



# Schedule of Fees, Charges and Transaction Limits

**24 October 2018**

**Australian Unity Bank Limited**

**ABN: 30 087 652 079 AFSL/Australian Credit Licence: 237994 BSB 803-228**

**GPO BOX 1801 Melbourne VIC 3001 T: 1300 790 740 E: [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au) W: [australianunity.com.au](http://australianunity.com.au)**



### Important Information

This document must be read in conjunction with the following documents:

- [Schedule of Interest Rates](#)
- [Accounts and Access Facilities Terms of Use](#)

Together these documents form the Terms of Use for Australian Unity's Accounts and Access Facilities.

Australian Unity Bank Limited  
ABN 30 087 652 079, AFSL/Australian Credit Licence 237994

### How to Contact Us

You can contact us using one of the following methods:

- ☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am to 5.30pm AEST)
- ✉ Write to us at GPO Box 1801, Melbourne VIC 3001
- ✉ Email us at [bankingsupport@australianunity.com.au](mailto:bankingsupport@australianunity.com.au)

### Security Information

To report the loss, theft or unauthorised use of your card or PINs, please contact:

#### Within Australia:

- Our Customer Services Team on 1300 790 740 (Monday to Friday – 8.30am to 5.30pm AEST); or
- Visa Hotline on 1800 450 346, 24 hours a day, 7 days a week.

#### Outside Australia:

- Cardholder Support Hotline (Australia) on +1 303 967 1090.
- Go into an overseas bank and ask them for the phone number to cancel your Visa Card; or
- Call operator assistance to obtain the Visa Global Assistance phone number for the country you are in.

**IMPORTANT:** Please contact us before you travel overseas for the current Visa hotline arrangements. Contact may also be made within the country you are travelling with Visa. Countries have different hotline details.

### Customer Owned Banking Code of Practice

We subscribe to the Customer Owned Banking Code of Practice.

The 10 Key promises under the Code are:

1. We will be fair and ethical in our dealings with you
2. We will focus on our Customers
3. We will give you clear information about our Products and Services
4. We will be responsible lenders
5. We will deliver high customer service and standards
6. We will deal fairly with any complaints
7. We will recognise Customers' rights as owners
8. We will comply with our legal and industry obligations
9. We will recognise our impact on the wider community
10. We will support and promote the Customer Owned Banking Code of Practice

Further details on the code can be found at our website.

## 1. Daily Account Limits

Daily Limits on Withdrawals	
Cash withdrawals using your Visa Card (including EFTPOS)	\$1,250
External telephone banking / internet banking transfers	A standard daily account limit of \$1,250 applies. Up to this limit SMS One Time Password (OTP) is optional.  If you require a non-standard daily account limit above \$1,250 you will be required to register for SMS OTP.  <b>Please note:</b> BPAY payment limits are set by the BPAY Biller
Internal telephone banking / internet banking transfers	Unlimited

Daily account limits may be changed by calling us, however approval of this application will be at our discretion.

**Please note:** Daily limits on cash and EFTPOS withdrawals cannot be changed.

## 2. Term Deposit Early Redemption

In accepting a fixed term deposit you agree to invest those funds with us for the nominated term. The acceptance of an early redemption request will be subject to a penalty interest adjustment, calculated as a percentage on the actual term of the deposit, referenced to the original maturity date.

Held for term (inclusive)	Reduction in rate
0-10%	S1 savings rate
11-20%	80%
21-40%	60%
41-60%	40%
61-80%	20%
81-99%	10%

## 3. S39 Healthy Banking Everyday Transaction Account

General fees and charges		
Type	Fee	Description
Monthly account keeping fee	Free / \$5 per month	Free when linked to a home loan or when you deposit at least \$1,000 per month (e.g. direct salary credit, or transferring from a non-Australian Unity account), otherwise \$5 per month.
Pay Anyone including Osko	Free	Charged for each Pay Anyone transfer you make.
BPAY® payments	Free	Charged for each BPAY payment you make.
EFTPOS purchase	Free	Charged for each EFTPOS purchase you make using your Visa Card.
EFTPOS purchase with cash out	Free	Charged for each EFTPOS purchase with cash out you make using your Visa Card.

