

Cheque honour (when honouring of cheque will overdraw the account)	\$10.00
<b>Cheque Facilities - G&amp;C Mutual Bank Cheques</b>	
Cheque withdrawal at G&C Mutual Bank Service Centre	\$10.00
Stop payment on G&C Mutual Bank cheque	\$20.00

<b>Home Loan Packages</b>	
Solutions Package Annual Fee	\$350.00
Premium Package Annual Fee	\$375.00

## Card Fees

<b>Access Card, Visa Debit Card and Visa Credit Card</b>	
First card	FREE
Renewal card	FREE

<b>Visa Debit Card and Visa Credit Card</b>	
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

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

<b>Card Replacement Fees</b>	
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

### G&C Mutual Bank Limited

ABN 72 087 650 637  
AFSL & Australian Credit Licence 238311  
Phone : 1300 364 400

**EMAIL** [gcmb@gcmutualbank.com.au](mailto:gcmb@gcmutualbank.com.au)

**WEB** [www.gcmutualbank.com.au](http://www.gcmutualbank.com.au)

## FEES & CHARGES

Effective 5 June 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:

<b>Option 1</b>	<b>18 transactions per month</b> 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.	<b>\$7.00 per month</b>
<b>Option 2</b>	<b>8 transactions per month</b>	<b>NIL</b>
<b>Option 3</b>	<b>18 transactions per month</b> One of the following conditions must apply to the primary account holder: <ul style="list-style-type: none"><li>Under 18 years of age; or</li><li>Holds an active mortgage loan; or</li><li>Holds a RewardMe Saver account (as per account conditions); or</li><li>Not an Access or Visa Debit cardholder.</li></ul> Or, is aged 65 years or older <b>and</b> : <ul style="list-style-type: none"><li>Holds an active Term Deposit; or</li><li>Length of membership is 20 years or greater.</li></ul>	<b>NIL</b>
<b>Option 4</b>	<b>Unlimited transactions per month</b> Both of the following conditions must apply to the primary account holder: <ul style="list-style-type: none"><li>Holds an active Premium Loan Package</li><li>Directs whole of pay amount to the transaction account each pay, or deposits a minimum of \$2,000 each month</li></ul>	<b>NIL</b>

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

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

<b>Table 2 : Transactions that are counted toward your 'transactions per month' allowance</b>	
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	

<b>Table 3 : Excess Transaction Fees</b>	
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

<b>General Account Keeping</b>	
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.

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

<b>QuickDebit</b>	
QuickDebit dishonour	\$20.00

## Service Fees

<b>General Service</b>	
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)

<b>Periodical Payments</b>	
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

<b>BPAY</b>	
Recall of funds	\$55.00
BPAY enquiry	\$15.00
BPAY trace	\$25.00
Direct entry trace	\$25.00

<b>Currency</b>	
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

<b>Cheque Facilities - Member Chequing</b>	
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