

Fees & Charges

Effective 1 July 2017

Contains Fees & Charges for Personal Transaction and Savings Accounts, Business Transaction and Savings Accounts, Loans and Access Facilities (including EFT Access Facilities). Fees & Charges for our Term Investment Accounts are not set out in this document and are contained in our Term Investment Accounts Terms & Conditions and Fees & Charges document.

This document must be read in conjunction with People's Choice Credit Union's Accounts & Access Facilities Terms & Conditions, Lending Terms & Conditions and your Offer and Loan Contract.

People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125, acts under its own Australian Financial Services Licence (244310) and Australian Credit Licence (244310).

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Third Party Charges

This document contains People’s Choice Credit Union’s fees. Some third party and government charges are listed, however as third party and government charges are outside the control of People’s Choice Credit Union, we may pass on any new or amended third party or government charges at any time. We do not have to notify you beforehand, but must notify you as soon as practicable afterwards.

Transaction Accounts

The transaction fees for personal transaction accounts are outlined below.

Activate Account

This section applies only to the Activate Account. All members aged 13 to 24 years of age (excluding business members) are eligible to open this account. Only one Accountholder is required to meet the age qualifying criteria if the account is jointly owned.

Monthly administration feeNil

Free and unlimited access to:

- All deposits
- Agency withdrawals
- Bank@Post withdrawals
- BPAY® payments^
- Branch withdrawals
- Direct debits
- Internet and Phone Banking transfers#
- EFTPOS withdrawals
- rediATM withdrawals*
- SMS Banking
- Visa Debit Card ‘credit’ purchases

^Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

*A withdrawal using the ‘credit’ account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fee charges

Electronic declines* \$0.30 per decline

Non-rediATM withdrawals^.....\$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee

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may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction. ^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any non-rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions not included in the free and unlimited access are charged on a per transaction basis on the last day of each month.

Everyday Account

This section applies only to the Everyday Account. All members (excluding business members) are eligible to open this account.

Monthly administration fee* \$6.50

Charged to your account on the last day of each month.

*Not applicable if fee exemption applies - see below

Unlimited access (included in Monthly administration fee) to:

- All deposits
- Agency withdrawals
- Bank@Post withdrawals
- BPAY® payments^
- Branch withdrawals
- Direct debits
- Internet and Phone Banking transfers#
- EFTPOS withdrawals
- rediATM withdrawals*
- SMS Banking
- Visa Debit Card 'credit' purchases
- Member cheque withdrawals

^Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

*A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fee charges

Electronic declines* \$0.30 per decline

Non-rediATM withdrawals^ \$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge

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that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction. ^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fees for transactions not included in the Monthly administration fee are charged on a per transaction basis on the last day of each month.

Fee exemptions for Everyday Account

The Monthly administration fee will not apply to your Everyday Account if you have a Financial Planning Relationship[#] or meet three or more of the following criteria:

- Term investment balance of \$5,000[^] or more
- Eligible Pension^{*}
- Overdraft⁺
- Visa Credit Card⁺⁺
- Personal Loan[~]
- Mutual Aid on your Personal Loan
- Motor Vehicle Insurance through People's Choice Credit Union[%]
- Home Loan[~], Investment Loan[~] or Line of Credit[~]
- Mortgage Repayment Insurance through People's Choice Credit Union[%]
- Home Insurance through People's Choice Credit Union[%]
- Business Banking relationship^{~~} with People's Choice Credit Union
- Member for 25+ years
- People's Choice Life Insurance^{%**}

Please note: If you have more than one product of the same type - for example, two personal loans, this counts as one criterion. Criteria assessed on the last day of each month.

[#]Financial Planning is recognised where you have an ongoing service relationship with People's Choice Financial Planning (including Financial Solutions Australasia in WA).

[^]Existing Term Investments with balances of \$2,500+ will be honoured.

^{*}Eligible government pensions such as Disability Support Pension and Widow's Pension are considered, contact us for more details. Evidence must be provided in writing or by way of the applicable benefit concession card.

⁺Minimum overdraft limit is \$500 and must be in use during the calendar month.

⁺⁺For the purpose of this fee exemption, Visa Credit Card means a Visa branded credit Card issued to you by us.

[~]Loan must be drawn down or Line of Credit limit in use.

[%]Requires the member number(s) to be correctly captured on each insurance policy.

^{**}People's Choice Life Insurance is no longer available for new business from 31 December 2014.

^{~~}Recognised where you are an Accountholder of an account available to Business or non-personal entities only as listed in the 'Business Transaction and Saving Accounts' section and 'Business Loans' section in this document (excludes Term Investments). Business Loans must be drawn down or Business Line of Credit limit in use.

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The Monthly administration fee will not apply for as long as you continue to have a Financial Planning service relationship or satisfy any three of the above criteria. If you have multiple member numbers under your membership, you must have a Financial Planning relationship or satisfy three or more of the above criteria under the member number for which you hold the Everyday Account. If you become ineligible for an exemption at any point in time in the future, the Monthly administration fee will apply from that time. New accounts are not charged the monthly administration fee in the first month of account opening.

Zip Account

This section applies only to the Zip Account. All members between 24 and 54 years of age (excluding business members) are eligible to open this account. Only one Accountholder is required to meet the age qualifying criteria if the account is jointly owned.

Monthly administration fee \$6.00

Charged to your account on the last day of each month.

Fee exemptions for Zip Account

If you have a credit[~] of \$2,000 or more made to your Zip Account as at 5pm CST on the last day of the calendar month, or have a home loan or line of credit*, the monthly administration fee will not apply to your Zip Account.

[~]Excludes internal transfers within the membership.

*Loan must be drawn down or Line of Credit limit in use.

Unlimited access (included in Monthly administration fee) to:

- All deposits
- Agency withdrawals
- Bank@Post withdrawals
- BPAY[®] payments[^]
- Branch withdrawals
- Direct debits
- Internet and Phone Banking transfers[#]
- EFTPOS withdrawals
- rediATM withdrawals^{*}
- SMS Banking
- Visa Debit Card 'credit' purchases

[^]Excludes rejected BPAY[®] payments. Please refer to the BPAY[®] section within Service Fees for details of BPAY[®] fees.

