

Home Loan Packages	
Solutions Package Annual Fee	\$350.00
Premium Package Annual Fee	\$375.00

Card Fees

Access Card, Visa Debit Card and Visa Credit Card	
First card	FREE
Renewal card	FREE

Visa Debit Card and Visa Credit Card	
Copy of Visa merchant voucher	\$30.00
Currency conversion (including all ATM transactions)	2.85% of international transaction amount
Cash advance at an ATM outside Australia	\$5.00

Visa Credit Card	
Cash advance at a G&C Mutual Bank Service Centre, or at an ATM in Australia	\$5.00

Card Replacement Fees	
Emergency card replacement (charged by Visa)	Fee passed on to member at cost
Visa Debit Card replacement fee (within Australia)	\$15.00
Visa Credit Card replacement fee (within Australia)	\$15.00
Visa Debit Card and Visa Credit Card replacement fee (outside Australia)	Express postage at cost



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FEES & CHARGES

Effective 1 September 2016

This document must be read together with the G&C Mutual Bank **Account and Access Facility - Terms & Conditions** and the **Summary of Accounts, Availability of Access Facilities & Transaction Limits** document.

Transaction Allowances

You can choose one of the following fee structure options:

Option 1	18 transactions per month This fee will be debited on the first of every month for all members who do not nominate Option 2, Option 3, or Option 4.	\$7.00 per month
Option 2	8 transactions per month	NIL
Option 3	18 transactions per month One of the following conditions must apply to the primary account holder: <ul style="list-style-type: none">Under 18 years of age; orHolds an active mortgage loan; orHolds a RewardMe Saver account (as per account conditions); orNot an Access or Visa Debit cardholder. Or, is aged 65 years or older and : <ul style="list-style-type: none">Holds an active Term Deposit; orLength of membership is 20 years or greater.	NIL
Option 4	Unlimited transactions per month Both of the following conditions must apply to the primary account holder: <ul style="list-style-type: none">Holds an active Premium Loan PackageDirects whole of pay amount to the transaction account each pay, or deposits a minimum of \$2,000 each month	NIL

Table 1 : Unlimited FREE Transactions	
Online Banking transaction*	Free
Automated 'Moneyline' transaction*	Free
Visa Debit purchase using the 'credit' option	Free
Visa Debit purchase by phone or online	Free
Direct Credit to any G&C Mutual Bank account	Free
Deposit or balance enquiry at a G&C Mutual Bank Service Centre	Free
Direct Debit (S14 account only)^	Free

* Excludes transaction types listed in tables 2 and 3 (e.g. BPAY and Direct Debit payments)
^Direct Debit of union fees only

Table 2 : Transactions that are counted toward your 'transactions per month' allowance	
ATM withdrawals	2
ATM balance enquiry	1
EFTPOS purchase using the 'savings' options	1
Member cheque	1
Direct Debit and Periodical Payment (including Online Banking transfers to non-G&C Mutual Bank accounts)	1
Cash withdrawal at a G&C Mutual Bank Service Centre	1
BPAY	1
Deposit at an ANZ branch	1
Bank@Post deposit	1

Table 3 : Excess Transaction Fees	
Should you exceed the 'transactions per month' allowance in the relevant selected Option (left), the following fees will apply for each additional transaction over the allowance:	
ATM withdrawals	\$2.00
ATM balance enquiry	\$1.50
EFTPOS purchase using the 'savings' option	\$1.50
Member cheque	\$5.00
Direct Debit and Periodical Payment (including Online Banking transfers to non-G&C Mutual Bank accounts)	\$1.00
Cash withdrawal at a G&C Mutual Bank Service Centre	\$1.50
BPAY	\$0.50
Deposit at an ANZ branch	\$3.00
Bank@Post deposit	\$5.00

Automatic Account Fees

General Account Keeping	
ATM - insufficient funds	\$1.50
Inactive fee - where a transaction has not been initiated in the previous 12 months	\$20.00
Dormant account fee - where there has not been a transaction on the membership for the previous 3 years	\$20.00
Default interest - overdrawn savings: interest that is charged on the overdrawn savings amount at a default rate of interest. Default interest is the standard continuing credit annual percentage rate plus a margin of 2.00%pa.	
Default interest - overdraft limit exceeded: interest that is charged on the exceeded overdraft limit at a default rate of interest. Default interest is the standard continuing credit annual percentage rate plus a margin of 2.00%pa.	

Direct Debit	
Direct Debit dishonour	\$20.00
Direct Debit honour fee (when honouring of the debit will overdraw the account)	\$10.00

QuickDebit	
QuickDebit dishonour	\$20.00

Service Fees

General Service	
Manual transfer by G&C Mutual Bank staff member (on member's instruction or to cover regular payments)	\$5.00
Bank@Post withdrawals	\$3.00
Bank Audit Certificate fee	\$25.00
Duplicate copies of statements	\$10.00

Coin to note exchange	10% charge per \$10.00 bag of coin
Large cash withdrawals over \$3,000 (plus \$3.00 per thousand or part thereof thereafter)	\$20.00
Request for Personal Information	\$50.00 per hour (minimum fee \$12.50)

Periodical Payments	
Manual set up or alteration of a Periodical Payment by G&C Mutual Bank staff member (on member's instruction)	\$10.00
Periodical Payment rejection	\$10.00
Periodical Payment paid by cheque (per transaction)	\$5.00

BPAY	
Recall of funds	\$55.00
BPAY enquiry	\$15.00
BPAY trace	\$25.00
Direct entry trace	\$25.00

Currency	
Telegraphic transfer	\$35.00
Swift payment	\$30.00
Incoming Swift	\$10.00
Bank draft	\$10.00

Cheque Facilities - Member Chequing	
Cheque dishonour / Stop payment fee if cheque presented	\$35.00
Cheque trace (requested by member)	\$10.00
Copy of cheque (requested by member)	\$10.00
Cheque book (25 leaf)	\$20.00
Cheque book (50 leaf)	\$35.00
Deposit book (to deposit at an ANZ branch)	\$15.00
Special answer on cheque deposit	\$20.00
Cheque honour (when honouring of cheque will overdraw the account)	\$10.00

Cheque Facilities - G&C Mutual Bank Cheques	
Cheque withdrawal at G&C Mutual Bank Service Centre	\$10.00
Stop payment on G&C Mutual Bank cheque	\$20.00