



Fees and Charges - Deposit Products & Account Access Facilities

Effective Date: 9 April 2018

Deposit Products & Account Access

This fees and charges brochure forms part of the governing terms for Hunter United Deposit Products and Account Access Facilities. Deposit Products Terms and Conditions and Account Access Terms and Conditions are available from our website.

Fee	Amount	Description
Ezy Fee	\$5	Your monthly \$5 Ezy Fee for each membership, includes: <ul style="list-style-type: none"> • Unlimited cash withdrawals & deposits in any Hunter United branch • Unlimited withdrawals from any non-Hunter United ATM • 5 free ATM transactions from any Hunter United ATMs per month • 10 free eftpos transactions per month Australia wide • Internet banking • Unlimited member chequing • Unlimited BPAY transactions • Unlimited transaction and savings accounts per membership • This fee will be charged at first day of month. • Exemptions for the Ezy Fee include customers under 18 years of age (including accounts held in trust for minors), not-for-profit community organisations, and V.I.P. Pension Account holders.
Excess Hunter United ATM and eftpos transactions	Refer to description	After initial 5 free Hunter United ATM transactions per month, the 6th and subsequent transactions in that month will be charged at \$1.50 each. After initial 10 free eftpos transactions per month, the 11th and subsequent transactions in that month will be charged at 50c each. These fees will be charged at month end.
Premium Access Default Charges	\$1.50 & 50c	If minimum deposit level is not achieved in a particular month the following additional charges will apply for that month: <ul style="list-style-type: none"> • \$1.50 for each and every ATM transaction in the calendar month • 50c for each and every eftpos transaction in the calendar month
Cheques	Refer to description	<ul style="list-style-type: none"> • Hunter United Corporate Cheque withdrawals \$5 each. This fee will be charged at month end • \$8 fee is charged for each Stop Payment on personal cheques and \$15 fee for each Stop Payment on Corporate Cheques • \$9.90 fee is charged for each personal cheque dishonoured (“outward dishonour”) • \$9.90 fee for each cheque deposited that is dishonoured (“inward dishonour”) • \$20 fee is charged for each special answer clearance • Proceeds of deposited cheques will not be available until cleared, typically 5 working days
Osko recall	\$33	If an Osko payment is sent to a “valid account” at another institution in error, a claim must be lodged to recover these amounts and the process takes up to 6 weeks. The fee is charged on the day your claim is finalised.
Osko payment fee	\$0	Currently fee free

Fee	Amount	Description
SMS Alerts	20c	A 20c fee will be charged for each SMS alert sent. This fee will be charged at month end.
HU EzyPay Reject Fee	\$5	If an HU EzyPay is sent to an account at another institution that is 'closed or does not exist', funds will be returned from the other institution within 3 working days and the fee is charged on the same day the funds are returned to your account.
HU EzyPay Recall fee	\$50	If an HU EzyPay is sent to a 'valid account' at another institution in error, a claim must be lodged to recover these amounts and the process takes up to 6 weeks. The fee is charged on the day your claim is finalised.
HU EzyPay External Transfer Fee	50c	A 50c fee will be charged for all outgoing HU EzyPay payments. This fee will be charged at month end.
BPAY Recall Fee	\$20	If a BPAY payment is made to valid biller code in error. It can take up to 6 weeks for the funds to be returned. The fee is charged on the day your claim is finalised.
Dishonoured Direct Debit/Ezy Debit	\$9.90	\$9.90 fee is charged for each Direct Debit or Ezy Debit dishonoured.
Visa Debit Card Fees	Refer to description	<ul style="list-style-type: none"> • Reissuance Fee - \$20 • Charge Back - \$33 - when a chargeback claim is proven not to be fraudulent but authorised by the cardholder
Currency Conversion Fee	Up to 2% of the value	Payable when you make a transaction on your Visa Debit Card in a currency other than Australian dollars, or you make a transaction in any currency (including AUD) that is processed by a card scheme or billed by the merchant outside of Australia.
Statement Copies	Refer to description	<p>No charge for regular statements posted to members or accessed online.</p> <ul style="list-style-type: none"> • Copy of current period back to last statement - \$2 fee • Copy of current statement - \$10 fee • Copy of any other past statement period (up to max 7 years prior) - \$5 fee per statement period (maximum \$20 per year) <p><i>Note: statements from recent years can be viewed free of charge through internet banking.</i></p>
Government Fees	Refer to description	Government Taxes charged where applicable.
Direct Debit Stop Payment	\$20	\$20 fee for each stop payment on direct debits.
Inactive Savings Account Fee	\$50	We may impose an account administration fee of \$50 p.a. on each membership where all savings accounts within the membership have been inactive for a period of no less than one year.
Other Centre Transactions	\$20	Agency withdrawals for members of other credit unions is \$20.
Bulk Coin Deposit Fee	Minimum charge of \$5	Charged for any daily coin deposit over \$50.00. The fee will be 2.5% of the value of the deposit with a minimum charge of \$5.00. (Please note this fee is not applicable to "not for profit" groups and minors).
Bank Confirmation Audit Request Certificate	\$30	Per Audit Certificate
Special Terms for Business Accounts	Refer to description	<ul style="list-style-type: none"> • Your monthly \$5 Ezy Fee is for each business account not per membership • Business account cheques are 50c each