[#]Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

^{*}A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

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Fee charges

Electronic declines* \$0.30 per decline

Non-rediATM withdrawals^ \$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any non-rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fees for transactions not included in the Monthly administration fee are charged on a per transaction basis on the last day of each month.

Club 55 Account

This section applies only to the Club 55 Account. All members 55 years or over (excluding business members) are eligible to open this account. Only one Accountholder is required to meet the age qualifying criteria if the account is jointly owned.

Monthly administration fee Nil

Free and unlimited access to:

- All deposits
- Agency withdrawals
- Bank@Post withdrawals
- BPAY® payments^
- Branch withdrawals
- Direct debits
- Internet and Phone Banking transfers#
- EFTPOS withdrawals
- rediATM withdrawals*
- SMS Banking
- Visa Debit Card 'credit' purchases
- Member cheque withdrawals

^Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

#Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

*A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fees & Charges

Fee charges

Electronic declines* \$0.30 per decline

Non-rediATM withdrawals^ \$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions not included in the free and unlimited access are charged on a per transaction basis on the last day of each month.

Offset Account

This section applies only to the Offset Account. All members with an eligible variable rate home loan with People's Choice Credit Union are eligible to open this account.

Monthly administration fee* (if linked to a loan#)..... \$8.00

or (if not linked to a loan) \$6.00

Charged to your applicable account on the last day of each month.

*This is a lending administration fee and will be charged to your loan account on the last day of each month. Only one fee will be charged per loan if multiple Offset Accounts are held and are linked to the eligible loan. Please refer to the Ongoing Fees section of Loan Charges.

#Loan must be drawn down.

Unlimited access (included in Monthly administration fee) to:

- All deposits
- Agency withdrawals
- Bank@Post withdrawals
- BPAY® payments^
- Branch withdrawals
- Direct debits
- Internet and Phone Banking transfers#
- EFTPOS withdrawals
- rediATM withdrawals*
- SMS Banking
- Visa Debit Card 'credit' purchases
- Member cheque withdrawals

Fees & Charges

^Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

*Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

*A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fee charges

Electronic declines* \$0.30 per decline

Non-rediATM withdrawals^ \$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions not included in the Monthly administration fee are charged on a per transaction basis on the last day of each month.

Line of Credit

This section applies only to the Line of Credit account.

Monthly administration fee* \$8.00

Charged to your account on the last day of each month.

*This is a lending administration fee. Please refer to the Ongoing Fees section of Loan Charges - Home Loans.

Unlimited access (included in Monthly administration fee) to:

- All deposits
- Agency withdrawals
- Bank@Post withdrawals
- BPAY® payments^
- Branch withdrawals
- Direct debits
- Internet and Phone Banking transfers#
- EFTPOS withdrawals
- rediATM withdrawals*
- SMS Banking
- Visa Debit Card 'credit' purchases
- Member cheque withdrawals

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^Excludes rejected BPAY® payments. Please refer to the BPAY® section within the Service Fees for details of BPAY® fees.

*Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

*A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Fee charges

Electronic declines* \$0.30 per decline

Non-rediATM withdrawals^\$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Service Fee section for further details including applicable fees.

Transactions not included in the Monthly administration fee are charged on a per transaction basis on the last day of each month. If you have a Home Loan Package this Monthly administration fee is waived.

Credit Card Accounts

The transaction fees for Credit Card Accounts are outlined below.

Visa Credit Card

This section applies to the Visa Credit Card.

Annual Visa Credit Card Fee* \$59.00 per account

Charged within a month of the account opening and then annually on the anniversary of the account opening month. This fee does not apply if you have an Activate Account and are under 25 years of age. The fee also does not apply if you have an active Home Loan or Line of Credit~, Financial Planning Relationship or One to One Relationship.

*This fee is a Service Fee: please refer to the Visa Debit and Visa Credit Cards section. It is only charged once per account.

~Loan must be drawn down or Line of Credit limit in use.

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Unlimited access (included in Annual Visa Credit Card Fee) to:

Interest free eligible transactions

- All deposits
- BPAY® payments[^]
- SMS Banking
- Visa 'credit' purchases

Non-interest free eligible transactions

- Agency withdrawals/debit transfers
- Bank@Post withdrawals
- Branch withdrawals/debit transfers
- Direct debits^{*}
- Internet and Phone Banking debit transfers

[^]Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

^{*}Where the direct debit is processed using membership or account number details instead of a Visa Credit Card number.

Fee charges

Non-interest free eligible transactions

Electronic declines [*]	\$0.30 per decline
Balance Transfer (via Corporate Cheque [^])	\$6.00 per cheque
Balance Transfer (via external transfer [#])	\$1.50 per transfer
rediATM or ATM withdrawals -	
Cash Advance [^]	\$5.00 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

^{*}Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

[^]Service Fees, please refer to the Service fee section. A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details.

[#]Staff assisted transfer. Transfers via Internet or Phone Banking are free however, are still considered non-interest free eligible transactions. Staff Assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Fees for transactions not included in the Annual Visa Credit Card Fee are charged on a per transaction basis on the last day of each month excluding some service fees which are charged on occurrence.

Savings Accounts

This section applies to the Online Saver, Expenses Account, Bonus Saver, Young Saver and Christmas Savings accounts.

We do not charge monthly administration fees for any savings accounts, and you can make unlimited free deposits of any type to each of the below accounts excluding the Online Saver account which is strictly online access only.

People's Choice Credit Union savings accounts are subject to product-based fees, and transactions performed on these accounts are not included in your monthly allocation of free transactions or charged to your transaction account. Transaction fees for all savings accounts are charged to the relevant savings account on the last day of the month.

