



FEES AND CHARGES

Savings Accounts

Transaction Accounts

Effective from 1 June 2023

Contact Us

PO Box 1563, Coffs Harbour, NSW 2450 | 1300 228 228 | bcu.com.au

Police & Nurses Limited (bcu) ABN 69 087 651 876, AFSL 240701, Australian Credit licence 240701.

Important Information

This document should be read in conjunction with the Savings Accounts & Account Access Channels Terms & Conditions and the Interest Rate Schedule applicable to the account.

Together they form your Terms & Conditions.

The Terms & Conditions relates to bcu savings accounts, transaction accounts (including the Business Transaction Accounts) and associated noncash payment services.

Copies of these documents are available from any bcu branch, by visiting bcu.com.au or by calling 1300 228 228.

Bank Services	Fee
Bank Cheque Fee	\$10.00
Coin/note handling fee Charged at the time of transaction for deposits and/or withdrawals of bulk coin and/or notes. Coin: One denomination per calico bag Mixed denomination per calico bag Notes: Over \$10,000 per day	 \$7.50 \$12.50 0.25%

Cards	Fee
Card Replacement Fee For the replacement of lost or damaged VISA debit card: Standard replacement Urgent replacement	 \$10.00 \$50.00
Emergency Card Replacement Fee For the issue of a temporary emergency VISA debit card, to temporarily replace a lost or stolen VISA debit card: Declined Approved	 \$70.00 \$320.00
VISA Chargeback Request Fee When a cardholder raises a dispute relating to a card transaction.	\$25.00

RTGS and Foreign Currency	Fee
Cash Passport	
Initial activation	\$10.00
Reload	\$10.00
Foreign Cheques	
Foreign cheque deposits less than \$25,000 AUD	\$10.00
Foreign cheque deposits \$25,000 AUD or more	\$60.00
International transfers	
Online International Transfer (iBank)	\$15.00
Telegraphic Transfer, converted to foreign currency prior to transmission (in branch)	\$30.00
Telegraphic Transfer, if currency remains in AUD (in branch)	\$45.00
RTGS From Another Bank	\$5.00
To cover the cost of processing 'SWIFT' payments from overseas and same day local payments through 'RTGS' (Real Time Gross Settlement) systems.	
VISA Foreign Currency Conversion	3% of the transactions value in AUD
Collected by Cuscal Limited and distributed as follows:	
1% paid to Police and Nurses Limited	
1% retained by Cuscal	
1% paid to VISA International	
Payable when you make a transaction using your VISA credit or VISA debit card:	
- in a foreign currency using either online or at a merchant point of sale (irrespective of where the transaction occurs); or	
- in Australian Dollars when either the merchant or its financial institution/ payment processor is located overseas.	
Please note: It may also not always be clear that the merchant or its financial/payment processor is located or registered outside Australia.	

Dishonour Fees	Fee
<p>Auto Transfer Dishonour fee</p> <p>Charged where there are insufficient funds in your account when an external auto transfer payment is due to be made.</p>	\$6.00
<p>Dishonour Fee</p> <p>Where a direct debit or cheque is dishonoured due to insufficient funds.</p>	\$6.00
<p>Overdrawn Account Management Fee</p> <p>Applied in relation to any month where we allow the approved credit limit on your account to be exceeded by more than \$50 or, if your account does not have an approved credit limit, if we allow you to overdraw your account by more than \$50.</p>	\$10.00
<p>Referral Fee</p> <p>Where an account has insufficient available funds to cover a cheque or direct debit transaction, and the transaction is honoured by bcu.</p>	\$3.50

Trace and Recall Fees	Fee
<p>Bpay - Trace or Recall Request</p> <p>Trace request</p> <p>Recall of payment</p>	<p>\$5.50</p> <p>\$11.51</p>
<p>Cheque - Trace or Copy Request</p> <p>Trace of cheque/deposit</p> <p>Copy of cheque/deposit – presented within 30 days</p> <p>Copy of cheque/deposit – presented 30–90 days</p> <p>Copy of cheque/deposit – presented over 90 days</p>	<p>\$33.00</p> <p>\$11.00</p> <p>\$16.50</p> <p>\$38.00</p>
<p>Outward Direct Entry - Trace or Recall Request</p> <p>Trace request</p> <p>Recall of traced item</p>	<p>\$50.00</p> <p>\$50.00</p>
<p>Telegraphic Transfer - Trace</p> <p>Where you request us to trace an outward telegraphic transfer to confirm account of receipt.</p>	\$27.50

Other fees	Fee
Audit Certificate Fee	\$25.00
Safe Custody Management Fee	\$25.00 per annum
Statement Retrieval Fee Statement retrieval if more than 12 months old.	1st page \$6.00 Each subsequent page \$1.50

Product Specific Fees	Fee
bcu Business Access Account Monthly Account Keeping Fee	\$20.00 (Fee waived for Not for Profit organisations)
bcu Business Basic Access Staff Assisted Deposit or Withdrawal Fee	\$2.50
Staff Assisted BPAY Fee	\$0.50