

General Services Fees

As at 30 October 2019

Unlimited free transactions, include:

- Online & Mobile Banking (incl. BPAY®)
- IVY Phone Banking (1300 247 489)
- 'Better Offset' Account transactions
- Credit Card Visa purchases
- 'My Limit' Visa purchases
- Deposits¹
- Branch cash withdrawals
- ATM balance enquiries

Rebatable Transactions

Transaction Type	Description	Fee Amount
ATM Cash Withdrawal	Cash withdrawals processed via ATMs within Australia	\$1.00
Visa Debit Purchase	Visa Debit Card purchases (incl. Visa payWave, Apple Pay, Google Pay, Samsung Pay)	\$1.00
EFTPOS Purchase	Visa Debit Card purchases via EFTPOS (incl. purchase with cash-out)	\$1.00
Direct Debit Withdrawal	Processing of direct debit withdrawal transactions	\$1.00
Internal Transfer	PCU staff assisted internal transfers	\$2.50
Automated Transfer	Automated transfers processed by PCU staff (incl. periodical payments and external transfers)	\$1.00
Member Cheque Withdrawal	Processing of Member cheque withdrawal transactions	\$1.25
Cheque Encashment	When PCU staff cash a cheque on your behalf	\$2.50
Bank@Post	Cash withdrawals processed at an Australia Post Outlet	\$3.50

Monthly rebates offset transactions on the following accounts:

- rediAccess
- Budget Saver
- Rural On-Call Savings
- Equity Plus LOC
- Allegro LOC

Rebate Qualification Criteria

Borrowing Criteria	Monthly Rebate
Active Personal Loan	\$15.00
Active Mortgage Loan / LOC	\$30.00

Savings / Investment Criteria ²	Monthly Rebate
≥\$10,000	\$5.00
≥\$50,000	\$10.00
≥\$100,000	\$15.00
≥\$175,000	\$20.00
≥\$250,000	\$30.00

Age Criteria ³	Monthly Rebate
≤24 years of age	\$10.00
≥60 years of age	\$10.00

¹Excludes cheque deposits on business accounts. ²Savings / investment rebate level based on cumulative minimum monthly balance of all savings / investment accounts. ³Offer is valid to Members who have not turned 25 or have turned 60 by the last day of the month.

Things to note: Monthly rebates are calculated on each calendar month and recommence on the first day of each month. No credit is given for 'unused' rebates, and rebates are not cumulative or transferrable. All transaction fees are charged on the final day of the month in which the transactions occurred (excl. 'My Limit' Prepaid Visa fees charged daily). Free online transactions do not apply to international transfers facilitated by Western Union. © Registered to BPAY Pty Ltd ABN 69 079 137 518. 'Manual BPAY® Processing' fee applies to staff assisted BPAY® transactions, see 'General Transaction Fees'.

Better Banking Tips

- Use our unlimited free transaction options where possible
- Transact on the same membership connected to your loans, savings and investments, as rebates are not transferrable to joint owner memberships
- Switch your home loans, personal loans, or deposits to PCU to access a greater monthly rebate
- Combine EFTPOS with cash-out and do two transactions at once
- Switch your payroll to PCU and split it across accounts as needed
- Regularly review the fee summary on your monthly account statement to track your activity and help minimise your fees

Call us on 1300 131 844 for a fee breakdown and a FREE Financial Health Check.

General Transaction Fees		
Fee Name	Fee Description	Fee Amount
Manual BPAY® Processing	Payable whenever a BPAY® payment is processed by a PCU staff member.	\$2.00
Farm Management Deposit	Payable at the time of transaction: - Deposit fee - Early withdrawal application fee	\$20.00 \$20.00
Irrevocable Funds Transfer - SWIFT	Payable upon transfer of funds within Australia via Credit Union Services. NB: Charged at the time of transaction.	\$15.00 (inbound) \$30.00 (outbound)
Quick Debit Transaction	Payable whenever a QuickDebit direct debit from another financial institution is made.	\$0.30
iSavings Withdrawal	Payable whenever a transfer or withdrawal is processed by a PCU staff member for an iSavings account. (Age concession does not apply)	\$2.00

