

Fees and charges

Account type	Fee Amount (\$)	Everyday Student	Everyday	Everyday Plus	Bucket	Everyday Business	100% Offset Home loan	PL Offset	Low rate Credit Card	Wildlife Saver	Saver	Bonus Saver	Cash Management account	Term deposits (personal)	Term deposits (business)
Account eligibility		Personal customers 0 - 23 years	All personal customers	Personal customers 55 years +	All personal customers	Business customers	Customers with selected home loans	Customers with selected personal loans	Customers with a low rate credit card	Customers aged 0-18years	All personal customers	All personal customers	All business customers	All personal customers	Business customers
Account Keeping fee	Varies	Free	\$6	\$6	Free	\$20	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Payments using Internet Banking (External)	Free	Free	Free	Free	N/A	Free	Free	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A
Payments using Internet Banking (Internal)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
BPAY® Transaction using Internet Banking	Free	Free	Free	Free	N/A	Free	Free	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A
Osko® Transaction using Internet Banking (outgoing)	Free	Free	Free	Free	N/A	Free	Free	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A
VISA Domestic 'Credit' transactions	Free	Free	Free	Free	N/A	Free	Free	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A
EFTPOS purchases & cash out	Free	Free	Free	Free	N/A	Free	Free	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A
Periodical Payments using Internet Banking (External)	Free	Free	Free	Free	N/A	Free	Free	Free	Free	N/A	N/A	N/A	N/A	N/A	N/A
Periodical Payments using Internet Banking (Internal)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
Staff assisted Pay anyone	\$2.50	✓	✓	✓	N/A	✓	✓	✓	N/A	N/A	N/A	N/A	✓	N/A	N/A
Staff assisted BPAY® Transaction	\$2.50	✓	✓	✓	N/A	✓	✓	✓	N/A	N/A	N/A	N/A	✓	N/A	N/A
Staff assisted Periodical Payments (Excluding initial payment setup for a loan product.	\$2.50	✓	✓	✓	✓	✓	✓	✓	N/A	N/A	N/A	N/A	✓	N/A	N/A
Over the counter cash withdrawal	\$2.50	✓	✓	✓	N/A	✓	✓	✓	✓	✓	N/A	✓	✓	N/A	N/A
Staff assisted transaction (Saver)	\$15.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A	N/A
Bank@Post withdrawal, cash advance or cash deposit	Free	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Bank@Post cheque deposit	Free	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Visa Cash Advance	\$2.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Visa Card Replacement (within Australia)	\$7.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Visa Card Replacement (overseas)	\$50.00 to \$350.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Registered Post for Visa Card	\$11.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Visa Chargeback Fee	\$30.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A

Fees and charges

Account type	Fee Amount (\$)	Everyday Student	Everyday	Everyday Plus	Bucket	Everyday Business	100% Offset Home loan	PL Offset	Low rate Credit Card	Wildlife Saver	Saver	Bonus Saver	Cash Mng-ament account	Term deposits (personal)	Term deposits (business)
Account eligibility		Personal customers 0 - 23 years	All personal customers	Personal customers 55 years +	All personal customers	Business customers	Customers with selected home loans	Customers with selected personal loans	Customers with a low rate credit card	Customers aged 0-18years	All personal customers	All personal customers	All business customers	All personal customers	Business customers
Declined Transaction	\$1.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Cheque books - Cheque Dishonour	\$35.00	N/A	✓	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque books - Stop payment	\$35.00	N/A	✓	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque books - Customer Cheque Copy / Enquiry	\$25.00	N/A	✓	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Issue Corporate Cheque	\$10.00	✓	✓	✓	N/A	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A
Corporate Cheque Stop	\$22.00	✓	✓	✓	N/A	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A
Stale Corporate Cheque	\$22.00	✓	✓	✓	N/A	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A
Corporate Cheque Copy / Enquiry	\$20.00	✓	✓	✓	N/A	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A
Cheque Deposit (personal and business)	\$1.00	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	N/A	N/A
Cheque withdrawal (personal and business)	\$1.00	✓	✓	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque Deposit Dishonour	\$7.00	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	N/A	N/A
Foreign Cheque Deposit (Negotiated)	\$10.00	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	N/A	N/A
Foreign Cheque Deposit (Collection)	\$50.00	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	N/A	N/A
Foreign Cheque Deposit Dishonour	\$40.00	✓	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	N/A	N/A
Tracing Cheque / Deposit to Another Financial Institution	\$17.00	✓	✓	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque Destination Trace	\$50.00	✓	✓	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dishonour - Direct Debit or Visa Debit	\$15.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	✓	N/A	N/A	N/A	N/A
Dishonour - Quick Debit	\$15.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	✓	N/A	N/A
Direct Entry Trace	\$35.00	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debit Trace	\$35.00	✓	✓	✓	N/A	✓	✓	✓	N/A	N/A	✓	N/A	N/A	N/A	N/A
Pay anyone Trace	\$35.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
BPay Trace	\$35.00	✓	✓	✓	N/A	✓	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A
Voucher or receipt request / retrieval	\$20.00	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Term deposit - opened on or after to 1 October 2019

Early Withdrawal Fee \$30.00

% of term elapsed at the early termination date Interest rate reduction (expressed as a % of your TD rate)

0% to less than 20%	90%
0% to less than 40%	80%
0% to less than 60%	60%
0% to less than 80%	40%
0% to less than 100%	20%

Seven day notice period required to withdraw funds. No partial redemptions allowed.