Earn Reward Rebates to reduce fees!

You can earn Reward Rebates up to \$20 per month dependent on the combined balance of all your borrowings & savings with Hunter United. And, if you have any loan with Hunter United, regardless of balance, you'll receive a rebate of at least \$5/month on your Eligible Fees*. Example, you hold \$2,000 in your on-call savings, \$5,000 in a term deposit and a home loan balance of \$95,000 (total combined savings & loan balance of \$102,000), you'll receive a rebate of up to \$10 against your eligible fees (see table for details).

Put simply... the more banking you do with us - the bigger Reward Rebate you'll receive every month.

Your Combined Balance^ (any loans + any savings)	Your Reward Rebate**
\$20,000^^ - \$100,000	up to \$5 / month
\$100,001 - \$200,000	up to \$10 / month
\$200,001 - \$300,000	up to \$15 / month
> \$300,000	up to \$20 / month

^calculated at close of previous month. Negative deposit balances are deducted from the Combined Balance.

^^ No minimum if you have a Hunter United loan

**Your monthly total rebate will be the lesser of eligible fees charged or the Reward Rebate specified in the table.

You may not be eligible to receive a Reward Rebate if: you have failed to make loan repayments; your mail has been returned to us or you have not advised us of your current address; or your account is closed or dormant (inactive for at least 12 months).

Eligible Fees that can be rebated include:

- \$5 Ezy Fee
- SMS Alerts
- Excess eftpos transactions
- Excess Hunter United ATM transactions in Australia
- Corporate Cheque Withdrawal Fees
- HU EzyPay External Transfer Fees

*There are some services we can't avoid charging fees for & are not rebatable - but if you're careful, you may be able to avoid many of these. These non-rebatable services include; foreign ATM transaction fee, cheque dishonour fees; currency conversion; cheque stop payment; special answer; dishonoured direct debit; statement copies; Government fees; inactive savings account; direct debit stop payment; other centre transactions; bulk coin deposit fee; any loan related fees & charges.

How to minimise Fees & Charges

- Open a Premium Access Account with no Ezy Fee
- Do your banking and lending with Hunter United so you maximise your Reward Rebate each month
- Avoid withdrawing small amounts frequently when a moderate amount would suffice for a longer period
- Use your card at Hunter United ATMs
- Take cash out during eftpos transactions
- Check your account balances and transactions by Internet Banking or Mobile Phone Banking
- Instead of drawing cheques over the counter - use your own Hunter United personal cheque book
- Use Hunter United's HU EzyPay, Visa Card or BPAY to pay bills
- Retain statements received for future reference rather than requesting copies