My Limit Prepaid Visa Transaction Fees		
Fee Name	Fee Description	Fee Amount
Visa Purchase	My Limit Prepaid Visa Card purchases (incl. payWave, Apple Pay, Google Pay, Samsung Pay).	Free
EFTPOS	My Limit Prepaid Visa Card purchases via EFTPOS (incl. purchase with cash-out).	\$1.00
In-Branch Withdrawal	Cash withdrawals from a My Limit account processed at a PCU branch.	\$1.00
Direct Debit Withdrawal	Processing of direct debit withdrawal transactions from a My Limit account.	\$1.00
ATM Withdrawal	Cash withdrawals processed via ATMs within Australia from a My Limit account.	\$1.00
Internal Transfer	PCU staff assisted internal transfers processed from a My Limit account.	\$1.00
Bank@Post	Cash withdrawals processed at an Australia Post Outlet from a My Limit account.	\$3.50
Card Issue Fee	Payable whenever we issue a 'My Limit Prepaid Visa' card (incl. new, renewals, replacements).	\$10.00

Travel and International Transaction Related Fees		
Fee Name	Fee Description	Fee Amount
Cash Passport	Initial activation or reloading of a Cash Passport in a branch.	\$10.00
	Closing a Cash Passport card and cashing out the balance to a nominated account.	\$10.00
Bank Drafts	Selling a Foreign Exchange draft	\$10.00
	Tracing a draft	FREE
	Stopping a lost or stolen draft or obtaining a copy of a draft issued by PCU	\$25.00
Telegraphic Transfers	- Sending Foreign Currency to an overseas account	\$25.00
	- Sending AUD to an overseas account	\$45.00
	- Inward Telegraphic Transfer (foreign currency)	\$10.00
	- Inward Telegraphic Transfer (AUD)	\$15.00
	- Tracing a Telegraphic Transfer NB: Payable when Member supplied information is found to be incorrect	\$50.00
Foreign Cheques	- Tracing a Telegraphic Transfer NB: Payable when found that funds have been received by the beneficiary	\$80.00
	- Depositing foreign currency cheques and drafts	\$50.00
Foreign Currency	- Bill for collection to negotiate to a foreign document	\$55.00
	Selling or buying foreign currency bank notes.	\$10.00

Cheque Fees		
Fee Name	Fee Description	Fee Amount
Corporate Cheques, Periodical Payments, Bulk Payees	A fee on all PCU cheques drawn on behalf of the Member.	\$5.00
Corporate Cheques Stop Payment	A charge for placing a stop on an unpresented corporate cheque. Payable per cheque, and charged at the time of the stop payment.	\$20.00
Member Cheque Copy	Charged when Member requests a copy of a cheque.	\$45.00
Member Cheque Search	Charged when Member requests a search on a presented cheque.	\$45.00
Member Cheque Book	Cost for printing and posting out a Member cheque book. NB: Charged when a Member cheque book is ordered.	\$15.00
Member Cheques Stop Payment	Payable whenever we stop a cheque at your request that is subsequently presented. NB: Charged at the time cheque is presented.	\$15.00

General Service / Admin Fees		
Fee Name	Fee Description	Fee Amount
Paper Statement	Payable and charged on second Tuesday of the month, following the period for which the statement of account was issued (excl. Members aged ≤14 years old, and ≥60 years old).	\$2.00
Inactive Account	Payable whenever there has been no transaction other than interest and government charges on your account for 12 months. NB: Charged annually.	\$30.00
Signature Verification	Charged when Member performs withdrawal over the counter without sufficient identification.	\$5.00
Recall	Payable whenever a "Stop Payment on Electronic Transfer" is processed.	\$65.00
Funds Recall	Payable whenever funds transferred from a PCU account to an external party are recalled as a result of incorrect account information being provided.	\$25.00
Safe Custody	Payable whenever documents are lodged for safe custody, annually thereafter or upon request to access packet. <ul style="list-style-type: none"> - Access Fee (charged per request) \$5.00 - Annual \$10.00 - Lodgement \$20.00 	

