



FEES & CHARGES SCHEDULE AND TRANSACTION LIMITS

The purpose of the brochure containing the Fees & Charges and Transaction Limits:

The brochure containing the Fees & Charges and Transaction Limits detail banking relationship benefits and transactions for which a fee or charge maybe payable when using an FCCS Credit Union product or for FCCS Credit Union providing a service requested by you, applicable to our accounts. Some loan account fees and charges are shown however a full list of fees and charges will be disclosed in the loan offer document. The information in this brochure is subject to that loan offer document.

You should retain the Fees & Charges and Transaction Limits brochure for future reference, as the information will also apply to any further accounts that you obtain, or facilities for accessing these accounts. As a Credit Union we do not have external shareholders who require dividends. Our profits are reinvested in the credit union to either absorb new member costs or to help provide you with competitive products and services.

FORD CO-OPERATIVE CREDIT SOCIETY LIMITED

ABN 74 087 651 456

AFSL / Australian Credit Licence No. 244351

Fees current as at 13th February 2018

Head Office:

107 Gheringhap Street

Geelong Vic 3220

Telephone: 1300 361 555 Fax: (03)5221 1544 Email: info@fccs.com.au

Web site: www.fccs.com.au

TIPS FOR MINIMISING FEES.

- Check your balance via internet banking or 24 hour telephone service
- Use EFTPOS to pay for goods and withdraw cash at the same time where possible
- Plan cash, ATM/EFTPOS withdrawals in advance
- Spread your transactions across the range of access facilities available to maximise your free withdrawals
- Use BPAY® to pay bills
- Set up electronic funds transfers (EFT) where possible
- Consolidate accounts (including loans and term deposits from other financial institutions) to take advantage of the banking relationship
- Make use of the Autosweep facility – see below for more details

Autosweep:

Autosweep facility enables you to park your funds in a high interest savings account whilst helping you avoid insufficient funds fees by automatically transferring these funds to cover direct debits, ATM, EFTPOS transactions and personal cheques as required.

Other Services:

There are a number of other services that the Credit Union can either offer you or arrange for you to use, please ask us and we will endeavour to provide the service for you. The costs for these other services will be available on application.

Government charges and taxes:

Where government charges and taxes apply to any account, these will be passed on to members. These charges and taxes may be changed at any time and are charged to members at the rate set by each State or Federal Government.

Transaction limits:

Redicard:

- You can withdraw up to \$1,000 per card per day in total, from either the ATM networks, EFTPOS terminals or Bank@Post. At times a lesser daily limit may be applied and each individual merchant or other institution may impose additional restrictions.

Cash over the counter at FCCS Credit Union branches and agencies per day:

- The maximum amount of cash that can be withdrawn over the counter on any one day inclusive of all branches and agencies from an individual account type is \$2,000.
If you require more than \$1,500 in cash, 48 hours notice must be given to the branch where you require the funds to be withdrawn from.

Internet Banking Daily Electronic Funds Transfer (EFT) limit:

- The limit for external transfers through Internet Banking is \$2,500 per day – this includes Osko payments. You must apply to us in writing to temporarily alter your transaction limit – please email info@fccs.com.au during business hours for temporary increases. EFT daily processing cut off time is 4.30 pm EST

NB: Future dated external payments cannot be processed if they exceed the daily limit of \$2,500

Membership:

Adult Membership1x \$10.00 share
Junior Membership - 20% of full membership (under 18 years of age)1x \$ 2.00
(Upon reaching the age of 18 the full membership share rate will be debited)

Fee Exemptions:

Members under the age of 18 are exempt from the monthly service fee.

The S1 account will be exempt from the monthly service fee where:

- the minimum monthly balance is \$3,000 or more.
- A banking relationship of \$20,000 or more is maintained

If applicable the monthly service charge will be debited on the last day of each month.

Banking relationship with FCCS Credit Union:

At FCCS Credit Union our fee structure rewards our members' banking relationship. The banking relationship includes all savings, investment and loan account balances (excluding overdraft and credit card facilities) with combined minimum monthly balances of \$20,000 or more. Balances greater than \$50,000 earn more rewards. The banking relationship benefits are applicable for all your account types. See the following pages for your benefits.

