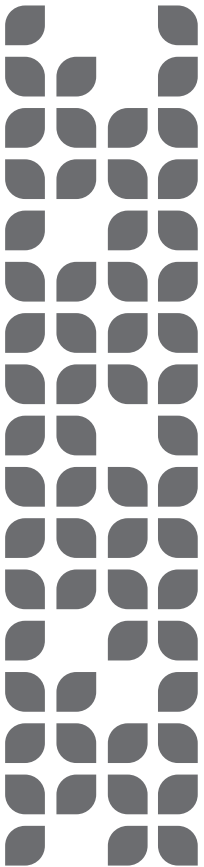




Fees and Charges Schedule



Your region, your money

Bananacoast Community Credit Union Ltd
ABN: 50 087 649 750 AFSL: 241077
Australian Credit Licence Number 241077

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This document is part 3 of the bcu *Account and Access Facility Terms and Conditions* (T&C). It has been produced to provide you with information about any fees or charges applicable to these bcu products and services.

This document together with the *Account and Access Facility Terms and Conditions* (T&C) and the *Interest Rate Schedule* were together previously known as our *Product Disclosure Statement*. Reference in other documentation to our *Product Disclosure Statement* is reference collectively to the *Account and Access Facility Terms and Conditions* (T&C), our *Interest Rate Schedule* and our *Fees and Charges Schedule*.

We recommend that you read this document in conjunction with the above mentioned T&C and the current *Interest Rate Schedule* (part 2 of the bcu *Account and Access Facility Terms and Conditions* or T&C).

SECTION 1: OUR FEES AND CHARGES

NOTIFICATION OF CHANGES

Terms and conditions and fees and charges may change at any time. If they do, we will give you 30 days' notice, unless the change is in your favour.

Notification may be by mail, an advertisement in the local media, in your statement or in our member magazine.

Current schedules can be obtained on request at any branch, by phoning 1300 228 228 or from our website at www.bcu.com.au.

TIMING OF FEES AND CHARGES

Transaction fees and charges are accumulated during the month and charged to your account on the last day of the month for which they apply unless otherwise specified.

The loyalty rebate is calculated at the end of each month and is based on the combined average daily closing balances of loans (excluding credit cards), savings, investments and overdrafts.

The membership levy will be charged to your account on the last day of the calendar month for which it applies.

GST ON BANKING AND FINANCIAL SERVICES

The majority of mainstream financial services products are classified as 'input taxed'. This means that most standard banking transactions, including any repayments, fees, charges and interest will not be subject to GST.

SHAREHOLDING

Before opening an account or borrowing money in your own name you are required to become a shareholder of bcu.

To become a shareholder of bcu you must apply for one redeemable preference share at an issue price of \$10.00, deferred in full until otherwise determined by the Board.

If you are under 18 years of age you must apply for one redeemable preference share partially paid to \$2.00, deferred in full until otherwise determined by the Board. On reaching 18 years of age the balance of the issue price will be payable unless otherwise deferred by the Board. Your membership is also automatically upgraded from junior membership to full membership at this time and you will commence paying the monthly membership levy applicable at that time.

The issue price of shares is payable on demand.

MEMBERSHIP TYPES

There are two types of membership within the credit union.

bcu Membership:	For those members with access to bcu branches and ATMs.
Remote Membership: ¹	For those members who do not have access to bcu branches and ATMs.

Within each of these membership types there are various member groups. The table on page 7 sets out the different groups, their definitions, the monthly membership levy applicable, and whether or not the levy paid is eligible under the loyalty rebate program.

MEMBERSHIP LEVIES AND EXCESS TRANSACTION FEES

Our fees and charges have been structured around a monthly membership levy, excess transaction fees, and a generous loyalty rebate program.

Levies will be debited to an account with available funds as follows:

- Personal membership: To lowest numbered applicable S account (starting at S1, thereafter S2, S3 etc.)
- Deeming membership: To S3 first then lowest numbered applicable S account thereafter ie S3, S1 then S2 etc.
- Business membership: To S11 first then S10, S7, S1, S80, S3, S4 and thereafter in sequential order

Please note if none of your accounts has available funds, it will be debited to your lowest numbered applicable S account and will overdraw the account.