Term deposit - opened prior to 1 October 2019

Early Withdrawal Fee \$10.00

Seven day notice period required to withdraw funds Interest Penalty of 2% is deducted from the existing Term Deposit rate.

Special services

Other institution ATM direct charge fee	at cost
Cash withdrawals from a rediATM	at cost
Bank Cheque	at cost
Bank@Post (exchange of notes/coin for alternative denominations of notes/coin)	at cost
Branch (exchange of notes/coin for alternative denominations of notes/coin)	\$10.00
Coin deposit fee over \$100	5% of coin amount
Domestic Telegraphic Transfers: Overnight	\$15.00
Domestic Telegraphic Transfers: Same Day	\$30.00
Incoming Telegraphic Transfer	\$10.00

International transactions

Travelex foreign currency Free

Visa Overseas Card Transaction Multicurrency Fee	3% of the total transaction
National and International Draft	\$15.00
Western Union Telegraphic Transfer (Foreign currency) - Staff assisted	\$30.00
Western Union Telegraphic Transfer (AUD) - Staff assisted	\$50.00
Internet banking Telegraphic Transfer (Foreign currency)	\$20.00
Western Union Inward Telegraphic Transfer (Foreign currency)	Free
Stop payment on a Draft or copy of a Draft	\$35.00
Cash Passport Card	1% of \$A equivalent
Incoming International Telegraphic Transfer	\$10.00

Miscellaneous transactions and activities

State Treasury Refund Request \$25.00

Administration and service fees

eStatements available online since 2017	Free
Statement/transaction listing (last 7 years) per statement	\$5.00
Statement/transaction listing (greater than 7 years) per statement	\$15.00

Document copy fee - payable when we provide you with additional copies of documents relating to your current loan. \$7.00

Historical document retrieval - payable when we provide you with copies of historical documents (greater than 2 years old) \$20 per hour (min \$20)

Interest recalculation fee - payable when we have to recalculate your loan or deposit interest, including any benefit reviews. \$30 per hour (min \$30)

Exceeding available funds fee - payable when you overdraw your savings or exceed your approved limit account without arrangement. \$15.00

Account confirmation certificate fee - payable when you request us to supply certificate your accounts or loans by a written certificate, reference or completion of an audit \$15.00

Re-documentation fee (home loan only) \$300.00

Rate lock fee - lock in a fixed home loan rate for maximum of 90 days 0.15% of application amount or a min of \$500 to a max of \$1,000

Dormant Account - payable when no transactions have been made on your account for one year or more. (per account per year) \$15.00 per account

Loan application fees

The application fee covers the cost of assessing, documenting and establishing your loan:

Home loan	\$600
Personal loan	\$200
Increase or variation to an existing mortgage loan	\$300
Personal overdraft	\$200
Business loan or overdraft	on application
Small business loan	\$125
Topup	\$300

Redraw fees

Payable when you redraw advance repayments from your loan:

Basic loan (home or investment)	\$50 per redraw
Bare Essentials (staff assisted only)	\$50 per redraw
Business or commercial loan	\$50 per redraw
Small business loan	\$50 per redraw
All other loans	Nil

Loan administration fees

A fee payable on loans as listed:

Online Secured Personal Loan	\$5 per month
Green Car Loan	\$12 per month
Green Eco Loan	\$12 per month
Investment loan	\$8 per month
Business loans	\$8 per month
Small business loan	\$8 per month
Business overdrafts	\$250 per annum
The Works Package	\$395 per annum
The Works (for applications received before 24 Sep 2020)	\$250 per annum

Early repayment fees

Payable if you pay out your home or investment loan prior to the agreed term: Refer to loan contract for full details.

Fixed Rate loan	economic cost
-----------------	---------------

Switching fees

Payable when you convert your loan to another loan product type:

The Works Package, Bare Essentials or The Standard home loan	\$300
--	-------

Automatic switching to variable rate loan on expiry of a fixed rate term incurs no fee.

Overdraft line fee

An annual fee payable on overdraft facilities as listed:

Unsecured personal overdraft	\$50
------------------------------	------

Product refix fee

A fee payable on loans as listed:

The Bare Essentials	\$0
Standard home loan	\$0
The Works Package	\$0

Property substitution fee

Payable when you wish to change the security that is securing your mortgage loan \$300 per property

Legal disbursement fees may also be payable. Application fees and/or switch fees may also be payable where loans are switched or increased.

Discharge of Mortgage Security fees

Payable to the Credit Union on clearance of your secured loan when we have to prepare discharge of security documents (per mortgage).