AT CALL TRANSACTION/PASSBOOK ACCOUNTS

Banking Relationship \$50,000 or more	Total Access Account (\$1)	Redi-Access Account (\$13)	Senior Savers Account (\$65)	At-Call Passbook Accounts (\$5 & \$12*) (*S12 no longer available)
Monthly Service Fee	n/a	n/a	n/a	n/a
rediATM / NAB / BOQ / Suncorp	unlimited free			n/a
EFTPOS	unlimited free			n/a
Over the counter cash w/ds	unlimited free			unlimited free
Bank@ Post				n/a
Internal Transfers	unlimited free			unlimited free
Auto Sweep	unlimited free			unlimited free
BPAY	unlimited free			unlimited free
Direct Debit	unlimited free			unlimited free
Electronic Funds Transfer	unlimited free			unlimited free
Personal Cheques	unlimited free	n/a	n/a	n/a

Banking Relationship \$20,000 - \$49,999.99	Total Access Account (\$1)	Redi-Access Account (\$13)	Senior Savers Account (\$65)	At-Call Passbook Accounts (\$5 & \$12*) (*S12 no longer available)
Monthly Service Fee	n/a	n/a	n/a	n/a
rediATM / NAB / BOQ / Suncorp	unlimited free			n/a
EFTPOS	unlimited free			n/a
Over the counter cash w/ds	unlimited free			unlimited free
Bank@ Post				n/a
Internal Transfers	unlimited free			unlimited free
Auto Sweep	unlimited free			unlimited free

Banking Relationship Up to \$19,999.99	Total Access Account (\$1)	Redi-Access Account (\$13)	Senior Savers Account (\$65)	At-call Passbook Accounts (\$5 & \$12*) (*S12 no longer available)
Monthly Service Fee	\$5.00	n/a	n/a	\$5.00
	exemption applies if minimum monthly balance is greater than \$3,000	n/a	n/a	n/a
rediATM / NAB / BOQ / Suncorp	4 free per month	combined total of 4 free per month	combined total of 8 free per month	n/a
EFTPOS	unlimited free			n/a
Over the counter cash w/ds	4 free per month			4 free per month
Bank@ Post		n/a		
Internal Transfers	unlimited free			unlimited free
Auto Sweep	unlimited free			unlimited free

SPECIAL PURPOSE SAVINGS ACCOUNTS:

Monthly Service Fees do not apply to Special Purpose Saving Accounts.

The banking relationship benefits as detailed on page two are applicable for all your account types.

The following table details account access and transaction limits. Direct debits are not permitted on these accounts.

On-Line Saver Account (S70)	iSaver (S80)	Superfund Maximiser Account (S75)	Access Saver Account (S60)	Mortgage Offset Account (S10)
24 hour unlimited access via *internet or telephone banking only	24 hour unlimited access via *internet banking only	24 hour unlimited access via *internet or telephone banking only	24 Hours notice of withdrawal is required	24 hour unlimited access via *internet or telephone banking only
Over the counter staff assisted transactions will incur a \$10.00 fee charged at the time of transaction	Over the counter staff assisted transactions will incur a \$10.00 fee charged at the time of transaction	Over the counter staff assisted transactions will incur a \$10.00 fee charged at the time of the transaction	Approved withdrawal requests without notice will incur a \$10.00 staff assisted transaction fee charged at the time of transaction.	Minimum balance to open \$250
A linked FCCS transaction account is required		Transaction fees are not payable on this account		

*Internet Banking External Funds Transfer (EFT) limit of \$2,500 applicable – please email info@fccs.com.au during business hours for temporary increases

The following table explains the number of cash, cheque withdrawals or debit transfers permitted on the S55, S2, S6, S7 and S9 accounts per month and the cost of any subsequent transactions.

