

free services

24 hour Telephone Banking access
24 hour Internet Banking access
Internet & Automated Telephone Banking BPAY Payments
Visa Debit transactions
Automatic transfers between bankmecu 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	\$1.50
rediATM balance enquiry	\$0.50
Cash Withdrawals made from Service Centre	\$2.00
EFTPOS (with no cash out)	\$0.35
EFTPOS (with cash out)	\$0.60
Customer Cheque	\$0.80
Customer Cheque Encashment	\$2.50
Bank@Post withdrawals	\$2.50
Direct debits	\$0.25
Staff assisted transactions (including BPAY)	\$2.50
Electronic funds transfer within Australia (up to 48 hours)	\$0.30

transaction fee reward*

monthly reward by age

(Customer aged up to 25 years or with mySaver & Customer Support Level \$0-\$99,999) Up to \$10.00

monthly reward to applicable transactions

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

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

The combined end of month balance of the accounts assigned to each customer number sets the customer support level 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 customer cheque	\$25.00
Copy of Customer Cheque #	\$8.50
Trace of Customer Cheque #	\$25.00
Copy/trace of Corporate Cheque #	\$26.00

miscellaneous fees

Dishonour of Direct Debit	\$12.00
Dormant Account - per quarter	\$12.00
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 customer documents from archives #	\$26.00
Direct Entry/EFT Trace #	\$20.00
Direct Entry/EFT Recall #	\$50.00
Internet Banking Token Purchase Fee	\$5.00
SMS Alert Fee	\$0.25
Edvest Annual Fee	\$18.00

Fees refunded if evidence of bankmecu 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 ATM 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