

Access Fees continued

Replacement Visa Debit Card	\$25.00
Emergency Replacement Visa Debit Card	
– Within Australia	at cost
– Overseas	at cost
<b>Emergency Cash Advance – Overseas</b>	at cost
<b>Decline of Emergency Requests</b>	at cost
<b>Currency Conversion Fee (Foreign currency transactions)</b>	2.5% of transaction value in \$AUD
<b>Overseas Cash Advance ATM or Bank</b>	\$5.00
<b>Overseas ATM Balance Enquiry</b>	\$5.00
<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	\$25.00
<b>Visa Manual Processing Fee</b>	
– e.g. Recurring transactions on cancelled cards, etc.	\$15.00
<b>Visa Miscellaneous Fee</b>	At cost

## Miscellaneous Fees

<b>Fixed Term Deposit Administration Fee</b> (plus Interest Penalty as disclosed in Summary of Accounts)	\$25.00
<b>Direct Debit Fees</b>	
Dishonour	\$25.00
Referral (payment honoured with insufficient funds)	\$20.00
Account Combination Fee (right of set-off funds transfer)	\$10.00
<b>Member Chequing Fees</b>	
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
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<b>Copy of Corporate or Member Cheque</b>	\$15.00 / cheque
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<b>Trace of Corporate or Member Cheque</b>	\$45.00 / cheque
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## Corporate Cheque

Stale Cheque Fee	\$15.00 / cheque
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<b>Deposit Book (Large)</b>	\$7.00 / book
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<b>BPAY Correction/BPAY Enquiry (stop payment request)</b>	\$30.00
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## Dormant Membership

(Applies to Membership where no transactions have occurred for 3 years)	\$50.00 p.a.
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## Audit Certificate Fee

Applies to requests to provide annual audit information on a BHCCU account	\$30.00 per request
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## 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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[www.bhccu.com.au](http://www.bhccu.com.au)



**Broken Hill**  
Community Credit Union  
**Your kind of banking**



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## Relationship Rewards

Effective 1st September 2017

## 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	
\$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	
\$0 - \$4,999.99	20
\$5,000 and over	Unlimited

Non-Personal - Community	
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.

<b>Electronic Funds Transfer</b> – Over the counter	\$8.00
– Trace of Transaction	\$25.00

<b>Cheque Withdrawal</b> – Over the counter	\$7.00
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<b>Corporate Cheque Cancellation</b>	\$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

<b>Agency Withdrawal</b> (non-BHCCU Member)	\$25.00
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<b>Irrevocable Payment Order</b>	\$25.00
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<b>Swift Payment Deposit</b>	\$25.00
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### Telegraphic Transfer

Bank Telegraphic Transfer	Bank Fee + CU Misc. Service Fee
Overseas Financial Institution	\$30.00

## Service Fees

<b>Cash Order &gt; \$10,000</b>	\$25.00
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### Coin Handling

Sorted and Bagged Coin	FREE
Credit Union Money Box	FREE
Unsorted / Non-Bagged Coin	\$10.00 per calico bag

<b>Fax / email Statement</b>	\$8.00 per statement
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<b>Fax / email Transfer Request</b>	\$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

<b>Miscellaneous Service Fee</b>	\$25.00 / hour (1 Hour minimum)
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<b>Statements</b> (over 6 month old)	\$5.00 per page
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<b>Bank Cheque</b>	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>	

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

<b>Internet Banking*</b>	FREE
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<b>Mobile Banking*</b>	FREE
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<b>SMS Banking</b>	\$0.30 per message (charged last day of month)
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### ATM

PIN Change	FREE
rediATM Withdrawal Direct Charge	FREE

### VISA Debit

PIN Change	FREE
rediATM Withdrawal Direct Charge	FREE