Achieve Saver Account (S55)	Christmas Club Account (S2)	Insurance / Budget Accounts (S6, S7 and S9*)
<p>One Free transaction per month as follows:</p> <p>One Free cash withdrawal OR One Free cheque withdrawal OR One Free internal phone banking transfer OR One Free internal debit transfer</p> <p>All Subsequent access during this time will attract a fee of \$2.00 each time and charged on the last day of the month.</p>	<p>One Free transaction is permitted between the 27th December and the third Monday in November of the next year as follows:</p> <p>One Free cash withdrawal OR One Free cheque withdrawal OR One Free internal transfer</p> <p>All Subsequent staff assisted transactions will incur a fee of \$10.00. The fee will be charged at the time of withdrawal. At all other times the funds are at call.</p>	<p>One Free transaction per month as follows:</p> <p>One Free cash withdrawal OR One Free cheque withdrawal OR One Free internal debit transfer</p> <p>Approval of additional withdrawals will attract a fee of \$2.00 each time and charged on the last day of the month.</p> <p>*S9 no longer available.</p>

OTHER FEES AND CHARGES

EXCESS WITHDRAWAL FEES (please refer to pages 2 & 3 for transaction limits)

- rediATM/NAB/BOQ/Suncorp (Suncorp effective 1/8/2017).....\$1.20 per transaction
- EFTPOS\$0.60 per transaction
- over the counter/Bank@Post\$2.00

* Non rediATM/NAB/BOQ/Suncorp ATM withdrawals/balance enquiries – you may be charged a fee by the ATM owner.

BPAY transactions\$0.50 per transaction

Direct Debits\$0.50 per transaction

Cheques:

- Personal Cheques presented\$ 0.50 per cheque
- Copy of Personal Cheque/Trace of Personal Cheque\$40.00 per cheque
- Stop payment on personal cheques.....\$40.00
- Over the counter issued\$ 5.00
- Copy of Corporate Cheque/Trace of Corporate Cheque\$40.00 per cheque
- Replacement of Corporate cheque that has been issued on your behalf\$10.00
- Bank Cheques\$12.00
- Replacement of Bank Cheques.....\$25.00
- Special clearance on a cheque that you are depositing\$15.00

Declined electronic transaction fees:

- ATM/EFTPOS/ BPAY and Bank@Post withdrawals declined due to Insufficient funds available and/or uncleared funds in the account.....\$1.20

Account statement fee:

- Replacement of previous month statement.....\$3.00
- Any other account statements previously issued\$5.00

Periodical payments / Electronic Funds Transfer (EFT):

- EFT via Internet\$0.50
- Over the counter (OTC) transactions that are forwarded electronically (EFT) to another financial institution\$2.50
- Variation to current regular periodical payment authority\$3.50
- That are forwarded through the mail\$6.00

General:

- Staff assisted transaction fee\$10.00
- Cost of a duplicate deposit book\$5.00
- Voucher/Record Search\$40.00 per item
- Overdrawn account fee\$25.00
- Replacement of Redicard\Savings and/or Investment Account Passbook if it has been lost, stolen or destroyed\$5.00
- OTP (One Time Password) Annual Service Fee\$10.00
- Inactive Account/Dormancy fee.....\$5.00 per month
- Company Search Fee\$15.00

Dishonour Fees:

- Dishonour of Direct Debit (inbound or outbound) where there are insufficient funds available and/or uncleared funds in the account held with FCCS Credit Union or other financial institution.....\$25.00
- Dishonour fee on cheque deposit.....\$10.00
- Dishonour fee on personal cheque\$25.00

Travellex Products:

- Foreign Cash1% of value of purchase
- Telegraphic Transfer (Foreign Currency)\$30.00
- Telegraphic Transfer (AUD)\$50.00
- International Drafts\$12.50
- Cash Passport1.1% initial card load fee (capped at \$15)
- Foreign Cheque Conversion < \$25,000 AUD.....\$ 5.00
- Foreign Cheque Conversion > \$25,000\$50.00

INVESTMENT ACCOUNTS

Withdrawal of ALL or PART of your Fixed Term Investment Account or Regular Income Investment Account during the term of your investment:

Where the funds have been invested for at least 75% of the term interest will be paid up to the date of withdrawal without penalty.

