

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

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
Access Card replacement fee (within Australia)	\$15.00
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 October 2017

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; or Holds an active mortgage loan; or Holds a RewardMe Saver account (as per account conditions); or Not 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; or Length 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 Package Directs 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	
ATM balance enquiry	
EFTPOS purchase using the 'savings' options	
Member cheque	
Direct Debit and Periodical Payment (including Online Banking transfers to non-G&C Mutual Bank accounts)	
Cash withdrawal at a G&C Mutual Bank Service Centre	
BPAY	
Deposit at an ANZ branch	
Bank@Post deposit	

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)

Statement Fees	
Paper Statement Fee (each month we issue you with a paper statement)	\$2.00

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	
Foreign cheque deposit	
- Up to \$25,000	\$20.00
- Over \$25,000	\$50.00
Telegraphic transfer - Service Centre (Foreign currency)	\$35.00
Telegraphic transfer - Online (Foreign currency)	\$20.00
Telegraphic transfer (Australian dollars)	\$50.00
Swift payment	\$30.00
Incoming Swift	\$10.00
Bank draft	\$15.00

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