

# Schedule Fees and Charges

*Transaction, Savings and Loans Products No Longer for Sale*

Effective 10 March 2025

## Product Specific Fees and Charges

	Transaction Accounts	Savings Accounts			
	Everyday Access*	Kool Kids Club	Dream Saver	Bonus Online Saver	NetSaver Online Savings
<b>Monthly Account Fee</b>	\$5.00	NA	NA	NA	NA
<b>Monthly Account Fee Exemptions</b> Customers 25 years and under. Not-For-Profit organisations. Customers with \$200,000 or more in deposits and/or loans.  * 10 chargeable transactions and unlimited in-branch transaction account withdrawals.					
Chargeable Transactions					
Withdrawals and internal transfers in branch	x	x	\$2.00	\$2.00	\$2.00
Electronic transfer (external, pay anyone) in branch	\$1.50	\$1.50	\$2.00	\$2.00	\$2.00
Direct debit	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60
Electronic transfer (external, pay anyone) via NetBanking/Mobile Banking	\$0.60	\$0.60	\$0.60	\$0.60	\$0.60
Cheques written	\$0.60	x	x	x	x

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 transactions where account type selected is Credit
NetBanking (Online) enquiries & internal transfers

For further details please go to our website [www.sccu.com.au](http://www.sccu.com.au) or contact us on 1300 364 744 or drop into one of our Financial Service Centres.

## Loan Products Specific Fees and Charges

	Line of Credit		Home Loans			
	Home Loan Line of Credit	5 Star Plus Home Loan Line of Credit	Basic Home Loan	Platinum Home Loan	Platinum Professional Home Loan	5 Star Plus Home Loan
<b>Annual Fee</b>	\$250	\$0	\$0	\$400	\$400	\$350

## Other Lending Fees

Home Loan and Line of Credit Products	
Property Valuation <sup>1</sup> (per property)	\$300
Progress Valuation Fee (construction loans)	\$450
Legal Fee	\$430
Legal Fee (Trust Deed Review)	\$132
Security Variation <sup>3</sup> (per security)	\$150
Guarantor Security Variation <sup>3</sup> (per security)	\$300 plus PEXA Fees and other legal disbursement costs
Loan Variation	\$150
Product Switch	\$300
Redraw (Online / In branch)	\$0 / \$25
Loan Top-up	\$250
Loan Consolidation <sup>4</sup>	\$250
Security Guarantee <sup>2</sup>	\$200
Recontracting Fee	\$150
Direct Debit Dishonour Fee	\$15
Discharge Fee <sup>3</sup>	\$150
Fixed Rate Lock Fee	0.15% of the loan amount or \$750, whichever is the higher
Discharge of Mortgage Registration Fee	Subject to State Government Requirements
Mortgage Security Registration Fee	Subject to State Government Requirements
Mortgage Stamp Duty	Subject to State Government Requirements
Break Cost Fee (fixed rate loans)	Refer to Loan Contract
Lenders' Mortgage Insurance (if Loan to Value Ratio is above 80%)	Price Available on Application

<sup>1</sup> Valuation Fee varies dependent on type and complexity of property. Minimum fee shown. <sup>2</sup> Per guarantor <sup>3</sup> Plus SCCU solicitor fees, PEXA fees and relevant government charges

<sup>4</sup> Consolidation is subject to credit Criteria

## General Service Fees and Charges

<b>Cheques</b>	
Corporate cheque or Periodic payment by corporate cheque to external parties	\$7 each
Customer cheque transfer/ dishonour/ special clearance	\$15 per transaction
Cheque books	\$6 - 25 leaf \$17 - 100 leaf
<b>Direct Entry</b>	
Direct debit honour transfer, dishonour or stop	\$15 per transaction
Direct entry trace electronic payment	\$30 per transaction
Direct entry recall electronic payment	\$30 per transaction
Direct Entry mistaken electronic payment	\$50 per transaction
<b>NPP/Osko</b>	
NPP/Osko trace electronic payment	\$30 per transaction
NPP/Osko recall electronic payment	\$30 per transaction
NPP/Osko mistaken electronic payment	\$50 per transaction
<b>BPAY®</b>	
BPAY® trace electronic payment	\$30 per transaction
BPAY® recall electronic payment	\$30 per transaction
BPAY® mistaken electronic payment	\$50 per transaction
<b>International Services</b>	
Domestic transfers using the swift RTGS system	\$30 per transaction
Overseas transfers using Convera (Staff Assisted)	\$35 (foreign currency) or \$55 (AUD)
Overseas transfers using Convera (Self Assisted via Netbanking)	\$25
<b>Visa Debit</b>	
Visa Debit Card and/or Visa Debit Card PIN replacement	\$10 per card / PIN
Visa Debit Card and / or Visa Debit Card on Sub-accounts	\$10 per card for additional cards excluding the first card
Visa Debit cash advance (incl. international ATM withdrawals)	\$3.50 per transaction
Visa Debit chargeback and / or representations	\$30 per chargeback / representations
Visa Debit foreign currency conversion (charged by Visa)	3% of international transaction amount
Visa Debit overseas card replacement (non emergency)	\$60 per card
Visa Debit emergency overseas replacement card	\$150 per card
Visa Debit emergency domestic replacement card	\$30 per card
Visa Debit Disputed ATM transaction (payable by customer if dispute declined)	\$30 per dispute
<b>Other Fees</b>	
Transfer requests consisting of more than 5 transactions (staff assisted) per day	\$15 per request
Electronic transfer in branch (External, Pay Anyone)	\$1.50 per transaction
Paper Statement	\$4 per statement
Deposit Books - Business	\$5.00 per book
Agency withdrawal	\$20 per withdrawal
Coin handling (SCCU customers)	First \$100 free 2.5% of total coin thereafter

Coin handling (non SCCU customers)	2.5% of total coin
VIP Security Token	\$25 per token established
Overdraft Annual Fee - Personal	\$120 per annum
Dormant customer	\$15 charged quarterly
Copy of statement/s and/or transaction listing	\$2 per page a further \$1 if postage is required
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