The following transaction fees apply for savings accounts:

Expenses Account

Unlimited free BPAY® payments (excluding rejected payments), direct debits and Internet and Phone Banking transfers, member cheque withdrawals, Branch and Agency transfers and Visa Debit Card 'credit' purchases.

Branch and Agency withdrawals	\$3.00 per withdrawal
Bank@Post withdrawals.....	\$3.00 per withdrawal
EFTPOS withdrawal.....	\$1.25 per withdrawal
rediATM withdrawal^	\$1.25 per withdrawal
Electronic declines*	\$0.30 per decline
Non-rediATM withdrawals^	\$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Online Saver

Unlimited free BPAY® payments (excluding rejected payments), direct debits and Internet and Phone Banking transfers.

Branch access not permitted.

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Please note: Any withdrawal from the account will result in the loss of all bonus interest for the calendar month in which the withdrawal is made.

Bonus Saver

Unlimited free BPAY® payments (excluding rejected payments) and Internet and Phone Banking transfers.

Branch and Agency withdrawals and Branch and Agency debit transfers.....one free per month then \$3.00 per withdrawal

Direct debits*one free per month then \$1.25 per debit

*Direct debits through People's Choice Credit Union CGU Insurance are free

Please note: Any withdrawal from the account will result in the loss of all bonus interest for the calendar month in which the withdrawal is made.

Young Saver

Unlimited free BPAY® payments (excluding rejected payments) and Internet and Phone Banking transfers.

Branch and Agency withdrawals and Branch and Agency debit transfers.....one free per month then \$3.00 per withdrawal

Direct debits*one free per month then \$1.25 per debit

*Direct debits through People's Choice Credit Union CGU Insurance are free

Please note: Any withdrawal from the account will result in the loss of all bonus interest for the calendar month in which the withdrawal is made.

Christmas Savings

Access between 1 November to 31 January ("Access Period") each year:

Unlimited free BPAY® payments (excluding rejected payments) and Internet or Phone Banking transfers.

During each month of the Access Period:

Branch and Agency withdrawalstwo free per month then \$3.00 per withdrawal

Direct debits*two free per month then \$1.25 per debit

*Direct debits through People's Choice Credit Union CGU Insurance are free.

During each month outside of the Access Period:

Access charge (irrespective of type).....\$5.00 per transaction

Financial Claims Scheme Fee

There is no payment for the Government Deposit Guarantee which is provided by the Australian Government free of charge to financial institutions.

Financial Services

People's Choice Credit Union offers a full range of Financial Planning and Superannuation services. Call 13 11 82 for a guide to these services, including a schedule of charges.

Business Transaction and Savings Accounts

The transaction fees for business transaction and savings accounts are outlined below.

Business Access Account

This section applies only to the Business Access Account.

40 free items of any kind listed below per month then \$1.50 for each excess item:

- Agency withdrawals
- Branch withdrawals
- Cheque deposits[#]
- Direct debits[^]
- EFTPOS withdrawals
- rediATM withdrawals^{*}

[#]Each cheque is counted individually.

[^]Direct debits through People's Choice Credit Union CGU Insurance are free.

^{*}A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Free and unlimited access to:

- BPAY[®] payments[^]
- Cash deposits (excluding coin)
- Internet and Phone Banking transfers[#]
- Visa Debit Card 'credit' transactions

[^]Excludes rejected BPAY[®] payments. Please refer to the BPAY[®] section within service fees for details of BPAY[®] fees.

[#]Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Fee charges

Coin deposits^{**} (for amounts greater than \$50 deposited in any one day).....5% or \$5.00 of total daily deposits (whichever is greater)

Electronic declines^{*} \$0.30 per decline

Member cheque withdrawals \$0.95 per withdrawal

Non-rediATM withdrawals[^] \$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge

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that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

**For participants in the People's Choice Community Lottery there is no charge for coin deposits.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions not included in the free items are charged on a per item basis on the last day of each month. Coin deposit fees are charged daily.

Business and Community Account

This section applies only to the Business & Community Account.

20 free items of any kind listed below per month then \$1.50 for each excess item:

- Agency withdrawals
- Branch withdrawals
- Cheque deposits[#]
- Direct debits[^]
- EFTPOS withdrawals
- rediATM withdrawals^{*}

[#]Each cheque is counted individually.

[^]Direct debits through People's Choice Credit Union CGU Insurance are free.

^{*}A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Free and unlimited access to:

- BPAY[®] payments[^]
- Cash deposits (excluding coin)
- Internet and Phone Banking transfers[#]
- Visa Debit Card 'credit' transactions

[^]Excludes rejected BPAY[®] payments. Please refer to the BPAY[®] section within Service Fees for details of BPAY[®] fees.

[#]Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Fee charges

Coin deposits^{**} (for amounts greater than
\$50 deposited in any one day).....5% or \$5.00
of total daily deposits (whichever is greater)

Electronic declines* \$0.30 per decline

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Member cheque withdrawals \$0.95 per withdrawal

Non-rediATM withdrawals^ \$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

**For participants in the People's Choice Community Lottery there is no charge for coin deposits.

^A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions not included in the free items are charged on a per transaction basis on the last day of each month. Coin deposit fees are charged daily.

Business Line of Credit

This section applies only to the Business Line of Credit account.

Monthly Administration fee*\$10.00

Charged to your account on the last day of each month.

*This is a lending administration fee. Please refer to the Ongoing Fees section of Loan Charges - Business Loans.

40 free items of any kind listed below per month then \$1.50 for each excess item:

- Agency withdrawals
- Branch withdrawals
- Cheque deposits#
- Direct debits^
- EFTPOS withdrawals
- rediATM withdrawals*

#Each cheque is counted individually

^Direct Debits through People's Choice Credit Union CGU Insurance are free.