Excess transactions performed on accounts will attract a transaction fee as outlined in tables 3 and 4. The number of free transactions is calculated across all accounts aggregated under the membership number and is detailed in tables 3 and 4.

ATM DIRECT CHARGING

In March 2009, the ATM Direct Charging Reforms were implemented. bcu is pleased to announce that to minimise the impact of these reforms on its members, it has entered into an arrangement whereby holders of bcu Cuecards, Visa Credit and Visa Debit cards can access Westpac Group* ATMs free of any direct charge.

1. If, at any time, we become aware that you no longer meet the eligibility requirements for Remote Membership we may change your membership to standard bcu Membership. From the date of conversion, the fees and charges for standard bcu Membership will apply.

*Westpac Group includes Westpac, St.George and BankSA ATMs but excludes some St.George ATMs that are branded St.George but owned by another entity eg those in BP Service Stations. These ATMs will display a direct charge notification prior to the transaction being undertaken.

This means that when you use your card at one of these ATMs, it will advise that there is no fee for the transaction. However, bcu is charged by Westpac for this service at \$1.25 per transaction and this cost is passed on to you as a charge at the end of each month. Please refer to Westpac Group ATM Fee Page 18 for further details.

REMOTE MEMBERS

ATM Credit To ensure Remote Members are not disadvantaged by the introduction of ATM direct charging, they will receive a monthly credit on all Non-bcu ATM fees (including Westpac Group ATMs), based upon usage, of \$1.25 per transaction up to a maximum of \$12.50 (ie. Equivalent to 10 ATM transactions processed using a Westpac Group ATM) credited at the end of each month.

Excess transaction fee The Excess Transaction fee (\$0.50) will apply to each transaction after the limit referred to in the following table has been reached each month.

	NO OF FREE TRANSACTIONS PER MONTH	FEE ² THERE-AFTER	ELIGIBLE FOR LOYALTY REBATE
REMOTE MEMBERS			
bcu ATM withdrawal	20	\$0.50	yes
bcu ATM balance enquiry/ declined transaction/ declined EFTPOS	20	\$0.50	yes
Non bcu ATM withdrawals	10 ³	\$0.50	no

² Fee per transaction after free transaction limit

³ ATM owner fee applies.

Here's how the rebate will work:

- If 5 ATM Transactions are processed through a Westpac, St.George or BankSA ATM, a rebate of \$6.25 will be credited back at the end of the month (ie. 5 X \$1.25 = \$6.25)
- If 10 ATM Transactions are processed through a Westpac, St.George or BankSA ATM, a rebate of \$12.50 will be credited back at the end of the month (ie. 10 X \$1.25 = \$12.50)
- If 15 ATM Transactions are processed through a Westpac, St.George or BankSA ATM
 - a Westpac Group ATM fee of \$18.75 will be charged for use of the ATM (ie. 15 X \$1.25 = \$18.75)
 - a rebate of \$12.50 will be credited back at the end of the month (ie. 10 X \$1.25=\$12.50)
 - a fee of \$2.50 will be charged for Excess transactions in excess of 10 (ie. 5 X \$0.50=\$2.50)
 - Overall net result at the end of the month for 15 ATM transactions through a Westpac, St.George or BankSA ATM would be = \$8.75

Member groups - definitions and eligibility	Membership levy (per month)	Levy eligible for loyalty rebate
Business: businesses operating transaction account/s as determined by us.	\$20.00	yes
Personal/adult: members 18 years of age and over operating individual transaction account/s or who are the primary account holder on a joint transaction account.	\$6.00	yes
Deeming: ⁴ members in receipt of Centrelink pensions, Department of Veteran Affairs pensions or self-funded retirees aged 55 years and over.	\$2.50	yes
Student: ⁴ members 18 years of age and over who are full-time students with a current student ID card.	nil	n/a
Non-profit organisations: organisations that are considered to be non-profit (eg small clubs and associations). Eligibility as a non-profit organisation will be determined by us.	nil	n/a
Junior: ⁴ members under 18 years of age.	nil	n/a

⁴If, at any time, we become aware that you no longer meet the eligibility requirements for this member group we may change your member group to personal/adult. From the date of conversion, the fees and charges or the personal/adult member group will apply.

