

**free services**

24 hour Telephone Banking access
24 hour Internet Banking access
Internet & Automated Telephone Banking BPAY Payments
Visa Debit transactions
Automatic transfers between <b>mecu</b> accounts
Over the counter cash deposits (personal accounts only)
Over the counter cheque deposits (personal accounts only)
bank@Post deposits
Redraw
Direct Credits
No account keeping fees

**transaction fees ~ reward applies\***

rediATM withdrawal	\$1.30
Cash Withdrawals made from Service Centre	\$1.50
EFTPOS (with no cash out)	\$0.35
EFTPOS (with cash out)	\$0.60
Member Cheque	\$0.60
Member Cheque Encashment	\$2.50
bank@Post withdrawals	\$2.30
Direct debits	\$0.25
Staff assisted transactions (including BPAY)	\$2.50
Electronic funds transfer within Australia (up to 48 hours)	\$0.25

**transaction fee reward\***

**monthly reward by age**

(members aged up to 25 years or with mySaver & Member Support Level \$0-\$99,999)	Up to \$10.00
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**monthly reward to applicable transactions**

Member Support Level \$100,000+	Up to \$25.00
Member Support Level \$25,000 - \$99,999	Up to \$10.00
Member Support Level \$5,000 - \$24,999	Up to \$5.00
Member Support Level \$0 - \$4,999	Up to \$3.00

\* Member Support Level equals - deposits PLUS borrowings, LESS overdrawn savings accounts and overlimit overdrafts.

The combined end of month balance of the accounts within a membership sets the relationship threshold for the subsequent month. Ask how you can share your support level with family and friends.

**transaction fees - no reward applies**

Electronic funds transfer within Australia (same day)	\$10.00
Exceeding available funds	\$20.00
Card foreign currency conversion	2%
Inter Credit Union Withdrawal	\$10.00
Redicard PLUS ~ Cash Advance ~ Foreign (includes ATM)	\$3.50
VISA Access Card ~ Cash Advance ~ Domestic	\$3.50
VISA Access Card ~ Cash Advance ~ Foreign (includes ATM)	\$3.50
VISA Credit Card ~ Cash Advance ^	\$3.50

^ VISA Credit Card cash advance refers to non VISA purchase withdrawals and includes over the counter cash withdrawals, bank@Post withdrawals, Internet Banking and Phone Banking funds transfer.

**card fees**

VISA Access Card ~ Monthly fee	\$1.65
Low Rate VISA Credit Card Annual Fee	\$59.00
Replacement VISA Card	\$5.00
Replacement Redicard	\$5.00
Emergency Card replacement within Australia	\$20.00
Emergency Card replacement/Cash Overseas	US\$175
Copy of VISA Voucher #	\$26.00
VISA Chargeback #	\$26.00

**cheque fees**

Cheque book of 25 - printing	\$7.50
Cheque book of 50 - printing	\$15.00
Cheque book of 100 - printing	\$30.00
Cheque book of 200 - printing	\$60.00
Corporate cheque - per item	\$3.40
Bank cheque	\$8.00
Special clearance on cheques	\$15.00
Dishonour of cheque deposited	\$9.00
Dishonour of member cheque	\$30.00
Copy/trace of Member Cheque #	\$26.00
Copy/trace of Corporate Cheque #	\$26.00

**miscellaneous fees**

Dishonour of Direct Debit	\$12.00
Insurance Payments Dishonour	\$12.00
Dormant Membership - per quarter	\$10.00
BPAY trace #	\$10.00
BPAY error correction #	\$20.00
Statement from Micro/Optical Disk (per page)	\$3.00
Statement from System (per request)	\$3.00
Photocopying (per page)	\$0.15
Retrieval of member documents from archives #	\$26.00
Direct Entry/EFT Trace #	\$20.00
Direct Entry/EFT Recall #	\$50.00
Internet Banking Token Purchase Fee	\$15.00
Internet Banking Token Annual Fee	\$6.00

# Fees refunded if evidence of mecu error is found

**loan charges**

Mortgage Establishment Fee	\$595.00
goGreen Car Loan Establishment Fee	\$150.00
Personal Loan Establishment Fee	\$150.00
Secured Overdraft Fee (per month)	\$12.50
Offset Service Fee (per month)	\$8.00
Overdraft Administration Fee (per annum)	\$24.00
Basic Home Loan Administration Fee (per month)	\$8.00

Other fees or charges may be applicable to a particular loan and will be disclosed with the loan contract. These fees and charges are available on request.

**foreign currency fees**

International Bank Drafts	\$12.50
AUD\$ International Bank Drafts	\$15.00
Telegraphic transfer – Foreign**	\$20.00
Telegraphic transfer - AUD\$**	\$30.00
Cash Passport Card (of total amount)	1%
Cash Passport ATIM withdrawal	\$3.75 AUD or foreign currency equivalent
Buy back of Cash Passport	\$7.50
Buy back of Bank Draft	\$15.00
Bank Draft Stop Payment	\$25.00
Trace on Bank Draft	\$30.00
Trace/stop of Telegraphic Transfer	\$30.00
Amendment/cancellation of Telegraphic Transfer	\$35.00
Travellers Cheques Foreign Currency	°\$5.00 min or 1%
Travellers Cheques AUD\$	°\$10.00 min or 1%
Foreign Cash	°\$5.00 min or 1%

\*\*Bank fees may be charged by foreign banks involved in the transaction

°Whichever is greater

Foreign Currency Deposit – no charge except where participating bank fees are applicable in the Foreign Currency Settlement.

AUD = Australian Dollar

**business account fees**

Company Search	\$15.00
Business Name Search	\$15.00
Coin Deposits > \$100	\$5.00
Cheque Deposits (per cheque)	\$0.30