*A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

Fees & Charges

Free and unlimited access to:

- BPAY® payments[^]
- Cash deposits (excluding coin)
- Internet and Phone Banking transfers[#]
- Visa Debit Card 'credit' transactions

[^]Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

[#]Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Fee charges

Coin deposits** (amounts greater than \$50 deposited in any one day)..... 5% or \$5.00 of total daily deposits (whichever is greater)

Electronic declines*\$0.30 per decline

Member cheque withdrawals.....\$0.95 per withdrawal

Non-rediATM[^]\$0.25 per withdrawal

Transactions performed using ATMs that are not part of the national rediATM network will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

*Declined transactions for any reason, including insufficient funds, expired card or incorrect PIN entered, whether using an ATM or EFTPOS facilities. First declined transaction each month is free, then \$0.30 for each subsequent declined transaction.

**For participants in the People's Choice Community Lottery there is no charge for coin deposits.

[^]A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also treated as a cash advance and attracts a fee. Refer to the Visa Debit and Visa Credit Cards section for further details including applicable fees.

Transactions not included in the free items are charged on a per transaction basis on the last day of each month. Coin deposit fees are charged daily.

Business Online

This section applies only to the Business Online account.

Branch access not permitted.

Free and unlimited access to:

- BPAY® payments[^]
- Direct debits
- Internet and Phone Banking transfers[#]

[^]Excludes rejected BPAY® payments. Please refer to the BPAY® section within Service Fees for details of BPAY® fees.

[#]Staff assisted transfers may attract a fee. Details are outlined in the Auto Transfer Order section of Service Fees.

Service Fees

This section applies to all members, regardless of the transaction or savings account held, and outlines the fees and charges that will be payable if you ask us, or we are required to perform certain services on your account(s).

All fees are charged to your account on the last day of the month unless specified below.

Auto Transfer Order

A regular payment to be sent, set up by us, on your instructions i.e. premiums, rentals etc.

Rejection.....\$5.00 per rejection

Applies when your account has insufficient funds to cover a payment.

Cheque\$6.00 per cheque

Applies when you request we send a recurring cheque payment from your account.

Electronic.....\$1.50 per payment

Applies for each staff assisted external electronic payment debited from your account.

Emergency same day transfer\$11.00

Applies for each staff assisted same day transfer external electronic payment debited from your account.

InternalNil

Applies to any, staff assisted or non staff assisted, transfer made to another account within People's Choice Credit Union.

BPAY®

Rejected Future Dated Payments.....\$5.00 per rejection

Applies when your account has insufficient funds to cover a payment.

Trace Enquiry.....\$30.00 per enquiry

Applies when you request us to trace a BPAY® payment made from your account.

Company and Business Name Verification

Company and Business Name Search.....\$20.00

Applies to each Company or Business Name Search completed.

Cheque

Bank Cheques

Applies each time a Bank (NAB) Cheque is issued, repurchased

Fees & Charges

or replaced on your request.

Issue Fee

- if collected by member.....\$ 12.00 (NAB fee)*
- if collected by People’s Choice Credit Union staff\$18.00** (discretionary service that may or may not be available at all branches)

Repurchase Fee..\$20.00 (NAB fee)*

Replacement Fee.....\$25.00 (NAB fee)*

*Note that charges passed on from NAB and other third parties are included. NAB and other third party fees may change at any time without prior notice.
 ^incorporates a \$6 fee charged by People’s Choice Credit Union for collection of cheque.

Corporate Cheques

Applies when a cheque drawn on People’s Choice Credit Union is issued, sent as a credit interest payment or sent via auto transfer order.

- Issue Fee\$6.00 per cheque
- Replacement Fee.....\$6.00 per cheque
- Stop Payment..... \$10.00 per cheque

Member Cheques

Cheque book (personal and business)..... \$5.00

Applies when you request a new or replacement cheque book to be issued. Charged when the cheque book is ordered.

Cheque Copy \$20.00 per copy

Applies when you request us to provide you a copy of a cheque presented for payment. Charged when the copy is issued.

Cheque Search..... \$10.00 per cheque

Applies when you request us to determine when a cheque was presented for payment.

Cheque Trace..... \$60.00 per trace

Applies when you request that we determine where and when a cheque was presented for payment.

Dishonoured Cheque (outward)..... \$5.00 per dishonour

Applies when your account has insufficient funds to cover a cheque you have issued. Charged when the cheque is presented for payment. Not charged if Honour Fee below is payable.

Honour Fee.....\$10.00

Applies when a cheque is paid from your account where insufficient funds are available. Charged when the cheque is presented for payment. You can choose to opt out of this facility. In doing so, in instances where insufficient funds are

Fees & Charges

available to pay your member cheque the dishonour fee will apply. Opting out of this facility will automatically opt out any member direct debit honour fees as well.

Bank@Post Cheque Dishonourat cost

Applies when you deposit a cheque at a Bank@Post outlet and it is dishonoured. This fee is not charged by People's Choice Credit Union.

Special Answer \$20.00 per cheque
(discretionary service that may or may not be available at all branches)

Applies when you request urgent clearance of a cheque deposited to your account. Charged at the time the special answer is requested.

Stop Payment on Individual Cheque.....\$10.00 per request

Applies when you request us to stop payment on an individual cheque you have issued.

Stop Payment On Range (three or more consecutively numbered cheques).....Nil

Applies when you request us to stop payment on a range of consecutively numbered cheques you have issued.

Dishonoured Cheque if Stop Payment subsequently presented.....\$5.00

Applies if you have requested us to stop payment on a cheque and it is subsequently presented. Charged at the time of presentation of the cheque.

rediCARD PLUS

rediCARD PLUS Fee \$5.00 per quarter

Applies for each active rediCARD PLUS. Charged quarterly in March, June, September and December. This fee will not apply to members under 18 years of age, members who use our SAAB service, memberships with only 'two to sign' accounts and Cards issued to signatory only members.

rediCARD PLUS Replacement
(lost, captured or damaged).....\$10.00 per Card

Applies when a lost or damaged Card is replaced (no fee is payable if Card is stolen). Fee is charged when the Card is ordered.

rediCARD PLUS Cash Advance*\$5.00 per transaction

Applies when cash is withdrawn from an overseas ATM displaying the PLUS logo.

rediCARD PLUS Currency Conversion*^2% of transaction value

Fees & Charges

Applies when a transaction is performed overseas using the rediCARD PLUS service. Charged at the time of the transaction and forms part of the transaction amount when converted to your account. This fee is payable to Cuscal[^].