SECTION 2: LOYALTY REBATES

For each membership you can obtain up to 100% rebate of your membership levy, overdraft facility management fee and eligible transaction fees for that membership.

Eligible transaction fees are set out overleaf in tables 3 and 4.

Please note that any other fees and charges that apply to savings or loan accounts as set out in section 3 of this fees and charges schedule, or your loan contract, are not eligible for the discount.

The same rebate applies to business members operating an incorporated company, a partnership or as a sole trader with the additional benefit of the rebate being calculated across eligible memberships. Only personal memberships in the same name as the owner/s of the business are eligible to be linked. Only one business membership may be linked. The combined rebate is then applied to the business membership to a maximum of 100%.

It is the responsibility of business members to ensure that they notify bcu of the memberships and accounts that they wish to be linked and to review this regularly to ensure it is up to date. bcu accepts no responsibility for any reduction in available rebate due to members’ accounts being incorrectly linked

Table 2: Loyalty rebate calculations

Combined Savings, Investments, Overdrafts and Loans	\$	\$	%
Balance up to		4,999	Nil
Balance between	5,000	34,999	10
Balance between	35,000	59,999	20
Balance between	60,000	89,999	30
Balance between	90,000	119,999	40
Balance between	120,000	149,999	50
Balance between	150,000	189,999	60
Balance between	190,000	219,999	70
Balance between	220,000	249,999	80
Balance between	250,000	279,999	90
Balance of	280,000	and over	100

* As previously noted Credit Card and Retirement Savings Account balances are excluded.

HOW THE REBATE IS APPLIED

For example:

1. A member with \$180,000 in loans and \$12,000 in savings is eligible to receive a total rebate of 70% (i.e. a total of \$192,000).
2. A member with \$160,000 in loans only will receive a rebate of 60%. If the membership levy and eligible transaction fees in the month totalled \$10, the rebate would reduce the total payable to \$4.
3. A member with \$200,000 in combined loans plus \$120,000 in savings, investments and overdrafts will receive the maximum rebate of 100%.
4. In the case of business members, the combined totals of rebates in eligible linked accounts are applied to one selected business membership. The rebates for each personal membership remain at the percentage calculated for that personal membership.

For example:

Personal membership 1 = 10%

Personal membership 2 = 20%

Business membership = 50%

Combined rebate applied to business membership = 80%

Rebate applied to personal membership 1 = 10%

Rebate applied to personal membership 2 = 20%

HOW THE REBATE IS CALCULATED

Loans: The balance used to calculate the rebate is based on the combined average daily outstanding balance of loans for any one membership.

Savings and investment accounts: The balance used to calculate the rebate will be the average daily credit balance of all savings and investment accounts less the average daily debit balance of any overdrawn savings accounts for any one membership.

Overdrafts: The balance used to calculate the rebate will be based on the daily debit balance (within limit) or the daily credit balance for any one membership.

For example:

1. Where an overdraft has a limit of -\$1,500 and a daily balance of -\$1,000, the balance on that day will be taken to be \$1,000.
2. Where an overdraft has a limit of -\$1,500 and a daily balance of -\$1,600 (ie is over limit), the balance on that day will be taken to be \$1,500.
3. Where an overdraft has a limit of -\$1,500 and a balance of \$100 (ie in credit \$100), the balance on that day will be taken to be \$100.

FREE TRANSACTIONS

Table 3: Unless stated otherwise the following transactions are unlimited and fee FREE for all members.

TRANSACTION	NO OF FREE TRANSACTIONS	FEE ⁵ THEREAFTER	ELIGIBLE FOR LOYALTY REBATE
iBank INTERNET AND PHONE BANKING TRANSACTIONS			
Transfers (inward)	unlimited	FREE	n/a
Transfers (incl. BPAY, periodic payments, external transfers)	unlimited	FREE	n/a
Statements	unlimited	FREE	n/a
Account enquiries etc	unlimited	FREE	n/a
OTHER TRANSACTIONS			
Direct credits (inward)	unlimited	FREE	n/a
Direct debits	unlimited	FREE	n/a
EFTPOS withdrawal (excluding junior and student members)	unlimited	FREE	n/a
Periodical payments (between bcu accounts)	unlimited	FREE	n/a
Counter deposits (excluding cheques)	unlimited	FREE	n/a
Counter withdrawals	unlimited	FREE	n/a
Cheque withdrawals	unlimited	FREE	n/a
Counter transfers (between bcu accounts)	unlimited	FREE	n/a
Periodical payments (over-the-counter transfer to non-bcu accounts) Non-profit members All other members	unlimited nil	FREE \$2.00 for each successful payment	n/a yes