Where the funds have been invested for less than 75% of the term, any accrued interest on the amount that has been approved for early release will be paid at the penalty interest rate of 1%, plus any interest that has been previously paid during the current term of the investment on the amount of the approved early withdrawal will be recalculated at the rate of 1%, the difference being deducted from the principal amount that is being released. If the remaining balance falls into a lower tier then the interest rate on this remaining balance will alter. If you withdraw part or all of your investment during the 5 working day period after the investment matures, the interest rate applicable between the maturity date and the date of withdrawal will be paid at the penalty interest rate of 1%.

LOAN FEES AND CHARGES

The information in this brochure about fees and charges applicable to our loan products is indicative only. In some circumstances more than one fee may apply.

Loan Application Fees:

Personal Loans	\$195.00
Home Loans	\$250.00
Affinity Home Loan Annual Fee (Charged 31 st March)	\$295.00

Additional charges apply if more than one property included
Preparation/Discharge
Stamp Duties and Lodgement Fees - As charged by appropriate authority.

Government Charges - All Government duties/taxes relating to loans transactions will be debited to the loan account. Fees payable to other third parties may apply.

Enforcement Expenses:

Arrears letter per occasion.....	\$30.00	
Default Notice Fee per occasion	\$200.00	– Mortgage Loans \$50.00 – Personal Loans

Administration Fees:

Security Administration Fee.....	\$25.00	– Personal Loans
Security Variation Fee	\$15.00	– Personal Loans
Value Home Loan Administration Fee.....	\$8.00	per month
Progressive Drawing Fee (mortgage loans).....	\$50.00	
Variation Fee	\$200.00	– Mortgage Loans \$50.00 – Personal Loans
Portability Fee	\$350.00	– Mortgage Loans \$100.00 – Personal Loans
Additional Security Fee.....	\$150.00	
Conversion/Switching Fee.....	\$250.00	
Production of Title Fee.....	\$350.00	
Arranging a Withdrawal of Registered Security.....	\$250.00	
Discharge Settlement Fee (per security property).....	\$250.00	
Settlement Rebooking Fee	\$100.00	
Construction Fee	\$245.00	
Guarantee Fee.....	\$200.00	
Lenders Mortgage Fee	\$50.00	

Redraw:

Affinity Home Loan Package and Mutual Home Loan
(formerly Easy Start Home Loan) Nil

Basic Home Loan (formerly Value Home Loan) \$25.00 - Per Redraw

All other Home Loans have a Nil redraw fee if redraw is via internet or telephone banking (Note: over the counter (OTC) first one free per month, all additional OTC redraws

\$15.00 - Per Redraw

Amigo Low Interest Rate Credit Card

Card Replacement Fee Payable when you request a replacement card.....	\$12.50
Overseas Card Replacement Fee - When you require an emergency replacement Amigo Visa Credit Card or cash request when overseas.....	US\$175.00* per card/per cash provision
Administration Fee - Applies if a replacement request is withdrawn.....	US\$50*
International Conversion Fee - This is payable on all transactions made overseas on VISA Card.....	3% of transaction value in \$AUD
Late Payment Fee - Payable when you do not pay the minimum repayment by the payment Due date shown on your credit card statement.....	\$25.00
Card Recovery Fee - Payable when we cancel or recover a card from you.....	\$5.00
Cash Advance fee - Payable when you make a cash advance at any overseas ATM.....	\$5.00
Out of Date Card Details - Payable if you have set up a recurring debit with another organisation and have not advised them of a change to your card number.....	\$25.00
Visa Voucher - Payable for investigating a disputed transaction which is subsequently found to be valid.....	\$22.00

The Amigo Visa Credit Card is issued by Community First Credit Union Ltd ABN 80 087 649 938 AFSL and Australian Credit Licence Number 231204. Community First is the credit provider and issuer of the credit card. *The fee is converted to Australian dollars using the exchange rate valid on the day the emergency card is produced. Fees & Charges 20161212