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<b>Australia Post Bank@Post™ Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Bank@Post cash withdrawal	Free	Charged for each cash withdrawal you make at an Australia Post Bank@Post outlet.
Bank@Post cash deposit	Free	Charged when you cash deposit you make at an Australia Post Bank@Post outlet.
Bank@Post cheque deposit	Free	Charged for each cheque you deposit at an Australia Post Bank@Post outlet. Please note cheques can take up to 7 business days to clear.
Bank@Post™ and its device mark are trademarks (registered or otherwise) of Australian Postal Corporation. All rights reserved.		

<b>Other Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Visa Debit Card fee	Free	Charged to your account per month, unless advised by us that a fee exemption applies.
SMS banking enquiry or alert	Free	Charged for each SMS enquiry or alert we send you. Please note you may be charged a fee by your mobile carrier.

### Special Considerations

The following customer groups will be exempt from the monthly account keeping fee (other fees and charges may apply as appropriate):

- Customers with a home loan;
- Customers under the age of 18; and
- Customers aged 65 and over.

### 4. Transaction Fees and Charges – all other transaction accounts

**Please note:** If you hold an S1 Everyday Banking Account the fees noted below are eligible for transaction fee rebate. Please see Clause 9 for more information.

<b>General fees and charges</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Pay Anyone including Osko	Free	Charged for each Pay Anyone transfer you make.
BPAY payments	Free	Charged for each BPAY payment you make.
EFTPOS purchase	\$0.40	Charged for each EFTPOS purchase you make using your Visa Card.
EFTPOS purchase with cash out	\$0.60	Charged for each EFTPOS purchase with cash out you make using your Visa Card.
Direct Debits	\$0.30	Charged for each direct debit made on your account. Direct debits for Australian Unity, Allianz or American Express products and services purchased through us will be exempt from this fee.

<b>Australia Post Bank@Post Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Bank@Post cash withdrawal	\$2.50	Charged for each cash withdrawal you make at an Australia Post Bank@Post outlet.
Bank@Post cash deposit	Free	Charged when you cash deposit you make at an Australia Post Bank@Post outlet.

Bank@Post cheque deposit	Free	Charged for each cheque you deposit at an Australia Post Bank@Post outlet. Please note cheques can take up to 7 business days to clear.
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Other Fees		
Type	Fee	Description
Visa Debit Card fee	\$2.00 per month	Charged to your account per month, unless advised by us that a fee exemption applies.
Personal cheques	\$1.00 per cheque	Charged for each cheque you draw on your account with us.
Corporate cheques	\$10.00 per cheque	Charged for each Australian Unity corporate cheque you request us to draw on your account with us.
SMS banking enquiry or alert	\$0.25 per SMS	Charged for each SMS enquiry or alert we send you. Please note you may be charged a fee by your mobile carrier.

### 5. Other Fees and Charges – applicable to all accounts

The fees and charges listed here are charged to your account at the time of the transaction.

ATM Fees		
Type	Fee	Description
ATM withdrawal or balance enquiry	Direct charge by the provider	Charged by the financial institution whose ATM you are using when the transaction is made (including rediATM).

Visa Card Fees		
Type	Fee	Description
Low Rate Visa Credit Card Annual Fee	\$59.00 p.a.	Charged annually in advance, charged on the anniversary issue date of the card.
Visa Credit Card with Cash Rewards Annual Fee	\$79.00 p.a.	Charged annually in advance, charged on the anniversary issue date of the card. <b>Please note:</b> Closed to new customers from 24 October 2018.
Cash advance fee	\$5.00	Charged for each cash advance withdrawal you make at an Australian or overseas ATM.
Currency conversion fee	3% of the AUD amount	Charged where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia.
Replacement card within Australia	\$20.00	Charged to replace your Visa Card within Australia. Not applied if your card has been a subject of fraud.
Emergency overseas card replacement / cash	US \$175.00	Charged to replace your Visa Card while overseas / for emergency cash withdrawal.
Late payment fee	\$10.00	Charged when the Minimum Monthly Payment is not received by the 'Due Date' as noted on your statement.
Balance Transfer fee	2% of the amount	Charged upon account opening for balances transferred from a non-Australian Unity account.