ELIGIBLE TRANSACTION FEES

Table 4: Transaction limits, excess transaction fees and loyalty rebates apply on the following transactions for the memberships listed. These transactions are unlimited and FREE for deeming and non-profit members.

Remote Members should refer to page 5 for full details of ATM transaction fees and credits available.

	NO OF FREE TRANSACTIONS PER MONTH	FEE ⁶ THEREAFTER	ELIGIBLE FOR LOYALTY REBATE
PERSONAL MEMBERS			
bcu ATM withdrawal	20 ⁷	\$0.50	yes
bcu ATM balance enquiry/declined transaction/declined EFTPOS	20	\$0.50	yes
Cheque deposit ⁸	10	\$0.50	yes
BUSINESS MEMBERS			
bcu ATM withdrawal	20 ⁷	\$0.50	yes
bcu ATM balance enquiry/declined transaction/declined EFTPOS	20	\$0.50	yes
Cheque deposit ⁸	40	\$0.50	yes
JUNIOR OR STUDENT MEMBERS			
bcu ATM withdrawal	20 ⁷	\$0.50	yes
bcu ATM balance enquiry/declined transaction/declined EFTPOS	20	\$0.50	yes
Cheque deposit ⁸	10	\$0.50	yes
EFTPOS transaction	20	\$0.50	yes

⁶ Fee per transaction after free transaction limit (if applicable).

⁷ Remote Members receive 20 free bcu ATM transactions per month.

⁸ Each cheque in a deposit is counted toward the FREE transaction limit. A fee is charged per cheque after free transaction limit is reached.

SECTION 3: OTHER FEES AND CHARGES

Loyalty rebates do not apply to the following fees and charges.

ACCOUNT INFORMATION REQUESTS

If we receive a request from you, your appointed agents, the taxation office or government agency for copies of vouchers or statements, a fee per hour is charged for retrieval of the information.

Hourly fee (or part thereof)..... \$50.00

AGENCY WITHDRAWALS

Members from other credit unions shall be charged a fee should they make a withdrawal from Bananacoast Community Credit Union Limited.

Agency withdrawal..... \$10.00

ATM / EFTPOS BALANCE ENQUIRY AND DECLINED FEE

This fee applies to all ATM Balance enquiries, ATM Declined transactions and EFTPOS declined transactions in excess of your quota

Per transaction.....\$0.50

AUDIT CERTIFICATE

If we receive a request for a confirmation of your account balances with us, usually through your auditor or accountant, and most often in relation to your year-end balances for the purposes of income tax returns or published accounts, a fee will be charged.

Audit certificate..... \$15.00

BANK CHEQUES

A fee is charged by the issuing bank on each bank cheque issued.

Bank chequeamount charged by the issuing bank

BANK DRAFTS

A fee applies for each draft requested.

AUD \$11.00

Other currency..... \$8.00

B_{PAY} BILLER FOR BUSINESS ESTABLISHMENT COSTS

Biller joining fee \$400.00

Software fee (if required) \$250.00

B_{PAY} BILLER FOR BUSINESS SERVICING COSTS

Rejected transaction \$10.00

Error correction/reversal \$15.00

Error correction transaction fee.....up to \$0.65

Investigation request \$10.00

B_{PAY} biller change request..... \$20.00

B_{PAY} BILLER FOR BUSINESS TRANSACTION COSTS

Debit account per transaction \$0.86

Credit account per transaction \$0.86

Merchant service fee (% of transaction balance)0.75%

BPAY TRANSACTION TRACE AND RECALL REQUEST

Where you request us to trace a Bpay transaction to determine account of credit:

<i>Trace request</i>	\$5.50
<i>Recall of payment</i>	\$11.51

CHEQUE BOOKS

First Cheque Book is free.

