

# FEES & CHARGES

Effective 1 February 2018

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.

## Our Approach

At G&C Mutual Bank, we are committed to fairness and building long lasting and committed relationships with our members. Our fee structure has been designed to reward loyal members who use our most convenient and cost effective services.

## Monthly Account Fee\*

\$6.00

Members are exempt from the monthly fee if:

- They maintain a minimum business balance of \$5,000 which is the combined balance of all deposits and borrowings, at all times throughout the month
- They are under 18 years
- They hold a Premium Home Loan Package

## Unlimited Free Transactions

**All members qualify for Unlimited Free transactions for the following:**

Online Banking transactions	Free
Mobile Banking transactions	Free
Automated 'Moneyline' transactions	Free
Visa Debit purchases using the 'credit' option	Free
payWave transactions	Free
Direct Debits (including Online Banking transfers to non-G&C Mutual Bank accounts)	Free
Direct Credits to any G&C Mutual Bank account	Free
BPAY transactions	Free
ATM withdrawals (within Australia)	Free
ATM balance enquiries	Free
Electronic Periodical Payments	Free
Deposit or balance enquiries at a G&C Mutual Bank Service Centre	Free

## Other Fees\*

Cash withdrawal at G&C Mutual Bank Service Centres	\$1.00
Large cash withdrawals over \$5,000	\$20.00
Cash and cheque deposits at an ANZ Branch	\$3.00
Coin to note exchange	10% charge per \$10.00 bag of coin
Bank@Post deposits and withdrawals	\$3.00
EFTPOS (including purchases using the 'savings' option and cash out at Point of Sale)	\$1.00
ATM - insufficient funds	\$1.50
Manual transfer by G&C Mutual Bank staff members	\$5.00
Periodical Payment paid by cheque (per transaction)	\$10.00
Periodical Payment rejection	\$10.00
Manual set up or alteration of a Periodical Payment by G&C Mutual Bank staff member	\$10.00
Outgoing Real Time Gross Settlement (RTGS)	\$30.00
Inward RTGS and Swift payments	\$10.00
Paper Statement Fee (each month we issue you with a paper statement)	\$2.00
Bank Audit Certificate fee	\$25.00
Duplicate copies of statements	\$10.00
Request for Personal Information	\$50.00
Inactive fee (where a transaction has not been initiated in the previous 12 months)	\$20.00
Recall of funds (direct entry / BPAY)	\$55.00
BPAY trace	\$25.00
Direct entry trace	\$25.00
Direct Debit dishonour	\$20.00
Direct Debit honour fee (when honouring of the debit will overdraw the account)	\$10.00
QuickDebit dishonour	\$20.00
Late Payment Fee (over 3 days) (applies to all credit card, overdraft and loan accounts)	\$15.00

## Foreign Currency Fees

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
Bank draft	\$15.00

## Cheque Facility Fees

Cheque book (25 leaf)	\$25.00
Deposit book (to deposit at an ANZ Branch)	\$25.00
Member cheque (per cheque presented)	\$3.00
Copy of cheque (requested by member)	\$10.00
Bank cheque (at G&C Mutual Bank Service Centre)	\$10.00
Special cheque clearance	\$20.00
Cheque dishonour	\$35.00
Cheque honour (when honouring of cheque will overdraw the account)	\$10.00
Bank@Post cheque dishonour	\$25.00
Cheque trace (requested by member)	\$15.00
Stop payment fee on personal or bank cheque	\$20.00

## Card Fees

First card	Free
Renewal card	Free
Card replacement fee (within Australia)	\$15.00
Card replacement fee (overseas or priority order)	\$35.00
Foreign currency conversion (overseas transactions)	3.00%
Copy of Visa merchant voucher	\$30.00
Visa cash advance (at ATMs in Australia and overseas)	\$5.00
Temporary daily limit increase	\$10.00
Emergency cash or card replacement (charged by Visa)	Fee passed on to member at cost

\*Subject to exemptions on an individual basis for members in financial hardship or with special needs.