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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 available online at orangeacu.com.au

At Orange Credit Union, you will not be charged monthly account keeping fees on your transaction, savings or loan accounts. That is one of the many benefits to having membership with our credit union. We do, however, charge exception fees, which in most cases can be avoided by careful management of your account. Careful management includes checking your transaction account balances before making a purchase; not withdrawing or refinancing funds before their maturity date and many other situations.

Free Membership Services

- No monthly Visa Debit card fees
- Cash deposits in branch
- Internet Banking and Mobile App facilities including transfers between financial institutions, access to the NPP network, BPAY & direct debits and credits
- POS transactions where 'credit' is selected
- Contactless payment using physical card or digital wallet
- Loan account redraws

Minimising fees

- Fee-free Internet Banking, Mobile banking or Mobile App will allow you to check your balances even when you are away from our branch
- SMS banking or Mobile App can be done at the touch of a button for fast account balance enquiries on the go
- BPAY allows for a direct transfer of funds from your account to the biller's account via Internet Banking and the Mobile App.
- Set up your budget with a schedule for payments between your own accounts and to external payees on a regular basis, or do them as a one-off.
- Direct debit allows for the biller (merchant) to debit your account on a regular basis. You will need to supply the biller with our BSB number (802-129) as well as the account number (or Alternate Reference Number) for the funds transfer.
- When you use eftpos, take cash out at the point of sale as well. That way, you'll minimise the number of ATM cash transactions you conduct in a month.
- Insert your Visa Debit card and press the 'Credit' button on the terminal.

Transaction Fees

These fees are included in the Relationship Rebate.

Cash withdrawal in branch	\$2.50
Cheque withdrawal in branch	\$3.00
ATM withdrawal	\$1.00
eftpos	\$1.00
Member cheque withdrawal	\$1.20

Service Fees

Paper statement fee	\$2.00
Declined ATM fee	\$0.50
Declined eftpos fee	\$0.50
Bulk coin count fee over \$200	\$10.00
Special cash order over \$5,000	\$5.00
Document recover/search fee per hour	\$15.00
Audit certificate fee per certificate	\$30.00
Christmas club early redemption fee	\$10.00
Term Deposit early redemption fee ¹	\$30.00
Inward IPEX	\$15.00
Outward IPEX	\$20.00

¹ 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 initial rate; 61 to 90% of term elapsed – 90% of the initial rate. A minimum of 10% penalty interest will also apply to the portion of the deposit that is deemed prior to maturity.

Staff Assisted Fees ²

Online saver	\$5.00
Internal or external transfers	\$5.00
Periodical payments	\$5.00
BPAY	\$5.00
Payroll account allocation variation fee	\$5.00
Transaction listing per page	\$2.00
Replacement statement per page	\$2.00

² Members over 65 years of age are exempt from all staff assisted fees.

Member Chequing

Copy or trace on cheque	\$22.00
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SMS Banking

The first 5 SMS banking messages per month are free, after which the following fees are applicable.

SMS Banking per message fee	\$0.30
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Dishonour and exemption fees

Direct debit or cheque dishonour	\$14.00
Direct debit honour fee	\$10.00
Latent account fee ³	\$10.00
Overdrawn savings account per overdraw	\$5.00
Dormant Membership processing fee ³	\$10.00

³ Applies to any account on which transactions have not occurred for 12 months.

⁴ Applies to any membership on which transactions have not occurred for 7 years. Remaining funds exceeding \$500 are transferred to Government Treasury Department.

Visa Debit Card

Initial order and renewal card	Free
Monthly visa card fee	Free
Replacement card	\$15.00
Cash advance overseas ATM	\$4.00
Overseas card replacement	\$175 USD
Emergency card or cash overseas	\$175 USD per card
Cancelled/declined emergency cash or card	\$50 USD

Currency conversion fee ⁵	Note 6
Chargeback fee	\$25.00

⁵ Fee of 2% of the transaction amount will apply to any overseas Visa Card transaction.

International Services

Multi-Currency Cash Passport Card ⁶	\$15.00
Telegraphic transfer in international currency	\$40.00
Telegraphic transfer in AUD	\$50.00
IPEX international transfer fee	\$20.00
International currency cheque conversion fees – less than \$25,000 equivalent value	\$20.00
International currency cheque conversion fees – more than \$25,000 equivalent value	\$50.00
Cancellation of international exchange order	\$10.00
International cash	\$30.00
International Transaction Fee ⁷	3.00%

⁶ For current Cash Passport fees, please refer to the Product Disclosure Statement available online at orangeccu.com.au

⁷ We charge an international transaction fee when you make a purchase while overseas or in Australia where there is an overseas connection, as the merchant or entity processing the transaction, is located overseas.

Transaction Limits per Day

Branch cash withdrawals	\$5,000
Branch non-cash withdrawals	Available bal.
Internet Banking, Osko and third party transfers with One Time Password	\$4,000
Max limit Osko & NPP transfers	\$50,000
Visa Debit when credit transaction	Available bal.
Visa debit when savings transaction	\$1,000
ATM/eftpos	\$1,000
Card offline limits	\$500

Relationship Rebate for Members

Members can enjoy a monthly rebate on eligible incurred transaction fees. Members under 18 years of age receive an additional \$5.00 rebate each month. The applicable rebate amount will be based on your monthly average balance in the below bands, calculated on the balance of savings, investment and some loans products, with the exclusion of Base Variable, Essential Fixed and Essential Low rate Home Loans.

Total Average Monthly Balance	Rebate
\$0 - \$10,000	\$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
\$60,001 and above	\$50.00