

Dishonour & Exception fees	
Dishonour fee — Direct Debit / member cheque	\$14.00
Dishonour fee — Periodical payment	\$5.00
Honour fee — Direct Debit	\$10.00
Honour fee — Member cheque / periodical payment	\$5.00
Latent Account fee ⁸	\$10.00 p.a.
Dormant Membership processing fee ⁹	\$50.00
Overdrawn savings account — <i>per overdrawing</i>	\$5.00

SMS Banking	
First 5 messages per month	FREE
Each message per month after the first	\$0.30

One Time Password Security Token	
Replacement device	\$20.00

Foreign Services	
Foreign Cash	\$10.00 per total order
Multi-Currency Cash Passport Card ¹⁰	\$10.00 per total order
Foreign currency cheque conversion fee — <i>less than \$25,000 equivalent value</i>	\$10.00
Foreign Currency Cheque conversion fee — <i>more than \$25,000 equivalent value</i>	\$50.00
Telegraphic Transfer in foreign currency	\$30.00
Telegraphic Transfer in Australian dollars	\$50.00
IPEX international transfer fee	\$20.00
Overseas bank draft	\$15.00
Cancellation of foreign exchange order	\$10.00

Transaction Limits	
Branch Cash Withdrawals — <i>without notice</i>	\$5,000 per day
Branch Non-Cash Withdrawals	available balance
Phone Banking — BPAY	\$5,000 per day
Phone Banking — Internal Transfer	available balance
Internet Banking, Osko payments and Third Party Transfers — <i>without One Time Password</i>	\$500 per day
Internet Banking, Osko payments and Third Party Transfers — <i>with One Time Password</i>	\$4,000 per day
Redicard — ATM / eftpos	\$1,000 per day
VISA Debit — ATM / eftpos — <i>from chequing or savings account</i>	\$1,000 per day
VISA Debit — Credit transaction	available balance
Redicard / Visa Debit — Offline limits	\$500 per day

NOTES: **1.** Balance of savings, investments and loans (Base Variable Home Loan excluded) **2.** Every member receives a rebate of at least \$5.00 per month—under 18 years of age will receive an additional \$5.00 each month. **3.** Relationship Rebate does not apply to Base Variable Rate Home Loan. **4.** Fee plus a rate reduction based on: 0 to 30% of term elapsed—30% of the initial rate; 31 to 60% of term elapsed—60% of the initial rate; 61 to 90% of term elapsed—90% of the initial rate. A minimum of 2% penalty interest will be applied to the portion of the deposit that is redeemed prior to maturity. **5.** Members over 65 years of age are exempt. **6.** Exemptions to apply to members with the following: Orange Credit Union residential or investment home loan (excluding Base Variable Rate home loan borrowers); Average balance above \$10,000; and members aged younger than 16 years or older than 65 years. **7.** Fee of 2% of the transaction amount will apply to any overseas Visa Card transaction. **8.** Applies to any account on which transactions have not occurred for 12 months. **9.** Applies to any membership on which transactions have not occurred for 7 years and funds are to be transferred to Government Treasury Department. **10.** Cash passport—For current fees, please refer to the Product Disclosure Statement available online at www.orangecu.com.au

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This fee schedule is effective as at the date of publication. It is subject to change at any time. This document must be read together with the Orange Credit Union Account & Access Facility Terms & Conditions brochure. These brochures form the Product Disclosure Statement for Orange Credit Union and are also available online at www.orangecu.com.au

Fees & Charges Schedule

Effective from 27 April 2018



Relationship Rebate For Members

Because you're a member of Orange Credit Union, we're giving you the first \$5.00 of your transaction costs to spend however you would like. If you're under 18 years of age, you'll receive an additional \$5.00 rebate each month. The rebate structure allows for all members to have access to at least 3 over-the-counter withdrawals in the month—or if you prefer ATM or eftpos transactions, you will be able to withdraw 4 or 5 times (respectively) per month before you may incur transaction fees.

