



Fees and Charges - Deposit Products & Account Access Facilities

Effective Date: 1 May 2020

Deposit Products & Account Access Fees and Charges

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.

Transaction and Device Replacement Fees

Fee	Amount	Description
Osko payment fee	\$0	Currently fee free
Visa Debit Card Reissuance Fee	\$20	Fee charged when a Visa Debit Card is reissued

Service Fees

Fee	Amount	Description
Bank Confirmation Audit Request Certificate	\$30	Per Audit Certificate
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.
Cheques	Refer to description	<ul style="list-style-type: none"> • \$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
Direct Debit Stop Payment	\$20	\$20 fee for each stop payment on direct debits.
Dishonoured Direct Debit/Ezy Debit	\$9.90	\$9.90 fee is charged for each Direct Debit or Ezy Debit dishonoured.
Government Fees	Refer to description	Government Taxes charged where applicable.
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 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.
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.

Fee	Amount	Description
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.
Other Centre Transactions	\$20	Agency withdrawals for members of credit unions is \$20.
Statement Copies	Refer to description	No charge for regular statements posted to members or accessed online. <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) <i>Note: statements from recent years can be viewed free of charge through internet banking.</i>
Visa Debit Card Charge Back	\$33	When a chargeback claim is proven not to be fraudulent but authorised by the cardholder

Financial Claims Scheme

The Financial Claims Scheme is a Government guarantee covering a combined amount of deposits you hold in a bank. You may be entitled to payment in certain circumstances. Payments under the scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from www.fcs.gov.au.