Search Fee.....\$30.00 per request

Applies when you request us to determine when a transaction was authorised for payment.

*rediCARD PLUS Cash Advance transactions performed within and outside of Australia using ATMs that are not part of the rediATM network may also be subject to a fee levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of the transaction. This fee is in addition to the Cash Advance fee detailed below and is not payable to People's Choice Credit Union.

[^]CUSCAL is the principal member of VISA International under which we can provide you with a rediCARD PLUS.

Visa Debit and Visa Credit Cards

Annual Visa Credit Card Fee..... \$59.00 per account

Applies for each Visa Credit Card Account. Charged within a month of the account opening and then annually on the anniversary of the account opening month. Refer to the Credit Card Accounts section for more information on what this annual fee covers. This fee does not apply if you have an Activate Account and are under 25 years of age. The fee also does not apply if you have an active Home Loan or Line of Credit*, Financial Planning service relationship or One to One relationship.

*Loan must be drawn down or Line of Credit limit in use.

Replacement Card (lost, captured or damaged)\$10.00 per Card

Applies when a lost or damaged Card is replaced (no fee is payable if Card is stolen). Fee is charged when the Card is ordered.

Search Fee.....\$30.00 per request

Applies when you request us to determine when a transaction was authorised for payment.

Credit Card Monthly Transfer Rejection.....\$5.00 per rejection

Applies when there are insufficient funds in your account to process a payment.

Conversion Fee*3.00% of transaction

Applies when a transaction is performed overseas using a Visa Card. Charged at the time of the transaction.

*Transactions performed overseas are subject to a conversion fee payable to Cuscal, the principal member of Visa International under which we provide our Visa Cards.

Visa Cash Advance[^] - Australia and Overseas \$5.00

Visa Cash Advances are withdrawals using your Visa Card at

Fees & Charges

Australian Bank branches, overseas Bank branches, overseas ATMs, National ATMs* or Australia Post.

^Visa Cash Advance transactions performed within and outside of Australia using ATMs that are not part of the rediATM network may also be subject to a fee levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of the transaction. This fee is in addition to the Cash Advance fee detailed above and is not payable to People's Choice Credit Union.

*A withdrawal using the 'credit' account selection at any ATM will be treated as a cash advance and will attract a fee. A withdrawal at any rediATM accessing a Credit Card Account is also being treated as a cash advance and will attract a fee.

Emergency Visa Card

Replacement Overseas*\$300.00 per Card

Applies when you request an urgent replacement Card to be issued while overseas (for any reason including theft).

Emergency Visa Cash

Advance Overseas* \$300.00 per transaction

Applies when you request an emergency cash advance without your Visa Card.

*These charges may be claimed on your Travel insurance.

Direct Debits

Dishonour Fee\$5.00

Applies when your account has insufficient funds to cover the amount of a direct debit. Charged on the day the direct debit is attempted. Not charged if Honour Fee below is payable.

Honour Fee.....\$10.00

Applies when a direct debit is paid from your account where insufficient funds are available. Charged on the day the direct debit is attempted. You can choose to opt out of this facility. In doing so, in instances where insufficient funds are available to pay your direct debit the dishonour fee will apply. Opting out of this facility will automatically opt out any member cheque honour fees as well if cheques are also presented on your membership.

Inward Direct Debit Dishonour.....\$15.00

Applies for member initiated direct debits dishonoured by another Financial Institution. Charged on the day the direct debit is dishonoured.

Quick Debit Dishonour..... \$5.00

Applies when your account with another financial institution has insufficient funds to cover the value of the quick debit request. Charged on the day notification of dishonour is received. Quick Debit services available only on application and on select products.

Chargeback.....\$30.00

Applies when there is an attempted debit from a cancelled Visa Card. Charged on the day of the attempted debit.

Fees & Charges

Dormant Fee

Dormant (inactive fee)\$20 per membership

If you do not have any activity on your membership for more than six and a half years, we may charge you a fee at the time we close your inactive Accounts.

General

Access Token \$20.00 per Token

Applies for each active Access Token, charged upon issue.

Documentation Requests.....\$15.00 per 15 minutes

Applies when you request that we provide copies of documentation held by People’s Choice Credit Union for Accounting or Audit requests or requests for information under the Privacy Act.

Member Share Subscription.....\$2.00 per membership

This is a one off subscription amount in return for which a member share in People’s Choice Credit Union is issued to you (charged upon establishing your membership).

Signature Verification.....\$5.00 per verification

Applies when you request to withdraw funds without sufficient identification.

Statements

Duplicate/replacement Statement.....\$10.00 per statement

Applies when you request us to provide a copy of a statement that has already been issued (including where you request a paper copy of an eStatement). Charged at the time the statement is requested.

Replacement Interest Statement ...\$10.00 per interest summary

Applies when you request us to provide a copy of an interest statement that has already been issued. Charged at the time the statement is requested.

Paper Statement Fee \$2.00 per statement

Applies to members with a Zip Account where we are required to provide a paper statement because we have been unable to send an email to your elected email address for three consecutive months notifying you that your eStatement is available.

Frequent Statement Fee\$2.00 per additional statement

This fee applies to members who request a statement more regularly than the statement cycle specified in the product terms and conditions. Excludes eStatements which are free of charge.

Staff Assisted Account Balance (SAAB)

SAAB.....\$6.00 monthly fee*

SAAB is a staff assisted account balance service that allows for processing of a limited range of services via our National Contact Centre. This service is specifically designed for members of an indigenous community who reside in a remote or isolated location and enables transactions to be coordinated by a Community Leader, or Council Officer or Responsible Officer, on the members behalf.