Each additional cheque book is charged at the time of ordering, to cover the cost of production and distribution:

<i>25 cheques per book</i>	\$2.50 per book
<i>100 cheques per book</i>	\$7.50 per book
<i>200 cheques per book</i>	\$15.00 per book

CHEQUE ENCASHMENT FACILITY

To establish cashing authority (via Westpac branches).

<i>Establishment fee</i>	\$65.00
<i>Amendment fee</i>	\$10.00
<i>Annual renewal fee</i>	\$20.00

COIN/NOTE HANDLING FEE

Charged at the time of transaction for deposits and/or withdrawals of bulk coin and/or notes.

Coin

<i>One denomination per calico bag</i>	\$7.50
<i>Mixed denomination per calico bag</i>	\$12.50

Notes

<i>Over \$10,000 per day</i>	0.25% of balance > \$9,999
<i>Under \$10,000 per day</i>	no charge

COMPANY SEARCH FEE

Where we need to conduct a search at ASIC on a limited company.

<i>Company search fee</i>	\$30.00
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CORPORATE CHEQUE

Where a credit union corporate cheque is requested or drawn against any savings account, including a counter cheque or a cheque drawn for a periodical payment.

<i>Corporate cheque fee</i>	\$5.00
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CORPORATE CHEQUE - STOP PAYMENT

The stop payment of a corporate cheque can only be made if it is lost, stolen or materially altered.

The dishonour fee will be charged if the cheque is subsequently presented.

<i>Stop payment fee</i>	\$6.00
<i>Dishonour fee</i>	\$27.00

CORPORATE CHEQUE - TRACE OR COPY

Where you request us to trace a corporate cheque, deposit or other voucher, a charge plus copy fee applies. If you require a copy of a

Fees and Charges Schedule

corporate cheque that has been presented, varying charges will be applied, subject to when the cheque was presented.

<i>Trace of cheque</i>	\$33.00
<i>Copy of cheque - presented within 30 days</i>	\$11.00
<i>Copy of cheque - presented 30-90 days</i>	\$16.50
<i>Copy of cheque - presented over 90 days</i>	\$33.00

CUECARD DISPUTE

To cover the cost of processing a CueCard dispute.

<i>Where a third party processes the dispute</i>	\$30.00
<i>Where bcu process the dispute</i>	\$5.00

DIRECT DEBIT DISHONOUR

Where a third party debits a member's account, and there are insufficient funds to cover the debit and the direct debit is dishonoured.

<i>Dishonour fee</i>	\$15.00
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DIRECT DEBIT REFERRAL

Where a third party debits a member's account, and there are insufficient funds to cover the debit but the direct debit is paid.

<i>Referral fee (maximum)</i>	\$10.00
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DISHONoured CHEQUE DEPOSIT

Where cheques are deposited into an account and subsequently returned dishonoured by the drawing bank.

<i>Processed electronically</i>	\$1.10
<i>Processed manually</i>	\$9.90
<i>Foreign currency</i>	\$30.00

DORMANT ACCOUNTS

Where accounts under a membership have not been active for a period of at least 12 months, we will charge an annual fee until such time as the membership is reactivated or closed. When an account has been inactive for seven years, the balance in the account is transferred to the Commonwealth Government under unclaimed monies provisions.

<i>Annual fee</i>	\$20.00
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EXCESS ATM TRANSACTION FEE

This fee applies to all bcu ATM withdrawals in excess of your free transaction quota. It also applies to all successful EFTPOS transactions in excess of 20 per month for all junior and student members.

<i>Per transaction</i>	\$0.50
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FOREIGN CASH

A fee applies for the purchase of foreign currency (cash) over the counter.

<i>Purchase</i>	1% of AUD value*
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* plus any American Express fee

All purchases where total order is less than AUD\$250 equivalent will incur an additional fee of AUD\$25.00.

FOREIGN CHEQUES

A fee applies to cheques in foreign currency lodged to a bcu account. Depending on the amount, an additional fee is imposed by the negotiating bank.

<i>Less than AUD \$2,000</i>	\$15.00
<i>AUD \$2,000 or more</i>	\$15.00*

* plus negotiating bank fee

FOREIGN CURRENCY DRAFT REFUND

Where you request us to cancel a draft which has not been presented and arrange refund of value.

