SCU More Generous Banking

Call 8am–7pm Mon–Fri 8.30am–11.30am Sat
13 61 91

Easy Sheet

Fees & Charges

Effective as at 1st May 2014 and are subject to change

We don't like to see our members paying fees. Which is why we'll show you a number of ways to manage your account with little or no fees and charges. Unfortunately, some are unavoidable, particularly when we are billed by banks and other financial service companies for third party services. We do everything possible to keep these to a minimum and ensure they are fair and reasonable. The bottom line is, compared to a bank, you will pay a lot less at SCU. If you are running a small business, that can amount to several hundred dollars of savings every month.

The credit related fees listed in this brochure may not apply to all contracts entered into with SCU. If you apply for credit all fees applicable to your loan or credit facility will be disclosed in your credit contract.

LOYALTY REBATE: Every financial member will automatically qualify for a member fee reward per month. From then on, the member can qualify for a further rebate amount depending on the level of business they have with Allied Members Credit Union. This will depend on a member's average monthly account balance (AMAB) with the Credit Union during the month. This average balance is calculated on the amount held in the savings, investment (term deposit) and loan balance, as well as any drawn down balance of any overdraft facility.

The member's total AMAB Rebate will be deducted from the total Account Transaction Fees incurred by the member every month (see table below for Account Transaction Fees included in this rebate.) Only fees described in the Account Transaction Fees table will qualify for a rebate. All other fees will apply without any rebate. Any residual Account Transaction Fees will be charged to the members account on the last day of the month or the next working day. Any unused rebate amount will not roll over to the next month.

Average Monthly Account Balance And Qualifying Rebates

$0 to less than $10,000	$5.00
$10,000 to < $25,000	$10.00
$25,000 to < $100,000	$15.00
Greater than $100,000	$25.00

Additional Rebates

Membership Loyalty Rebate 5 years membership or more	$5.00
Age Rebate for those members 18 years and under	$5.00

On overseas transactions and related services, members should note that other fees and charges from third parties may be applicable, depending upon requirements. Please ensure you fully discuss these with our staff before arranging overseas services or transactions.
For ad-hoc requests, other third party fees may be incurred, all Third Party Fees will be passed on to members, the staff will advise you of these fees before carrying out your request.

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Account Transaction Fees

RediATM Network	$1.50
BPay	$0.00
Direct Debit/Credit	$0.00
In Branch Over the Counter Transaction	$2.50
Point Of Sale (debit) [1]	$0.75
Visa Card Purchase [2]	$0.00
Other ATM Networks (in addition to ATM charges)	$1.50
Personal Cheque (each cheque presented)	$0.50
Internet Banking/Internet Transfers	$0.00
Phone Banking/Phone Transfers	$0.00
Visa Card Cash Advance	$2.00

1. Point of sale purchase using a Visa Card or rediCARD and selecting cheque or savings
2. Purchases using a Visa Debit Card and selecting the credit option

Account Tranfer Fees

These fees can not be included in your loyalty rebates

Operator assisted transfer [Easy Saver]	$15.00
Faxed or telephone operator-assisted transfer requests	$2.50
Christmas Club Early Withdrawal	$5.00
Counter Electronic Transfer to another Financial Institution	$5.00
Periodical Payment/Electronic Transfer Dishonour	$9.00
Direct Debit Dishonour	$9.00
BPay/EFT Error Correction Recall Fee	$30.00
Quick Debit Return	$30.00
Swift payment to Credit Union (in AUD only)	$9.00
Swift payment from AMCU	up to $22.00

Cheque Fees

Back copy of Statement (per statement)	$5.00
Dormant Account (not used for 12 months)	$10 per month
Document Retrieval (minimum $15 for 15 min)	$60 per hour

Visa Card/rediCARD Fees

Replacement Visa Card/Redicard	$10.00
Emergency Visa Card replacement within Australia	$50.00
Emergency Visa Card replacement overseas Declined	$325.00
Emergency Visa Card (Visa International Charge)	USD 70.00
Retrieve Visa Transaction Voucher	$25.00

Cheque Fees

Bank Cheque	$28.00
Counter Cheques / Replacement Counter Cheques	$6.50
Periodical Payment (Paid by Counter Cheque)	$5.00
Special Clearance	At bank cost
Retrieval of Member Cheque or Corporate Cheque	$50.00
Stop Payment on Counter Cheque	$5.00
Stop Payment on Member Cheque (If the stopped cheque is subsequently presented and dishonoured the Member Cheque dishonour fee of $9.00 will also be payable)	$5.00
Insufficient funds transfer from within membership account (or related account)	$5.00
Cheque Deposit dishonour	$9.00
Member Cheque dishonour	$9.00

Cheque Fees

All Overseas ATM/CASH advances	$4.00
Telegraphic Transfer (minimum)	$30.00
Telegraphic Transfer Trace	$15.00
Foreign Draft	$12.50
Foreign Cheque Deposit	$9.00
International Conversion Fee – foreign currency transaction fee	
Visa Card [This is payable on all transactions made in currencies other than Australian Dollars.]	2.00% transaction value in $AUD
Redicard plus [This is payable on all transactions made in currencies other than Australian Dollars.]	2.00% transaction value in $AUD

www.scu.net.au

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