*SAAB monthly fee is charged irrespective of whether the service was used throughout the month or not.

Foreign and Australian Exchange charges[^]

Cash Passport Card: The greater of:

- (a)1% of Load/Reload amount; and
- (b) \$10.00

Applies when you purchase and each time you reload a cash passport product.

Australian Dollars (AUD) Cash Passport Transaction Fee (ATM only within Australia).....2.95% of transaction value

Applies each time you perform an ATM transaction using a cash passport card.

Cash Passport Repurchase..... \$10.00 per card per repurchase

Applies when you repurchase remaining funds from a cash passport card.

Draft\$12.50 per draft

Applies when you request a cheque made out to an overseas payee in a single currency.

Foreign Currency Note Purchase: The greater of:

- (a)1% of total value; and
- (b) \$8.00

Applies each time you purchase foreign currency notes.

Foreign Currency

Note Repurchase..... \$10.00 per currency per request

Applies each time you request us to purchase foreign currency notes from you.

Telegraphic Transfer - Inbound.....\$10.00 per transfer

Applies when a telegraphic transfer payment is successfully processed to your account.

Telegraphic Transfer - Outbound.....\$30.00 per transfer

Fees & Charges

Applies when you request us to make a telegraphic transfer to another party in a foreign currency.

Telegraphic Transfer

- Outbound (AUD Only)\$35.00 per transfer

Applies when you request us to make a telegraphic transfer to another party in Australian Dollars. Telegraphic Transfers in Australian Dollars are only available in branch.

Repurchase of Foreign Currency Documents

(Maximum AUD\$10,000)..... \$15.00 per item

Applies each time you request us to purchase overseas drafts, personal cheques or negotiable instruments up to a maximum of AUD \$10,000 value.

Repurchase of Foreign Currency

Documents on Collection.....\$50.00 per item

Applies when you request us to purchase overseas drafts, personal cheques or negotiable instruments over AUD \$10,000 and/or requiring collection prior to payment.

^Some Foreign and Australian Exchange fees and charges include amounts payable directly to third party providers of these services.

*Transactions performed using ATMs will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATMs and will be disclosed and charged at the time of performing the transaction. This fee is not payable to People's Choice Credit Union.

Overdrawn, Over Limit and Arrears Administration Fees

Overdrawn Administration Fees

Apply to all savings, transaction and business accounts that do not have an approved overdraft or line of credit limit.

Over Limit Administration Fees

Apply to all savings, transaction and business accounts that have an approved overdraft or line of credit limit. These fees do not apply to Credit Card Accounts.

Arrears Administration Fees

Apply to all lending products such as personal loans, home loans, business loans, lines of credit, overdrafts and Credit Card Accounts.

The following Overdrawn, Over Limit and Arrears Administration fees will be charged:

First letter fee.....Nil

If we send you a letter requesting that you pay your debt.

Second letter fee.....\$25.00 per account

If a second letter is required to be sent requesting that you

Fees & Charges

pay your debt immediately. Charged when the letter is issued.

For all Accounts that remain in arrears, overdrawn or over limit for more than 20 days.....\$25.00 per account

Final Demand\$15.00 per account

Charged when demand is issued to request payment where no credit limit exists.

Notice of Enforcement of fee..... \$25.00 per account

Charged whenever an enforcement notice is issued in relation to a credit contact that is not secured by a mortgage over real property.

Enforcement of Mortgage fee \$70.00 per account

Charged whenever an enforcement notice is issued in relation to a credit contract that is secured by a mortgage over real property.

The above fees apply to all members.

If you are in default of the terms and conditions of your facility, we may charge you reasonable enforcement expenses. We may debit these to your account.

Loan Charges

Personal Overdraft

Upfront Fees

Application Fee. \$99.00 per overdraft

This fee is also charged for increases to existing overdraft limits. This fee does not apply if you have an active home loan or personal loan with People's Choice Credit Union.

Personal Loans

Upfront Fees

Personal Loan Application Fee.....\$250.00 per loan

Payable on all Personal Loan products, Discounted, Secured and Unsecured. This fee does not apply if you have an active Home Loan Package, Investment Loan Package or Line of Credit Package (refer to the Lending Terms & Conditions document for package eligibility criteria).

Rate Lock Option Fee..... 0.15% of the total loan amount

Optional charge for fixed interest rate loans to hold the advertised interest rate at the time of your application for an approved period. Refer to the Lending Terms & Conditions document for details.

Fees & Charges

Other Fees

Redraw Fee.....\$40.00

Where the Redraw is performed by a People’s Choice Credit Union staff member.

Online Redraw Fee.....Nil

Where the Redraw is performed by you, using Internet Banking.

Preparation of Substitute Security \$75 per substitution

Home Loans

This section applies to all People’s Choice Credit Union Home Loans and does not apply to loans provided by third party lenders.

Upfront Fees

Application Fee \$600.00 per loan

Loans secured by mortgages over residential property or secured by a Term Investment or savings account, excludes business loans. This fee does not apply where you take out the Home Loan Package, Investment Loan Package or Line of Credit Package.

Nil End Debt Application Fee..... \$850.00 per loan

For Bridging loans where there is no debt remaining once your existing property has been sold and the debts are paid in full at the end of the bridging period.

Documentation Fee\$200.00

Charged per item. Payable in the following circumstances:

- preparation of an additional mortgage
- preparation of a guarantee; or
- where documents have been cancelled or redone, at your request, after contracts have been issued.

Settlement Fee.....\$150.00

Payable for the settlement of the loan. This fee does not apply where you take out the Home Loan Package, Investment Loan Package or Line of Credit Package.

Bank Cheque Feeat cost to People’s Choice Credit Union per cheque

Progress Draw Fee.....\$300.00

Payable per property when a loan will be drawn progressively for either construction or major renovation purposes. The fee includes the cost of all progress draws and the final inspection.

Owner Builder Progress Draw Fee.....\$550.00

Payable per property by owner builders when a loan will be

Fees & Charges

drawn progressively for either construction or major renovation purposes. The fee includes the cost of all progress draws and the final inspection.