<i>Cancellation and refund</i>	\$22.00
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GOVERNMENT CHARGES

Relevant government charges will be charged on accounts each month.

INSUFFICIENT FUNDS (periodical payments and transfers) Where a scheduled periodical payment has been rejected after the third attempt due to insufficient available funds.

<i>Rejection fee</i>	\$20.00
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INWARD DIRECT DEBIT DISPUTE

Where you dispute a direct debit to your account and investigations confirm that direct debit is a legitimate transaction.

<i>Claim fee</i>	\$22.00
<i>Rejection fee</i>	\$36.00

MANUAL PAYROLL

An employer may request the manual processing of their payroll by us. A fee applies for this service.

<i>Fee per transaction</i>	\$0.50
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MEMBER CHEQUE DISHONOUR

Where a member cheque is dishonoured by us.

<i>Dishonour fee</i>	\$15.00
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MEMBER CHEQUE REFERRAL

Where we pay a member cheque and there are insufficient funds to cover the cheque.

<i>Referral fee (maximum)</i>	\$10.00
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MEMBER CHEQUE STOP PAYMENT

If you request a stop payment of a cheque and the cheque is subsequently presented.

<i>Dishonour fee</i>	\$15.00
----------------------------	---------

MEMBER CHEQUE TRACE OR COPY

Where you request us to trace a member cheque, deposit or other voucher, a charge plus copy fee applies. If you require a copy of one of the above that has been presented, varying charges will be applied, subject to when the item was presented.

<i>Trace of cheque</i>	\$33.00
<i>Copy of cheque - presented within 30 days</i>	\$11.00
<i>Copy of cheque - presented 30-90 days</i>	\$16.50
<i>Copy of cheque - presented over 90 days</i>	\$33.00

Fees and Charges Schedule

NON-bcu ATM TRANSACTION FEE

The use of your CueCard, Visa Credit or Visa Debit Card through an ATM not owned by bcu or Coastline Credit Union, will incur a fee for all successful withdrawals

Per transaction \$0.50

This fee does apply to transactions at Westpac Group ATMs. This fee does not apply to Remote Members. Remote Members should refer to page 5 for details of ATM transaction fees and credits available.

OUTWARD DIRECT ENTRY

Where a transfer is made from a member's account with us to another financial institution a fee is charged if the transfer is rejected (eg account closed, incorrect number etc). An additional fee will apply if a trace is required on an outward transfer.

Each rejected item..... \$7.50

If trace required..... \$27.00

If funds recall of traced item requested \$22.00

OVERDRAWN SAVINGS ACCOUNT FEE

Applied whenever your account is overdrawn for 30 consecutive days and each 30-day period thereafter.

Overdrawn savings account fee \$25.00

OVERSEAS CUECARD USE

Use of your CueCard at overseas ATMs involving a currency other than Australian dollars will incur a foreign-currency surcharge.

CueCard foreign-currency surcharge..... 0.8% of transaction value

PENALTY INTEREST

Savings accounts without overdraft arrangements, which are overdrawn will incur a penalty rate of interest on that amount which is unauthorised/overdrawn. The penalty interest rate is the annual percentage rate applicable at that time for unsecured overdrafts plus the following margin:

Margin 3.00%pa

PERFORMANCE BOND

Establishment fee - (min \$50).....0.75%

Half-yearly fee - (min \$50)0.75%

REPLACEMENT OF CUECARD/VISA DEBIT CARD

A fee will apply for a replacement card if the existing card is damaged after one month, lost or stolen.

Replacement fee within Australia..... \$5.00

Replacement overseas (Visa Debit only)..... \$300.00

SAFE CUSTODY

For the safe storage of documents, the following fees will apply:

Safe Custody - Management Fee.....\$25.00 p.a.

Safe Custody - Access Fee..... \$10.00 per occasion

SPECIFIED ENTRIES/ACCOUNT TRANSFERS

We may at our discretion (but are under no obligation to so do) manually transfer funds between a member's accounts in order to prevent such accounts becoming overdrawn. Where we are required to make a manual transfer not initiated by the member, a fee per transfer will apply.

