

# General Services Fees

As at 1 March 2024

## 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
- My Limit eftpos purchases
- Deposits
- ATM balance enquiries
- Branch cash withdrawals
- Branch BPAY transactions

## 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 contactless payments, Apple Pay, Google Pay, Samsung Pay)	\$1.00
eftpos Purchase	Visa Debit Card purchases via eftpos (incl. purchases with cash-out)	\$1.00
Direct Debit Withdrawal	Processing of direct debit withdrawal transactions	\$1.00
Member Cheque Withdrawal	Processing of Member cheque withdrawal transactions	\$1.25
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
- Master Club
- Commercial LOC
- 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 <sup>1</sup>	Monthly Rebate
≥\$10,000	\$5.00
≥\$50,000	\$10.00
≥\$100,000	\$15.00
≥\$175,000	\$20.00
≥\$250,000	\$30.00
Age Criteria <sup>2</sup>	Monthly Rebate
≤24 years of age	\$10.00
≥60 years of age	\$10.00



## 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 Police Credit Union to access a greater monthly rebate
- Combine eftpos with cash-out and do two transactions at once
- Switch your payroll to Police Credit Union 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.**

<sup>1</sup>Savings / investment rebate level based on cumulative minimum monthly balance of all savings / investment accounts. <sup>2</sup>Offer 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 Convera. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

## General Transaction Fees

Fee Name	Fee Description	Fee Amount
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

## My Limit Prepaid Visa Transaction Fees

Fee Name	Fee Description	Fee Amount
Visa Purchase	My Limit Prepaid Visa Card purchases (incl. contactless payments, Apple Pay, Google Pay, Samsung Pay).	Free
eftpos Purchase	My Limit Prepaid Visa Card purchases via eftpos (incl. purchases with cash-out).	Free
In-Branch Withdrawal	Cash withdrawals from a My Limit account processed at a Police Credit Union 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	Police Credit Union 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 (including 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 Police Credit Union	\$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	\$50.00
	NB: Payable when Member supplied information is found to be incorrect	
	Tracing a Telegraphic Transfer	
	NB: Payable when found that funds have been received by the beneficiary	\$80.00
Foreign Currency	Selling or buying foreign currency bank notes.	\$10.00
Foreign Currency Conversion	All transactions made in a foreign currency on a Visa card are subject to a currency conversion fee.  This fee is payable to Cuscal as the principal member of Visa Worldwide and is passed onto the member. The amount of this currency conversion fee is subject to change from time to time and we will advise you in advance of any such change.	3% of the value of the transaction

## Cheque Fees

Fee Name	Fee Description	Fee Amount
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

## 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
Recall	Payable whenever a "Stop Payment on Electronic Transfer" is processed.	\$65.00
Funds Recall	Payable whenever funds transferred from a Police Credit Union account to an external party, including external transfer, OSKO® and BPAY are recalled as a result of incorrect account information being provided.	\$25.00
Large Cash Withdrawal	Applicable for withdrawals >\$30,000 and charged at the time of the withdrawal (cost of security etc.)	At cost
Supply Certificate Fee	Payable whenever we provide a Certificate for Audit or other purposes.	\$50.00 p/h (min \$25 per certificate)

## 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 Police Credit Union 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
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

## 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	\$12.00 \$8.00 \$12.00 per cheque