Rate Lock Option Fee..... 0.15% of the total loan amount

Optional charge for fixed interest rate loans to hold the advertised interest rate at the time of your application or where you refix your loan for an approved period. Refer to the Lending Terms & Conditions document for details.

Valuation Fee at cost and payable by member

Where you take out the Home Loan Package, Investment Loan Package or Line of Credit Package or top-up a loan that forms part of your existing package, you will receive one valuation each year (based on anniversary date, refer to the Lending Terms & Conditions document for package eligibility criteria).

Security Handling Fee.....\$150.00

Charged per occurrence. Payable in the following circumstances:

- deed of priority
- title production
- variation of priority
- consent; or
- name change

Ongoing Fees

Monthly Administration Fee... \$8.00 per loan

Applies to Fixed Rate Loans, Low Doc Loans, Line of Credit and Variable Rate Loans linked to an offset account and is debited to the loan on the last day of each calendar month. For members who have an existing Offer and Loan Contract with a monthly fee, your existing arrangements will continue. The monthly fee on Fixed Rate loans (excluding Low Doc and Business loans) is waived if you have an active Home Loan Package, Investment Loan Package or Line of Credit Package.

Annual Fee..... \$395.00

Applies to our Home Loan Package, Investment Loan Package or Line of Credit Package and is debited to a selected package loan at settlement and on each anniversary of settlement. One Annual Fee applies per eligible package. Refer to the Lending Terms & Conditions document for package eligibility criteria.

Other Fees

Redraw Fee..... \$40.00

Where the Redraw is performed by a People's Choice Credit Union staff member. This fee does not apply if you have an active Home Loan Package, Investment Loan Package or Line

Fees & Charges

of Credit Package (refer to the Lending Terms & Conditions document for package eligibility criteria).

Online Redraw..... Nil

Where the Redraw is performed by you, using Internet Banking. Online redraw is only available on variable rate loans.

Portability Fee\$300.00

Charged per occasion when you wish to change the security(ies) against an existing loan(s) and there is no change to the existing loan(s) amount, loan interest rate or type, term of the loan(s), product type, borrowers or mortgagors. Discharge fees may also apply.

Top Up Fee..... \$400.00

Payable when you request and we approve additional funds to your existing borrowings and there is no change to the security or borrowers. This fee does not apply if you have an active Home Loan Package, Investment Loan Package or Line of Credit Package (refer to the Lending Terms & Conditions document for package eligibility criteria). A Break Cost fee will also apply where a 'Break Event' occurs. Refer to the Lending Terms & Conditions document for the definition of 'Break Event' and for details of how a Break Cost fee is calculated.

Renegotiation Fee\$300.00

Charged per occasion when you request and we approve a restructure of your loan(s) which involves a change to: the number of loan accounts; the distribution of loan balances between loan accounts; or the loan term, and there is no increase to your total loan amount. Examples of where the fee will apply include where an existing loan account is split into multiple accounts, where existing loan accounts are consolidated or where the remaining term of an existing loan is changed.

The renegotiation fee will not be charged when changes are made to the loan product type or interest type (e.g. switching between Principle & Interest and Interest Only or extending your interest only period), or when your total loan amount increases at the time of the restructure.

A Break Cost fee will also apply where a 'Break Event' occurs. Refer to the Lending Terms & Conditions document for the definition of 'Break Event' and for details of how a Break Cost fee is calculated.

Break Cost Fee

Break Cost Fees apply to Fixed Rate Loans only.

A Break Cost Fee will be payable by you where a 'Break Event' occurs.

Fees & Charges

Refer to the Lending Terms & Conditions document for the definition of a 'Break Event' and for details of how a Break Cost fee is calculated.

Discharge of Mortgage

Discharge of Mortgage Fee.....\$350.00

For the preparation of a discharge of mortgage. Government fees may apply.

Other fees and charges which may be applicable to your home loan:

- Land Title search
- Mortgage Registration
- Mortgage Lenders Insurance
- Discharge Registration
- Solicitors fees

Business Loans

Business Overdraft

Application Fee

For amounts of \$20,000 or less \$400.00

For amounts from \$20,001 up to the value of \$80,000 \$600.00

For amounts of \$80,000 or more 0.75% of loan value

This fee is also charged for increases to existing overdraft limits.

Business Vehicle Loan

Application Fee per loan for sole traders

or partnerships\$250.00

Application Fee for companies\$350.00

Preparation of Substitute Security\$75.00 per substitution

Residentially and Commercially Secured Loans

Upfront Fees

Application Fee \$600.00 per loan

Applicable when applying for any new or increased business loan or credit facility up to the value of \$80,000.

Application Fee 0.75% of loan value/ increased loan value

Applicable when applying for any new or increased business loan or credit facility for values of \$80,000 and over.

Valuation Fee.....at cost to People's Choice Credit Union

Bank Cheque Feeat cost to People's Choice Credit Union per cheque

Documentation Fee\$200.00

Fees & Charges

Charged per item. Payable in the following circumstances:

- preparation of an additional mortgage
- preparation of a guarantee; or
- where documents have been cancelled or redone, at your request, after contracts have been issued.

Security Handling Fee.....\$150.00

Charged per occurrence. Payable in the following circumstances:

- deed of priority
- title production
- variation of priority
- consent; or
- name change

Ongoing Fees

Annual review fee\$100 or 0.25% of outstanding loan amount/credit limit at the time of review, whichever is greater.

Applicable to business loans/business lines of credit settled before 1 July 2012, and payable at time of review.

Monthly Administration Fee.....\$10.00 per loan

Applies to Business Lines of Credit and is debited to the account on the last day of each calendar month. Applicable to new Business Line of Credit settled on or after 1 July 2012.