Simply, the more business you have with us, the more “rebates” you'll receive each month toward your transaction choices. The relationship rebate will be based on your average monthly balance¹ in the following bands:

Total Average Monthly Balance	Total Rebate Amount
\$0-\$10,000	\$5.00 ²
\$10,001-\$20,000	\$7.00
\$20,001-\$30,000	\$10.00
\$30,001-\$40,000	\$20.00
\$40,001-\$50,000	\$30.00
\$50,001-\$60,000	\$40.00
\$60,001 & above	\$50.00

Increase Your Relationship Rebate

- **Finance your Home, Car or Personal Loans with us**— Depending upon your usual transaction habits, you may be able to avoid paying for your transactions, by simply having your loan financed with us.
- **Deposit your payroll directly to us, to increase your total average monthly balance**—When your payroll credits directly to your member account, you have the ability to budget easier with automatic transfers (fee-free) to your nominated Orange Credit Union accounts.
- **Regular savings and investments accounts will increase your balance**—By saving money in any of our accounts your money grow in the one place. Consolidate your savings in one membership and increase your Relationship Rebate.
- **Speak with us about your needs**—Ask us to review your member account with you, to see how you can get more for your money.

Free Membership Services

Deposits of cash or cheque
Transfers between Orange CU accounts
Direct Debits and Direct Credits (including wages)
PayWave transactions using Visa Debit
BPAY payments (without Staff assistance)
Internet, Phone, Mobile Banking and Mobile App
Loan account redraws
Automatic Payroll deposits and splits
POS transaction using VISA debit where the credit button is selected
Electronic Periodical Payments
Initial Consultation with Bridges Financial Planner

Relationship Rebate Transaction Fees

For members without an Orange Credit Union residential or investment home loan³, the following transaction fees may apply

TYPE OF TRANSACTION	FEE
Cash or Cheque Withdrawal—in branch	\$1.60
rediATM/NAB Cash Withdrawal	\$1.20
eftpos	\$0.75
Member Cheque Withdrawal	\$1.20

Service Fees

Service fees apply to services either requested and/or used by members. These fees will be debited to your account/s either when you request or use a service, or as they are incurred monthly. Service fees are not offset by your monthly Relationship Rebate.

Member Chequing

Replacement chequebook	\$10.00
Copy or Trace on personal cheque	\$22.00
Copy or Trace on Counter cheque	\$22.00

General Service fees

Inward Transfer of Funds — <i>same day</i>	\$10.00
Outward Transfer of Funds — <i>same day</i>	\$15.00
Declined ATM fee	\$0.50
Declined eftpos fee	\$0.50
Counter cheque	\$1.00
Bank Cheque fee (NAB)	\$12.00
Periodical payment by cheque	\$1.00
Term Deposit Early Redemption fee ⁴	\$30.00
Replacement statement fee — <i>per page</i>	\$1.00
Document recover / search fee	\$15.00/hr (minimum)
Christmas Club early withdrawal fee	\$10.00
Payroll account allocation variation fee (if more than one variation per month)	\$5.00
Redicard replacement card	\$10.00

Staff Assisted Fees (via Call Centre or branch)

Online Saver	\$5.00
Internal or External Transfers ⁵	\$2.00
Periodical Payments ⁵	\$2.00
BPAY ⁵	\$2.00

VISA Debit Card

Initial / Renewal card issue	FREE
Monthly Visa Debit card fee ⁶ (exemptions apply)	\$2.00
Replacement Card	\$10.00
Chargeback fee	\$25.00
Voucher retrieval — <i>per voucher</i>	\$20.00
Cash Advance overseas ATM	\$4.00
Overseas Card Replacement	USD \$175.00
Emergency card or cash overseas — <i>per card</i>	USD \$175.00
If request for emergency card or cash is declined or cancelled	USD \$50.00
Currency Conversion Fee	Note ⁷