Visa Card Replacement and Cash Advance Fees (incl. Emergency Provision)		
Fee Name	Fee Description	Fee Amount
Visa Credit Cash Advance	A fee is charged when cash is withdrawn at an ATM or over the counter at an outlet within Australia or overseas or a funds transfer to another account held by a Member or a third party with us or another financial institution.	\$4.00
Visa Debit Cash Advance	A fee is charged when cash is withdrawn at an ATM or over the counter at an outlet overseas.	\$4.00
Visa Lost / Stolen Card Report	Fee charged by Visa International and passed onto Member.	\$50.00
Visa Card Replacement	A fee charged for replacement of a lost, stolen or damaged card. NB: Charged at the time of ordering the card.	\$10.00
Emergency Visa Card Replacement	Payable whenever PCU staff process an emergency request to replace a Visa card. NB: Applicable registered post costs may be added to this fee if required.	\$30.00
Visa Debit Emergency Card Replacement	Fee charged by Visa International and passed onto Member.	\$250.00
Emergency Visa Cash Advance	Fee charged by Visa International and passed onto Member.	\$300.00
Visa Decline Fee for Cash Advance / Emergency Card	Fee charged by Visa International and passed onto Member.	\$80.00

Investigative & Information Provision Fees		
Fee Name	Fee Description	Fee Amount
Voucher / Document Search	Payable whenever we search for a Member Voucher / Document at your request. Fee includes branch, BPAY® and Bank@Post. Charged at the time of the search, per voucher requested.	\$20.00
Visa Voucher Retrieval	A fee for searching for a copy of a Visa voucher (per voucher).	\$20.00
Visa Chargeback	A fee for charging back a merchant for a Visa transaction on your behalf.	\$25.00
Visa Arbitration, Compliance & Good Faith Requests	A fee charged where a 'Visa Chargeback' is represented and at your request the associated dispute is escalated for Visa's arbitration and/or compliance review.	\$20.00
Statement / Document Copies	A fee is charged for copies of statements and documents less than 12 months old NB: Charged at the time of issue.	\$2.00 per page
Statement Retrieval	Payable per statement, whenever at your request we retrieve and provide you with a copy of a statement in excess of 12 months old. NB: Charged at time of issue.	\$10.00

Early Withdrawal Fees		
Fee Name	Fee Description	Fee Amount
Christmas Club (S2)	Members can access funds from 1 November to 31 January without being charged. Withdrawals outside of these dates will be charged.	\$10.00
Fixed Term Deposit Early Redemption Penalty	An early withdrawal penalty of a 50% reduction of the total interest earned on the amount to be withdrawn applies to all early withdrawals from a Term Deposit account NB: Charged at the time of redemption.	50% of accrued interest

Additional Fees Applicable to Business Accounts		
Fee Name	Fee Description	Fee Amount
Cheque Deposit	A fee payable for each cheque deposit.	\$0.50

Honour / Dishonour & Overdrawn Account Fees		
Fee Name	Fee Description	Fee Amount
Account Sweeping	Payable whenever we transfer funds from one of your accounts to another (other than on your instructions) to cover payment arrears of amounts overdrawn. NB: Charged at time of transfer.	\$5.00
BPAY®	Future Dated Payment rejection fee. NB: Charged at time of transaction.	\$5.00
Declined Transaction	A fee for declined transactions (first 2 per month are free).	\$1.00
Demand	Payable whenever we send you a notice demanding that you remedy a default under your savings account.	\$50.00
Overdrawn Transaction	Payable whenever, at the end of any business day on which a transaction (other than for fees) has been debited to your account, the closing debit balance of the account is more than \$50.00 overdrawn. NB: Charged the next business day	\$15.00
Credit Card Late Payment	Payable whenever your repayments become in arrears by 21 days or more - Payable on the 21st day - Payable on the 35th day	\$15.00 \$25.00
Bank@Post	Deposited cheque dishonour and administration fee. NB: Charged at the time of the notification.	\$30.00
Periodical Payment / Easy Pay Rejections	If a periodical payment is not made due to lack of funds 5 consecutive times, a fee is charged on the fifth attempt. NB: Charged at the time of the rejection.	\$10.00
Written Notice Fee	Payable whenever we send you a notice that your account is overdrawn.	\$25.00
Honour / Dishonour	Charged if there are insufficient cleared funds available to process the transaction, or where, despite the insufficient cleared funds, we honour your transaction. Charged at the time of honouring / dishonouring. - Direct Debit, Member Cheque, and QuickDebit dishonours - Direct Debit Honour - Member Cheque Honour	\$15.00 \$10.00 \$15.00 per cheque