



Schedule of Fees and Charges

Effective 17th August 2018

Transaction Accounts

Savings Accounts

	Everyday Access*	Lifestyle Plus*	Business Plus*	Kool Kids Club*	Dream Saver	Bonus Online Saver	NetSaver Online Savings
	<i>An everyday transaction account with easy access</i>	<i>If you are at retirement age, this account is for you</i>	<i>A transaction account for businesses with easy access</i>	<i>An account to help our friends under 12 start saving</i>	<i>Great interest rate when you make no withdrawals</i>	<i>To earn bonus interest, deposit \$200 per month and no withdrawals</i>	<i>Online savings account with great interest, no fees</i>
Monthly Account Fee	\$5.00	\$5.00	\$10.00	-	-	-	-
Chargeable Transactions							
Withdrawals and internal transfers in branch	-	-	-	-	\$2.00	\$2.00	\$2.00
Electronic transfer (external, pay anyone) in branch	\$1.50	\$1.50	\$1.50	\$1.50	\$2.00	\$2.00	\$2.00
Direct debit	\$0.60	\$0.60	\$0.60	\$0.60	x	x	x
eftpos (Visa Debit)	\$0.60	\$0.60	\$0.60	x	x	x	x
Electronic transfer (external, pay anyone) via NetBanking/Mobile Banking	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60	x
Cheques written	\$0.60	\$0.60	\$0.60	x	x	x	x

*Monthly Account Fee includes 10 chargeable transactions (25 for Business Accounts), unlimited & in-branch transaction account withdrawals

Exemptions 25 years & under– no monthly account fee. Not for Profit Organisations, Customers with \$200,000 or more in deposits and/or loans – no monthly account fee and no limit on chargeable transactions.

Free Transactions

Cash deposits and direct credits of payroll, pensions or benefits (refer to General Service Fees & Charges for coin deposits over \$100)

Periodical payments between SCCU accounts

BPAY® transactions

Visa Debit payWave transactions

Visa Debit eftpos transactions where account type selected is Credit

AccessLine (Phone) enquiries & internal transfers

NetBanking (Online) enquiries & internal transfers

General Service Fees & Charges (Applicable to all Accounts)

Cheques	
Cheque deposits	\$0.35 per cheque
Corporate cheque	\$7 each
Periodic payment by corporate cheque to external parties	\$7 each
Stop corporate cheque	\$15 per transaction
Customer cheque transfer	\$15 per transaction
Customer cheque dishonour	\$15 per transaction
Special cheque clearance	\$15 per transaction
Bank cheque purchase	\$15 per transaction
Cheque books	\$3 - 25 leaf / \$12 - 100 leaf

Direct Entry	
Direct debit honour transfer, dishonour or stop	\$15 per transaction
Direct entry credit supplier recall	\$30 per recall
Direct entry return	\$5 per return
Direct entry trace & recall and/or mistaken electronic payments	\$60 per recall
Direct entry trace	\$30 per trace

International Services	
Swift debit	\$30 per transaction
Inbound swift credits	\$5 per transaction
Telegraphic transfer - domestic and international	\$30 per transaction
Bank draft	\$15 each
Travellers cheque/commission foreign cash purchases	1.1% calculated on the total of the Australian equivalent
Cash Passport	\$15 per card
Foreign exchange buy backs	\$10 per transaction

BPAY®	
BPAY® investigation/trace request	\$9 per request
BPAY® error correction/reversals	\$15 per reversal
BPAY® recall	\$30 per recall

Visa Debit	
Visa Debit declines & insufficient funds	\$0.60 per transaction
Visa Debit and/or PIN replacement	\$10 each
Visa Debit cash advance (incl. international ATM withdrawals)	\$3.50 per transaction
Visa Debit chargeback	\$30 each
Visa Debit copy of voucher	\$20 per voucher
Visa Debit overseas emergency cash rejection	\$70 per request
Visa Debit foreign currency conversion (charged by Visa)	3% of international transaction amount
Visa Debit emergency overseas replacement	\$250 per card
Visa Debit emergency domestic replacement	\$40 per card
Visa Debit Disputed ATM/eftpos transaction (payable by customer if dispute declined)	\$30 per dispute

Other Fees	
Transfer requests consisting of more than 5 transactions (staff assisted) per day	\$15 per request
e-Statement	Free
Paper Statement (Customers aged under 18 years or over 65 years are exempt from this fee)	\$2 per statement
Deposit Book - Westpac	\$3 - 20 leaf
Deposit books - Business	\$5.00 per book
Agency withdrawal	\$20 per withdrawal
Coin handling (SCCU customers)	First \$100 free 5% of total coin thereafter
Coin handling (non SCCU customers)	5% of total coin
Lifestyle Extra annual membership	\$36 per annum
VIP manager token establishment	\$25 per token established
Offset facility	\$5 per month
Overdrawn account	\$30 per occurrence
Dormant customer	\$15 charged quarterly
Copy of statement/s and/or transaction listing	\$2 per page a further \$1 if postage is required
Searching and/or checking customer transaction voucher/s	\$35 per hour or part thereof
Copy of customer and/or SCCU cheque	\$30 per copy
Accessing personal information under the Australian Privacy Principles	\$35 per hour or part thereof
Audit fee for all account audit requests by external parties	\$35 per hour or part thereof
External garnishee administration fee	\$13 payable on each garnishee amount
Company search	\$20 per search