Other Fees

Renegotiation Fee\$300.00

Charged per occasion when you request and we approve a restructure of your loan(s) which involves a change to: the number of loan accounts; the distribution of loan balances between loan accounts; or the loan term, and there is no increase to your total loan amount. Examples of where the fee will apply include where an existing loan account is split into multiple accounts, where existing loan accounts are consolidated or where the remaining term of an existing loan is changed.

The renegotiation fee will not be charged when changes are made to the loan product type or interest type (e.g. switching between Principle & Interest and Interest Only or extending your interest only period), or when your total loan amount increases at the time of the restructure.

Portability Fee\$300.00

Charged per occasion when you wish to change the security(ies) against an existing loan(s) and there is no change to the existing loan(s) amount, loan(s)interest rate or type, term of the loan(s)product type, borrowers or mortgagors. Discharge fees may also apply.

Fees & Charges

Application for temporary overdraft on any business account, fees as detailed in the following table:

Amount of temporary overdraft	0<1 month term	1-2 month term	2-3 month term
\$0 - \$5,000	\$100	\$150	\$200
\$5,001 - \$10,000	\$200	\$250	\$300
\$10,001 - \$20,000	\$300	\$350	\$400
\$20,001 - \$50,000	\$400	\$450	\$500
\$50,001 and above	\$500	\$550	\$600

Break Cost Fee

Break Cost Fees apply to Fixed Rate Loans only.

A Break Cost Fee will be payable by you where a 'Break Event' occurs.

Refer to the Business Lending Terms & Conditions document for the definition of a 'Break Event' and for details of how a Break Cost fee is calculated.

Discharge of Mortgage

Discharge of Mortgage Fee.....\$350.00

For the preparation of a discharge of mortgage. Government fees may apply.

People's Choice Credit Union Guarantees

Establishment feegreater of \$300.00 or 0.75% of the Guarantee Amount

Payable at time Guarantee taken.

Administration feegreater of \$150.00 or 0.75% of the Guarantee Amount Payable each six months or part thereof in advance, after its issue if still in force.

Tips for reducing your fees and charges

There are a number of ways you can reduce or avoid the fees and charges you could incur as part of your transactional activity whilst using your People's Choice Credit Union transaction or savings accounts and services.

As everyone's transactional behaviours are driven by their individual needs, the information provided below can only be considered as general information and you should consider your individual circumstances when determining how to adapt your behaviour to reduce or avoid fees.

Fees & Charges

For further information, assistance and advice on how to reduce your transactional or service fees, please contact the People's Choice Credit Union National Contact Centre on 13 11 82 or visit your local People's Choice Credit Union branch.

Choose the right account for your needs

You should choose the account best suited to your needs by looking at your transacting and banking patterns.

A high interest earning account may seem like the obvious choice but there are various situations where choosing a different account may be a better option for your needs.

Since everyone has different transactional requirements, it might be best to talk to our staff on 13 11 82 to discuss your requirements and options available in detail.

Consolidate your banking

If you hold funds or have accounts with other financial institutions, it may make sense to consolidate your accounts to minimise your fees. Our staff can assist you to switch your accounts to People's Choice Credit Union.

Check account balance before you transact

Keep your ATM transaction slips as a record of your balances held and avoid attempting transactions when you have insufficient funds, or use the account balance facility before attempting a withdrawal to avoid overdrawing from your account. Phone, Internet and SMS banking are free services that you can also use to find out your account balances before you transact.

Use rediATM and avoid fees

Avoid using non-rediATMs as these transactions will incur a transaction fee of \$0.25 and a direct charge from the owner of the ATM. Also any "credit account" selection will be treated as a cash advance (this includes accessing a Credit Card Account at a rediATM). If you can't avoid the withdrawal from a non-rediATM, consider withdrawing larger sums each time so you will cut down on the number of transactions.

If you need to locate a rediATM, simply look for the rediATM logo or SMS* your postcode or your suburb and state to 199 55 ATM (199 55 286) and receive a return text message with the rediATM locations nearest to you or visit our website at peopleschoicecu.com.au, or any People's Choice Credit Union branch.

*SMS costs \$0.55 including GST. Cardholders who do not have premium phone line SMS enabled will not be able to use this service. Need help with the SMS Search? Call the SMS Helpline on 1800 195 773.

Don't press 'CR' at the ATM

Pressing the 'CR' option at the ATM when using your Visa Debit Card may result in additional fees. Always select the 'SAV' button when checking your balance or making an ATM withdrawal.

Fees & Charges

Selecting 'CR' when using EFTPOS facilities is a free transaction.

Use BPAY® or direct debit for convenience and reducing fees

Where possible pay regular bills via BPAY® or with an automatic debit from your account. This also reduces the amount of time you spend on your banking.

Remember to avoid direct debit honour or dishonour fees by ensuring your account has sufficient funds to cover the entire amount of any direct debits and cheques.

Use Telephone banking and Internet banking

Monitor and manage your accounts with our phone and Internet banking. Our Internet and Phone banking enables you to access your personal accounts 24 hours a day every day of the year. Using this service to check your account balance and manage your transactions is convenient and easy.

Budget Planner

Take advantage of the budget planner available on our website at peopleschoicecu.com.au to assist with managing your bills. Our staff can establish a regular transfer or a payroll deduction to an Expenses account to help ensure you always have funds available to make these payments as they are due and ensure you minimise fees charged.

To ensure you have sufficient funds in your accounts for your scheduled payments including direct debit and BPAY® withdrawals, set these up to be debited from your account the day after your payroll is credited to your account.

Minimise card replacement fee

Keep your Visa Card and rediCARD PLUS Card in safe storage at all times to avoid replacement Card costs.

Please refer to other sections of this document for fee details on specific accounts.

Fees & Charges

How to contact us

You can contact us in any of the following ways:

- T 13 11 82
- F 1300 365 775
- peopleschoicecu.com.au
- Post: People's Choice Credit Union
GPO Box 1942, Adelaide S.A. 5001
- In person: At any of our branches

People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125, acts under its own Australian Financial Services Licence (244310) and Australian Credit Licence (244310).

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