<b>Telegraphic Transfer Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Same day EFT (via RTGS)	\$30.00	Charged to when you request a same-day EFT be made to a non-Australian Unity account.
Overseas bank draft	\$15.00	Charged when you request us to issue a bank draft in foreign or Australian currency.
Overseas telegraphic transfer (AUD or foreign currency)	\$30.00	Charged when you request us to electronically transfer AUD or foreign currency overseas.
Foreign currency deposits	\$15.00	Charged for each bank draft or cheque deposit made into your account in a foreign currency.
Stop / re-issue / amend outgoing overseas telegraphic transfer / bank draft	\$25.00	Charged when you request us to stop, re-issue, or amend an outgoing overseas telegraphic transfer / bank draft.
Bank draft status enquiry	Free	Charged when you request us to enquire on the status of a bank draft.

<b>Cheque Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
NAB bank cheques	\$20.00 per cheque	Charged for each NAB bank cheque you request us to draw on your account with us.
Corporate cheques	\$10.00 per cheque	Charged for each Australian Unity corporate cheque you request us to draw on your account with us.
Stop payment on bank / corporate cheque	\$20.00	Charged when you request that a stop payment be placed on a bank cheque / corporate cheque, this will prevent anyone from cashing the cheque (available in limited circumstances).
Cheque copy fee	\$49.50	Charged where the cheque enquiry must be lodged with another financial institution.
Cheque copy fee - electronic	\$5.00	Charged when you request a copy of a cheque drawn on your account with us, if the information is available online.
Cheque trace fee	\$49.50	Charged when you request a destination trace of a cheque drawn against your account with us.
Cheque special clearance fee	\$15.00	Charged when you request a cheque to be cleared ahead of usual cheque clearance times, please note we cannot guarantee this service.
Business Account - Cheque book fee	\$25.00	Charged to your account for each new cheque book you request.
Business Account - Cheque presentation fee	\$0.70	Charged for each cheque drawn from your Business Account.

<b>Default and Dishonour Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Quick debit dishonour fee	\$22.00	Charged when a payment we have set up on your behalf is dishonoured due to insufficient funds.
Direct debit dishonour fee	\$22.00	Charged when a direct debit is dishonoured due to insufficient funds.
Personal cheque dishonour fee	\$45.00	Charged when a personal cheque written by you is dishonoured.

Inward cheque deposit dishonour fee	\$10.00	Charged for each cheque paid into your account with us which is dishonoured.
Australia Post Bank@Post dishonour fee	\$25.00	Charged when a cheque you have deposited at an Australia Post Bank@Post outlet is dishonoured.
Foreign currency cheque dishonour fee	\$30.00	Charged when a foreign currency cheque you have deposited into your account with us is dishonoured.

<b>Documentation and Search Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Printed periodic statement via post	\$2.00 per statement	Charged when you request paper statements. Electronic statements through internet banking are fee free.
ATM / EFTPOS dispute lodgement	\$5.50	Charged when you wish to dispute an ATM / EFTPOS transaction. Applicable only if customer error is identified.
Voucher Retrieval	\$16.50	Charged when you request us to retrieve evidence of a purchase made by you.
Visa Chargeback	\$22.00	Charged when you request assistance to recover a Visa payment made by you.
Direct entry - supplier recall fee	\$55.00	Charged when you request us to recall an EFT made by you.
Direct entry - trace free	\$22.00	Charged when you request verification of a direct debit authorisation / outgoing EFT destination trace.
BPAY enquiry	\$5.50	Charged when you request us to perform a destination trace on a BPAY payment you make from your account with us.
BPAY error correction	\$22.00 per correction	Charged when you request us to correct a BPAY payment you make from your account with us.

