

Schedule of Fees and Charges

Effective 1 May 2010



This document should be read in conjunction with the Terms and Conditions brochure. Together they form the terms and conditions for our products. Our fee structure is based on a Relationship Reward which allows you to offset some fees against your total average monthly balances. So the more you save and borrow with Australian Defence Credit Union, the less fees you will pay. Details on our fee structure are available at www.adcu.com.au.

ATM/EFTPOS

ATM transactions (domestic)	\$0.80
EFTPOS transactions	\$0.65
Declined transactions (insufficient funds)	\$0.80
ATM transaction query	\$10.00

Visa Card

Visa Debit Card Annual Fee	\$28.00
Cash Advance at other financial institution	\$4.50
Overseas ATM withdrawals	\$4.50
Visa Card Replacement	\$10.00
Overseas Visa Card replacement at cost	+ \$20 fee
Card Recovery Fee at cost	+ \$20 fee
Emergency replacement Visa Debit Card or Redicard (within Australia) at cost	+ \$20 fee
Voucher retrieval	\$35.00
Foreign currency conversion fee: 2% of transaction value	2%
Chargeback on disputed transactions	\$30.00

Australian Defence Credit Card only

Annual Fee	\$49.00
Late Payment Fee	\$25.00
Over limit fee	\$30.00
Default notice fee (payable when a notice is issued regarding a default under the credit card contract)	\$30.00

Redicard

Monthly fee (members aged 18 & over only)	\$1.00
Replacement card	\$10.00

BPAY Direct Debits and Periodical Payments

BPAY transaction	\$0.50
BPAY investigation request	\$10.00
BPAY trace/ BPAY error correction	\$30.00
Periodical Payment - cheque	\$6.00
Periodical Payment - electronic	\$2.00
Periodic Payment Insufficient Funds Rejection Fee	\$5.00
Direct Debit	\$0.30
Direct Debit Dishonour - electronic	\$20.00
Direct Debit Dishonour - member chequing	\$40.00
Electronic funds transfer at branch (Inc. BPAY)	\$2.00
Online external transfer	\$0.50

Cheques

Personal cheque book 25 cheques	\$18.75
Personal cheque book 100 cheques	\$75.00
Large Deposit Book	\$6.00
Counter cheque withdrawal	\$5.00
Bank cheque	\$20.00
Special clearance (cheque deposit)	\$20.00
Stopped corporate cheque	\$15.00
Stopped member cheque	\$36.00
Copy of member cheque	\$49.50
Dishonoured member cheque	\$36.00
Trace member cheque	\$49.50
Retrieval of deposited cheque	\$45.00
Direct Entry/ EFT Trace	\$25.00

Funds Transfer

Swift transfers (electronic funds transfer between ADCU and other financial institutions)	\$25.00
Telegraphic Transfers (overseas)	\$25.00
Foreign drafts	\$25.00
Amendment/ cancellation of Telegraphic Transfer/Swift transfers	\$35.00

Miscellaneous

Copies of statements (up to 12 months) at branch	\$2.50
Copies of Statements (over 12 months) per page	\$5.00
Copies of Statements (fax or mail) per page.	
Additional \$1.00	
Retrieval of member documents from archives charged at an hourly rate plus expenses	
Inactive fee: For accounts inactive 12 months or greater (charged monthly)	\$2.00
Dormancy fee for memberships inactive greater than 24 months (charged annually)	\$20.00

Loans

Personal Loans

Variable Rate Processing Fee	\$100.00
Fixed Rate Processing Fee	\$150.00
Redraw fee (per redraw)	\$10.00

Mortgage Loans

Processing Fee	\$400.00
Redraw fee (Min \$500 per redraw)	\$20.00
Early Repayment fee (0.5% of balance outstanding if repaid in first 5 years, \$550 thereafter)	
Switch Fee	\$250.00
Mortgage Discharge Fee	\$150.00

DHOAS Loans Processing Fees

Premium Loan	\$450.00
Fixed Interest Loan	\$500.00
Standard Variable Loan	\$400.00
Construction Loan	\$400.00

Loan Contract/ Mortgage/ Bill of Sale

Stamp Duty	At Cost
Bill of Sale Admin Fee	At Cost

Other Loan Fees

Legal Fees (Paid direct to solicitor or agents)	At Cost
Property Valuation Fees	At Cost
Lenders Mortgage Insurance	At Cost
Arrears notice (2nd and subsequent reminders by letter or phone)	\$20.00
Default notice fee (Payable when a notice is issued regarding a default under the Contract)	\$30.00
Overdraft facility fee (charged quarterly in arrears)	\$15.00

Foreign Exchange

Foreign Cash* (Commission on \$AUD purchased)	1.0%
Encashment of foreign cash*	\$10.00

Travellers/ Foreign Cheques*

Commission \$AUD Travellers cheques 1.1% (minimum \$20.00)	
Commission on foreign currency travellers cheques 1.1% of \$AUD value (minimum \$13.20)	
Encashment of Travellers Cheques	\$10.00
Encashment of foreign currency cheques	\$10.00
Dishonour of foreign currency cheques	\$30.00
Discrepancy in buy back transaction	\$30.00
(*Minimum order \$250 AUD for foreign cash and travellers cheques)	

Bank @ Post

Cash withdrawal	\$3.00
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General Dishonour Fees

Cheque dishonour fee (payable when a cheque deposited to an account is dishonoured)	\$15.00
Transfer of funds within membership to meet cheque payment	\$10.00
Overdrawn savings/over limit fee (Charged fortnightly)	\$15.00