



## Schedule of Fees and Charges - Everyday Banking

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*This fee schedule is effective as at the date of publication. It is subject to change at any time. This document must be read together with the Orange Credit Union Account & Access Facility Terms and Conditions brochure. These brochures form the Product Disclosure Statement for Orange Credit Union and are also available online at [www.orangecu.com.au](http://www.orangecu.com.au)*

### RELATIONSHIP REBATE FOR MEMBERS

Because you're a member of Orange Credit Union, we're giving you the first \$5.00 of your transaction costs to spend however you would like. If you're under 18 years of age, you'll receive an additional \$5.00 rebate each month. The rebate structure allows for all members to have access to at least 3 over-the-counter withdrawals in the month—or if you prefer ATM or eftpos transactions, you will be able to withdraw 4 or 5 times (respectively) per month before you may incur transaction fees.

Simply, the more business you have with us, the more "rebates" you'll receive each month toward your transaction choices. The relationship rebate will be based on your average monthly balance<sup>1</sup> in the following bands:

TOTAL AVERAGE MONTHLY BALANCE	REBATE
\$0 - \$10,000 - <sup>2</sup>	\$ 5.00
\$10,001 - \$20,000	\$ 7.00
\$20,001 - \$30,000	\$ 10.00
\$30,001 - \$40,000	\$ 20.00
\$40,001 - \$50,000	\$ 30.00
\$50,001 - \$60,000	\$ 40.00
\$60,000 and above	\$ 50.00

### Relationship Rebate Transaction Fees

For members without an Orange Credit Union residential or investment home loan<sup>3</sup>, the following transaction fees may apply:

Cash or cheque withdrawal in branch	\$ 1.60
rediATM Cash Withdrawal	\$ 1.20
eftpos	\$ 0.75
Member Cheque withdrawal	\$ 1.20

### FREE MEMBERSHIP SERVICES

Deposits of cash and cheque
Transfers between OrangeCU accounts (not Staff assisted)
Direct Debits and Direct credits (including wages)
BPAY payments (not Staff assisted)
Internet, Phone, Mobile banking and Mobile App
Loan account redraws
Automatic payroll splits and deposits
Electronic Periodical Payments
POS transaction using VISA Debit where 'credit' button is selected or contactless payment

### SERVICE FEES

Service fees apply to services either requested and/or used by members. These fees will be debited to your account/s either when you request or use a service, or as they are incurred monthly. Service fees are not offset by your monthly Relationship Rebate.

#### General Service Fees

	Fee
Inward transfer of funds - same day	\$ 10.00
Outward transfer of funds - same day	\$ 15.00
Declined ATM fee	\$ 0.50
Declined eftpos fee	\$ 0.50
Counter cheque	\$ 1.00
Bank Cheque fee (NAB)	\$ 12.00
Periodical payment by cheque	\$ 1.00
Term Deposit Early Redemption Fee <sup>4</sup>	\$ 30.00
Christmas Club early withdrawal fee	\$ 10.00
Payroll Account Allocation variation fee	\$ 5.00
Redicard replacement card	\$ 10.00
Document recover / search fee (per hour)	\$ 15.00
Audit certificate fee (per certificate)	\$ 30.00
Bulk coin count fee (for amounts \$50.00 and over)	\$ 5.00

#### Staff Assisted Fees

	Fee
Online Saver	\$ 5.00
Internal or External transfers <sup>5</sup>	\$ 2.00
Periodical Payments <sup>5</sup>	\$ 2.00
BPAY <sup>5</sup>	\$ 2.00
Transaction listing fee - per page	\$ 1.00
Replacement statement fee - per page	\$ 1.00

#### Member Chequing

	Fee
Replacement chequebook	\$ 10.00
copy or Trace on personal cheque	\$ 22.00
Copy or Trace on Counter cheque	\$ 22.00

#### SMS Banking

	Fee
First 5 messages per month	Free
Each message per month (after 5 messages)	\$ 0.30

#### Dishonour and Exception fees

	Fee
Dishonour fee - Direct debit / member cheque	\$ 14.00

Dishonour fee - Periodical payment	\$	5.00
Honour fee - direct debit	\$	10.00
Honour fee - member cheque / {Periodical payment	\$	5.00
Latent account fee <sup>6</sup>	\$	10.00
Dormant Membership processing fee <sup>7</sup>	\$	50.00
Overdrawn savings account - per overdrawing	\$	5.00

<b>VISA Debit Card</b>	<b>Fee</b>
Initial / Renewal card issue	Free
Monthly Visa Debit Card fee <sup>8</sup> (exemptions apply)	\$ 2.00
Replacement card	\$ 10.00
Voucher retrieval - per voucher	\$ 20.00
Cash advance overseas ATM	\$ 4.00
Overseas card replacement	USD \$175
Emergency card or cash overseas - per card	USD \$175
If requested for emergency card or cash is declined or cancelled	USD \$50
Currency conversion fee <sup>9</sup>	Note 6
chargeback fee	\$ 25.00

<b>Foreign Services</b>	<b>Fee</b>
Multi Currency Cash Passport Card <sup>10</sup>	\$ 10.00
Telegraphic transfer in foreign currency	\$ 30.00
Telegraphic transfer in Australian dollars	\$ 50.00
IPEX international transfer fee	\$ 20.00
Foreign currency cheque conversion fee - less than \$25,000 equivalent value	\$ 10.00
Foreign currency cheque conversion fee - more than \$25,000 equivalent value	\$ 50.00
Overseas bank draft	\$ 15.00
Cancellation of foreign exchange order	\$ 10.00
Foreign cash	\$ 10.00

<b>TRANSACTION LIMITS PER DAY</b>	
Branch cash withdrawals	\$ 5,000.00
Branch non-cash withdrawals	available bal
Phone Banking - BPAY	\$ 5,000.00
Phone Banking - Internal transfer	available bal
Internet Banking, Osko and Third party transfers without One Time Password	\$ 500.00
Internet Banking, Osko and Third party transfers with One Time Password	\$ 4,000.00
VISA Debit - ATM / eftpos - credit transaction	available bal
VISA Debit - ATM / eftpos - savings account	\$ 1,000.00
Redicard ATM / eftpos	\$ 1,000.00
Redicard / VISA Debit - Offline limits	\$ 500.00

NOTES: 1. Balance of savings, investments and loans (Base Variable Home Loan, Essential Fixed and Essential Low rate loans excluded) 2. Every member receives a rebate of at least \$5.00 per month—under 18 years of age will receive an additional \$5.00 each month. 3. Relationship Rebate does not apply to Base Variable Rate Home Loan. 4. Fee plus a rate reduction based on: 0 to 30% of term elapsed—30% of the initial rate; 31 to 60% of term elapsed—60% of the initial rate; 61 to 90% of term elapsed—90% of the initial rate. A minimum of 0.25% penalty interest will be applied to the portion of the deposit that is redeemed prior to maturity. 5. Members over 65 years of age are exempt. 6. Applies to any account on which transactions have not occurred for 12 months. 7. Applies to any membership on which transactions have not occurred for 7 years and funds are to be transferred to Government Treasury Department. 8. Exemptions to apply to members with the following: Orange Credit Union residential or investment home loan (excluding Base Variable Rate and Essential home loan borrowers); Average balance above \$10,000; and members aged younger than 16 years or older than 65 years. 9. Fee of 2% of the transaction amount will apply to any overseas Visa Card transaction. 10. Cash passport—For current fees, please refer to the Product Disclosure Statement available online at www.orangecu.com.au.