

## Our Approach

We are committed to fairness and building long lasting and committed relationships with our members. Our fee structure has been designed to reward loyal members who use our most convenient and cost-effective services.

## Monthly Account Fee

**\$5.00**

Members are exempt from the monthly fee if they:

- Maintain a minimum business balance of \$5,000 which is the combined balance of all deposits and borrowings, at all times throughout the month
- Are under 25 years or over 65 years.
- Have held their membership for less than 3 months.
- Have zero VISA debit transactions for the month which includes ATM, eftpos, paywave, digital wallet, online and phone purchases.

## Unlimited Free Transactions

All members qualify for Unlimited Free transactions for the following:

Online Banking transactions	Free
Mobile Banking transactions	Free
Osko transactions	Free
Visa Debit purchases using the 'credit' option	Free
payWave transactions	Free
Direct Debits (including Online Banking transfers)	Free
Direct Credits to any G&C or Unity Bank account	Free
BPAY transactions	Free
ATM withdrawals (within Australia)	Free
ATM balance enquiries	Free
Electronic Periodical Payments	Free
eftpos (including purchases using the 'savings' option and cash out at Point of Sale)	Free
Over the counter transactions at Service Centres	Free
Cash and cheque deposits at an ANZ branch	Free
Bank@Post deposits and withdrawals	Free
Foreign cheque deposits	Free

## Other Fees\*

Outgoing Real Time Gross Settlement (RTGS)	\$30.00
Inward RTGS and Swift payments	\$10.00
Paper statement fee (each month we issue you with a paper statement)	\$2.00
Replacement paper statement fee (for each statement)	\$2.00
Direct Debit dishonour	\$17.00
Direct Debit honour fee (when honouring of the debit will overdraw the account)	\$15.00
QuickDebit dishonour	\$20.00
Dormancy fee	\$20.00
Late Payment Fee (over 3 days)	\$15.00
Default notice	\$50.00

## Card Fees\*

Card replacement fee (digital and plastic)	Free
eftpos decline fee	\$1.00
ATM - insufficient funds	\$1.00
Foreign currency conversion fee charged on transaction value in AUD (overseas transactions)	3.00%
Visa cash advance (debit or credit card)	\$4.00
Emergency cash or card replacement (charged by Visa)	At cost

## Foreign Currency Fees

Telegraphic transfer - Online (Foreign currency)	\$20.00
Telegraphic transfer - Service Centre (Foreign currency)	\$30.00
Telegraphic transfer (Australian Dollars)	\$50.00
Foreign cash	1.00% of purchase

## Business Monthly Account Fee\*

**\$10.00**

Business memberships are exempt from the monthly fee if they maintain a minimum business balance of \$10,000 which is the combined balance of all deposits and borrowings, at all times throughout the month.

## Other Business Fees

Paper statement fee (each month we issue you with a paper statement)	\$2.00
Over the counter cash or cheque deposit	\$0.60
eftpos transaction	\$0.60
Bank audit certificate	\$50.00
eftpos merchant facilities	Price on application

\*Subject to exemptions on an individual basis for members in financial hardship or with special needs.

This document must be read together with the Account and Access Facilities Terms and Conditions and the Summary of Account and Access Facilities.