

SOUTH WEST SLOPES CREDIT UNION LTD Fees and Charges & Transaction Limits

Effective from 1 December 2009.

This document must be read together with the South West Slopes Credit Union Conditions of Use and Account and Access Facility brochure. Together these form the Conditions of Use for the South West Slopes Credit Union Account & Access Facilities.

Our aim at South West Slopes Credit Union is to provide our valued members with a superior financial service incorporating the highest of ethics enhanced with a friendly and helpful attitude because we are local and we care.

"WE ARE BIG ENOUGH TO HELP, YET SMALL ENOUGH TO CARE"

Whilst keeping the above Mission Statement in mind it has become necessary to impose a number of fees and charges on accounts to ensure the expenses associated with these products and services are distributed equitably amongst both our borrowing and investing Members. Listed below is a list of current Fees and Charges:

South West Slopes Credit Union Transaction Charges (per calendar month - per membership)

The schedule of Fees and Charges is current as at the date specified, and these Fees and Charges are subject to change at the discretion of the Credit Union.

Excess Card Withdrawal Fees	You will receive 12 Free EFTPOS transactions per month. For every additional EFTPOS transaction thereafter a fee of \$1.00 will apply. The fee will be charged on and after the 13 th transaction with the following description "POS trx fee.
Excess Transaction Fees	Any combination of 18 cash withdrawals, member cheque withdrawals, counter cheque withdrawals or direct debits are free then a charge of \$0.70 per additional transaction applies. Cheque withdrawals include budget cheque withdrawals. If applicable the fee will be charged on the last day of the month with a description of "Excess Transaction Fees."
Replacement Cards	A charge of \$5.00 per replacement card applies for lost, damaged, or stolen cards. There is no charge for the renewal of expired cards. This applies to both Redicard and Visa Classic Credit Card facilities.
Member Cheque Books	Charge of \$3.00 per 25 leaf cheque book. Charge of \$12.00 per 100 leaf cheque book, All cheque book fees are charged at the time of ordering.
Member Cheque Dishonour fee ***	Where a member cheque is dishonoured due to insufficient funds being held in the nominated account a fee of \$15 applies. \$5 is payable to CUSCAL (Credit Union Services Corporation Limited)
Cheque Deposit Dishonour ***	Where a cheque deposited to a members account is dishonoured, a fee of \$15.00 applies. \$9.00 of this is payable to the National Australia Bank.
Direct Debits Dishonour Fee ***	A fee of \$15 is applied where an authority to directly debit an account is dishonoured due to insufficient funds in the nominated account. \$5 of this is payable to CUSCAL
Referral Fee	A fee of \$10.00 is applied each time a member's account is overdrawn without arrangements as a result of a cheque or direct debit being honoured.
Dormant Account Fee	A \$10.00 annual fee applies to accounts on which there has been no member generated activity for at least 2 years and the member has not responded to advice from the Credit Union.

Copy Member Statement Fee	A \$3.00 fee will be charged per additional statement.
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SOUTH WEST SLOPES CREDIT UNION
YOUR LOCAL FINANCIAL INSTITUTION - PHONE 02 63841111 or swscu.com.au

Copy Member Cheque Fee ***	A \$15.00 fee will be charged per cheque copy. (payable to CUSCAL)
Cheque Trace Fee ***	A \$45 fee will be charged to establish final destination (who received the cheque value). – payable to CUSCAL
Electronic Payment Trace Fee ***	A \$22 fee will be charged to establish final destination (who received the electronic payment value) – payable to CUSCAL
VISA Classic Credit Card	
Cash Advances	including over the counter cash withdrawals, ATM's and EFTPos– Interest will be charged if you obtain a cash advance from your credit card and your account does not have an available credit balance.
Annual Credit Card Fee	\$30 per annum. Payable on the establishment of the Credit Limit and then annually on the anniversary date of the establishment of the Credit Limit each year.
Over Limit Fee	\$30 per month Payable if the balance of the account exceeds the approved credit limit at any time within a month and payable on the last day of each month.
Transaction Fees	No Transaction fees apply on your credit card account for credit purchases; transaction fees may apply on all other transactions in accordance with the Schedule of Fees and Charges.
Currency Conversion Fee	1.5% of the value of any foreign currency.
The Minimum Monthly Repayment	3% of the account debit balance on the last day of the statement period or \$20.00 whichever is the greater or the account balance if it less than \$20.00.
To lodge a Chargeback ***	Minimum of \$30 per transaction lodged plus any additional fees incurred
Credit Limits	Minimum \$500 to maximum \$10,000. Subject to approval.
Internet Token	A \$35.00 fee will be charged per Token. This is refundable on return.

Transaction Limits: Value of transactions Redicard Maximum of \$1000 per day (without prior arrangement)
 Visa (savings options) \$1000 per day (without prior arrangement)
 In Branch withdrawals up to the available balance
 Internet & Phone banking up to the available balance and the authorised limits (Bpay and/or Epay facilities)

*****Third Party Fees & Charges:**

Any Fees and Charges charged to the Credit Union, including Government charges or charges by other Financial Institutions for products and services obtained on behalf of the member/s will be passed on to the member/s. All fees and charges, unless specified otherwise, will be charged to the account on the day it is incurred. All third party fees are subject to change without notice.

The ATM Direct Charging Fee is charged by the ATM Owner at the time of the transaction (ATM Partner Fee). This fee is at the discretion of the ATM Owner. SWSCU has no control over this fee. All **rediATM's** are fee free for all our members Australia wide with unlimited usage. For more information and locations please visit www.rediatm.com.au