For contracts signed before 24 October 2019	\$250.00
For all other contracts	\$350.00

Consent fee

Payable when you ask us to consent to variations to the title held by us as security (e.g. plans of subdivision, second or subsequent mortgages) \$150 plus solicitors/agents costs

Valuation fee

Payable to the Credit Union's approved valuer when a valuation is required. at cost

Progress inspection fees

Payable when progress inspections are required for construction loans at cost

Additional security fees

Payable when there is more than one security property to a loan \$220.00 per security

Guarantee security fees

Payable when a guarantee is required as part of the security \$220.00

Legal fees

Payable to the Credit Union's approved solicitor when a legal fee is required at cost

Loan security fees

Payable to our solicitors, agents, Land & Property Information Office and other government (local and state) authorities for various loan security ancillary documents such as:

Title search	at cost
Registration of mortgage documents	at cost
Registration of discharge of mortgage	at cost
Sundry document lodgement fees	at cost

Postponement of mortgages	at cost
Mortgage stamp duty	at cost
Lodgement and withdrawal of caveats	at cost
Change of name	at cost
Title deed production	at cost
Disbursement fees	at cost

Enforcement expenses

Payable when we have to contact you regarding arrears on your loan or credit facility:

Arrears notice	\$20.00
Default notice	\$50.00
Credit Bureau default listing	\$20.00
Legal enforcement expenses	at cost

Performance bond guarantee fee

Payable when the Credit Union issues a bond on your behalf: \$300 per annum or part thereof
Plus application fee.

Other fees and charges

Other fees and charges are payable in relation to government taxes, specific charges imposed on the Credit Union & the cost of services provided to members. Fees are incurred at the time the Credit Union processes the transaction, unless otherwise stated. These fees are in addition to any monthly account keeping fees.

Government charges

Where Government charges and taxes apply to any account, these will be passed on to customers. These charges and taxes may be charged at any time.

General information

This information is current as at 1 January 2020. The credit fees and charges in this brochure are indicative only and the credit fees and charges applying to your loan are as set out in the Schedule to your Loan Contract.

These fees may be varied or new terms and conditions introduced in the future. Existing borrowers should refer to their loan contract for any additional terms and conditions relating to switching or advance repayments for loans.

Government charges and taxes may apply.

Some fees may be added to the amount financed. This is subject to legislative and Lenders Mortgage Insurance guidelines. Details available on request.

Fees charged by external service providers such as solicitors, valuers, government bodies and banks that apply to individual loan contracts will be the responsibility of the member unless indicated in the loan contract. All fees and charges include GST where applicable.

Full details of applicable interest rates are contained in a separate interest rate brochure.

These fees and charges shown are a minimum and may be varied by the terms and conditions of individual loan contracts.

Transaction limits

The following limits are in place to comply with the ePayments Code and provide you with added protection against fraud.

Daily Cash Withdrawal and EFT Access

A combined daily cash withdrawal limit of \$2,000 per day for ATM and EFTPOS transactions applies unless prior arrangements are made. The Credit Union may limit daily cash withdrawal amounts at its sole discretion and without notice.

Internet and Phone Banking

The maximum limit for external payments or transfers is \$5,000 per day, \$5,000 per day for Osko payments and \$5,000 for BPAY® payments, unless otherwise agreed to by the member and the Credit Union. However, a \$7,000 total daily limit applies. You must apply to us to change your transaction limits. We may at our discretion vary these limits in accordance with your instructions. We will inform you if the limits are changed. When paying bills using BPAY®, you are also limited by the maximum set by individual billers.

Tips for reducing your fees

There are a number of ways you can reduce the fees you pay, just by making some small changes to the way you do your banking and how you access your money.

Banking with us

Avoid paying the monthly account keeping fee on your transaction account by:

- Depositing \$2,000 or more into your account each month
- Having a membership value of \$50,000 or more (Including loans & deposit products)

Plus if you're under 23, with an Everyday Student account, the account keeping fee will be waived.

Membership value is calculated by simply taking the daily balance of each Savings, Term Deposits and Loan account for a membership and averaging them providing a daily average for the month.

Checking your account balance

- Download and use our moneytree App (For Android & iOS)
- Use Internet Banking: www.illawarracu.com.au
- Use Phone Banking: 13 22 49
- Visit your local branch

Transferring Funds between your Accounts

- Download and use our moneytree App (For Android & iOS)
- Use Internet Banking: www.illawarracu.com.au
- Use Phone Banking: 02 4229 1900
- Combine your memberships if you have more than one
- Visit your local branch

Paying Bills

- Download and use our moneytree App (For Android & iOS)
- Use BPAY® via Internet Banking or Phone Banking
- Set up Direct Debits
- Set up Pay Anyones
- Use Osko® via Internet Banking or moneytree

Paying for Goods and Services

- Use your Visa Debit card and select the 'credit' option

Withdrawing Cash

- Use EFTPOS to pay for goods and services and withdraw cash at the same time

Avoiding Dishonour Fees

- Ensure you always have sufficient cleared funds in your account to cover all withdrawals and use an overdraft facility as a safety net for unexpected expenses.