Manual transfer \$5.00

STATEMENTS

A fee will be charged where a request is made for a copy of a statement previously received by the member.

Per page \$6.00

Statements can be obtained at any time through iBank internet banking or phone banking, free of charge.

TELEGRAPHIC TRANSFERS

This fee varies depending on whether the funds are converted to a foreign currency prior to transmission.

If converted to foreign currency prior to transmission \$16.50

If currency remains in AUD \$27.50

Telegraphic transfer refund fee \$33.00

Where you request us to trace an outward telegraphic transfer to confirm account of receipt.

If trace required..... \$27.50

TOKENS SECURITY DEVICE PURCHASE AND REPLACEMENT

First-time purchase price \$15.00

Replacement price \$15.00

bcu may also charge, but is under no obligation to do so, an annual service fee.

Annual fee \$5.50

TRAVELLERS CHEQUES

A commission will be charged on the purchase of any travellers cheques.

Commission..... 1% of AUD value*

** plus any American Express fee*

All purchases where total order is less than AUD\$250 equivalent will incur an additional fee of AUD\$25.00.

VISA CARD TRANSACTION VOUCHER

A fee will apply for providing a copy of a Visa credit or debit card transaction voucher at your request.

Transaction voucher..... \$24.00*

** Visa may require a transaction voucher to process some claims (see Visa credit or debit card transaction voucher).*

VISA CARD FOREIGN CONVERSION

Payable on any transaction to your account using your Visa credit or debit card in a currency other than Australian dollars.

Percentage of transaction value 3.65%

VISA CARD CHARGEBACK REQUEST

Payable when you make a request for a chargeback when using your Visa credit or debit card.

Chargeback request \$28.00

WESTPAC GROUP ATM FEE

bcu is pleased to announce that to minimise the impact of the ATM Direct Charging reforms on its members which came into effect in March 2009, it has entered into an arrangement whereby holders of bcu Cuecards, Visa Credit and Visa Debit cards can access Westpac Group* ATMs free of any direct charge.

This means that when you use your card at one of these ATMs, it will advise that no fee is payable. However, bcu is charged by Westpac for this service and this cost is passed on to you.

It is Payable at the end of each month when you use your CueCard, Visa Credit or Visa Debit Card at a Westpac Group ATM for any successful withdrawals and balance enquiries.

The first transaction per month will not be charged.

Per transaction (after first) \$1.25

Remote Members should refer to page 6 for full details of ATM transaction fees and credits available.

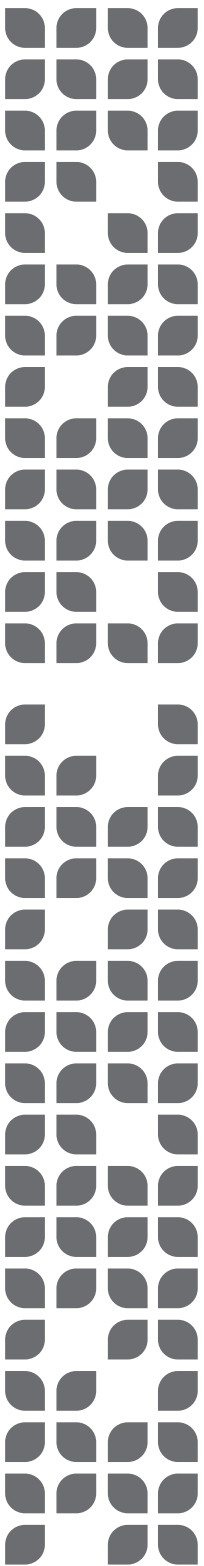
SECTION 4: LOANS, OVERDRAFTS AND CREDIT CARDS

OVERDRAFT FACILITY MANAGEMENT FEE (this fee is included in the Loyalty Rebates)

Payable in relation to any overdraft facility based on approved limit. This fee will be debited to your account on the 31st December and 30th June each year

Limit	\$0 - \$20,000	= \$100
	\$20,001 - \$100,000	= \$200
	\$100,001 - \$300,000	= \$250
	\$300,001 - above	= \$300

Details of all fees and charges including the Overdraft Facility Management Fee shown above, applying to loans and continuing credit contracts are set out in the relevant contract.



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