<b>Other Fees</b>		
<b>Type</b>	<b>Fee</b>	<b>Description</b>
Staff assisted transactions	\$5.00	Charged for each transaction we perform on your behalf. Including but not limited to: BPAY, periodical payments, balance enquiries, electronic transfers and other transactions performed by us.
Monthly account keeping fee	\$5.00	Monthly fee charged for an overdraft account.
Monthly account keeping fee - Business Account	\$7.50	Monthly fee charged for a Business Account.
Overdrawn account fee	\$5.00	Charged when your account is overdrawn, please note the prevailing overdraft interest rate also applies.
Dormant account fee	\$2.50 per month	Charged on an account without any activity for over 12 months. You will be contacted prior to this fee being applied.

**You may incur additional ad-hoc fees as part of the set up or operation of your account. These fees whilst not specifically listed will be charged to your account as per the cost to us.**

## **6. How to Minimise Fees**

Simple ways to reduce the fees and charges payable on your account can include the number of withdrawals you make. For example, if you currently withdraw small amounts of money a number of times a week, you may wish to withdraw a larger amount only once or twice a week.

Transactions that are free of charge include:

- Pay Anyone transfers (including Osko);
- Cash deposits (at any Australia Post Bank@Post outlet);
- Account transfers (a transfer from one Australian Unity account to another Australian Unity account);
- BPAY;
- Direct credits.

## 7. Changes

We reserve the right to change any of the fees and charges detailed in this document, including the introduction of new fees. We may also waive fees and vary transaction limits in certain circumstances. If we decide to change fees and charges, we will do so in accordance with applicable laws, regulations and codes of practice. Customers will be notified accordingly.

## 8. Australian Unity Errors

Where a customer makes a request that would normally incur a fee as described in this document and it is found to be as a result of our error, the applicable fee will be waived.

## 9. S1 Everyday Banking Account - Transaction Fee Rebate

Please note this account is closed to new customers.

The level of transaction fee rebate you are eligible for on your S1 Everyday Banking Account will be determined by the sum of your average deposit and loan balances, including your credit card balance, each month.

Any transaction fees in excess of your eligible transaction fee rebate will be charged to your account at the end of the month.

Factors that contribute to your relationship balance:

- Average loan debit balance;
- Average deposit balance, including S1 accounts;
- Average credit card balance owed.

Relationship Balance for the month	Rebate per month
\$1 - \$999	\$ -
\$1,000 - \$4,999	\$3.00
\$5,000 - \$24,999	\$5.00
\$25,000 - \$99,999	\$10.00
\$100,000 +	Unlimited

**Your relationship balance is calculated at the end of each month. Fee rebates are applied retrospectively.**

### Example:

Consider the example below to understand how the fee rebates are calculated:

Savings and Investments	Balance	Relationship Bal.
Net Invest Account	\$ 3,000	
Term Deposit	\$ 10,000	
<b>Total Savings and Investments balance</b>		<b>\$ 13,000</b>
<b>Loan Accounts</b>		
Credit Card (average monthly debit balance)	\$ 2,500	
Personal Loan	\$ 15,000	
<b>Total Loans balance</b>		<b>\$ 17,500</b>
<b>Total Relationship Balance</b>		<b>\$ 30,500</b>
<b>Total Rebate available for the month</b>		<b>\$ 10</b>



In the example above the customer is eligible for a \$10 rebate on transaction fees incurred during the month. Please note the transaction fee rebate does not apply to all fees and charges. Please see Clause 5 for more information.

**Special Considerations**

In addition to the relationship balance transaction fee rebate, the following customer groups will be exempt from transaction fees (other fees and charges may apply as appropriate):

- Customers with a home loan;
- Customers under the age of 18; and
- Customers aged 65 and over.