8,000 cubic centimetres	\$90.00
– For each additional 8,000 or part thereof	plus \$90.00

Safe Custody Access	FREE
<i>(A pro-rata fee will be charged for new safe custody items accepted prior to 1st May.)</i>	

Nightsafe (Rental of nightsafe wallet)	Initial rental fee of \$50.00 (inc. GST) per wallet non-refundable then \$20.00 p.a.
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Access Fees

Internet Banking*	FREE
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Mobile Banking*	FREE
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SMS Banking	\$0.30 per message (charged last day of month)
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ATM

PIN Change	FREE
rediATM Withdrawal Direct Charge	FREE