

## General information for all products and services

- These Fees and Charges will apply to existing members and new members. Please read this document and contact us should you have any enquiries. You should also retain a copy of these Fees and Charges.
- This 'Fees and Charges' document should be read in conjunction with the General Terms and Conditions document and the 'Schedule of Interest Rates' all accessible on our website at [www.fscu.com.au](http://www.fscu.com.au) or from our office.
- The provisions of the COBA Code of Practice apply to these products and services
- FSCU complies with the Privacy Act 1988 and the Australian Privacy Principles. Our Privacy Policy is available from our website [www.fscu.com.au](http://www.fscu.com.au)
- If you are experiencing financial hardship or difficulties please contact us. FSCU is committed to assisting and supporting any members who face financial difficulties.
- FSCU may change the General Terms and Conditions, the fees that apply or impose new fees. For further information refer to our General Terms and Conditions on our website or in our office.

FSCU has an internal dispute resolution process and is also a member of an independent external dispute resolution scheme. Our internal system can be accessed by telephone, email, fax, in writing or in person. In many cases this leads to a successful resolution. However, if you are unhappy with any decision or our handling of your complaint, you may lodge a complaint with:

The Australian Financial Complaints Authority.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

## HOW TO CONTACT US

### Fire Service Credit Union

**Mailing Address:** 22 Chancery Lane  
ADELAIDE SA 5000

**Telephone No.** (08) 8227 2222

**Fax No.** (08) 8227 2422

**Website:** [www.fscu.com.au](http://www.fscu.com.au)

**E-mail:** [fscuhelpdesk@fscu.com.au](mailto:fscuhelpdesk@fscu.com.au)

**Reporting lost or stolen cards**

**Office hours:** (08) 8227 2222

**After Hours:** 1800 648 027

**International:** +61 2 8299 9101



## FEES AND CHARGES



As at 01/07/2021

22 Chancery Lane, Adelaide SA 5000

Phone: 08 8227 2222 Fax: 08 8227 2422

[www.fscu.com.au](http://www.fscu.com.au)

ABN 17 087 651 152

AFSL 237515

Australian Credit Licence 237515

<b>Card Transactions:</b> Visa transactions (including payWave) ATM transactions (any ATM in Australia) EFTPOS transactions (incl cash out & Tap&Pay) Applies to S1, S6, S8, S20, S27, S28, S30.	FREE & UNLIMITED
<b>Branch Cash Withdrawals:</b> <ul style="list-style-type: none"> <li>Less than \$2,000</li> <li>\$2,000-\$14,999</li> <li>\$15,000 and over</li> </ul> Note: Cash withdrawal fees do not apply to members with a FSCU Home Loan or Retiree Access account.	FREE \$3.00 \$20.00
<b>High Return Savings Account withdrawals:</b> Payable per transaction, after the first, when your S5 savings account is debited more than once per calendar month.	\$5.00
<b>External transfers:</b> <ul style="list-style-type: none"> <li>Via internet banking, per transaction</li> <li>Staff assisted transfers, per transaction</li> </ul>	FREE \$2.00
<b>Periodical Payments:</b> payable when <ul style="list-style-type: none"> <li>We make a periodical payment at your request to any payee electronically</li> <li>There are insufficient funds in your account, on four successive days, to make a requested payment</li> <li>There are insufficient funds for any future dated BPAY payments</li> </ul>	FREE \$5.00 \$5.00
<b>Visa Debit card:</b> payable when <ul style="list-style-type: none"> <li>We replace a lost or damaged Visa Debit card</li> <li>A second card is ordered on a membership</li> <li>We reorder and post a PIN to replace a forgotten PIN.</li> <li>We charge back a merchant for a Visa transaction, on your behalf.</li> <li>A Visa Chargeback is represented and, at your request, the associated dispute is escalated for Visa Arbitration and/or compliance review.</li> </ul>	\$20.00 \$50.00 \$5.00 At Cost At Cost
<b>Document Search fee:</b> Payable when we have to search for documents or information in storage.	Minimum \$5.00

<b>Replacement Statements:</b> Payable when you request a copy of a statement that has already been issued	\$2.00
<b>Dormant Account:</b> Payable whenever there has been no transaction other than interest on your membership for a period of 12 months	\$20.00 per annum
<b>Manual 'Other Bank' Deposits:</b> Payable whenever a deposit is processed manually through another Financial Institution	\$10.00
<b>Bank cheques</b> <b>Corporate Cheques:</b> <ul style="list-style-type: none"> <li>Corporate Cheque withdrawal, per cheque</li> <li>Corporate Cheque Stop Payment fee</li> </ul> <b>Member Chequing:</b> <ul style="list-style-type: none"> <li>25 page cheque book</li> <li>100 page cheque book</li> </ul> <b>Dishonoured Member cheques:</b> Payable whenever a cheque drawn by you on your account is dishonoured either at your request or because there is insufficient credit	At cost \$5.00 \$5.00 \$40.00 \$120.00 \$5.00
<b>Direct Debit Dishonour fee:</b> Payable whenever we dishonour a direct debit on your account due to insufficient funds.	\$10.00
<b>Direct Debit Honour fee:</b> Payable when we honour a direct debit on your account despite insufficient funds	\$5.00
<b>Payment Corrections:</b> Payable per manual DE Trace, BPAY enquiry, BPAY error correction or Mistaken Internet Payment	\$30.00
<b>Term Deposit Early Withdrawals:</b> Interest penalty payable on funds withdrawn from a Term Deposit investment prior to the maturity date, by way of reduction of the interest accrued on those withdrawn funds.	50% + \$20.00 Admin Fee
<b>Overdrawn Account fee:</b> Payable whenever we send you a notice because your savings account is overdrawn with no pre-approved limit or your overdraft is over the approved limit	\$10.00
<b>Real Time Gross Settlement transfers</b> <ul style="list-style-type: none"> <li>Outward</li> <li>Inward</li> </ul>	\$30.00 \$15.00

<b>Foreign Exchange Transactions</b> <b>Cash Passport Card:</b> <ul style="list-style-type: none"> <li>Payable on initial load and reloads</li> </ul> <b>Foreign cash:</b> <ul style="list-style-type: none"> <li>Orders</li> </ul> <b>Foreign Exchange Repurchases:</b> <ul style="list-style-type: none"> <li>Foreign currency document up to AUD10,000</li> <li>Foreign currency document over AUD10,000</li> </ul> <b>Visa Debit Card:</b> <ul style="list-style-type: none"> <li>AUD transaction with overseas connection*</li> <li>Multicurrency conversion fee</li> <li>Overseas ATM cash withdrawal fee</li> </ul> <b>Overseas Payments:</b> Draft – foreign currency Telegraphic Transfers: <ul style="list-style-type: none"> <li>Outward via Internet Banking</li> <li>Outward staff assisted – foreign currency</li> <li>Outward staff assisted - AUD</li> <li>Inward (Other Bank fees may also apply)</li> </ul>	\$15.00 Min \$10.00 or 1% \$15.00 \$55.00 At Cost 2.5% \$5.00 \$20.00 \$15.00 \$30.00 \$50.00 \$10.00
<b>Business accounts</b> <b>Cheque books:</b> 25 page cheque book 100 page cheque book <b>Visa Debit card:</b> <ul style="list-style-type: none"> <li>Payable after the initial 2 Visa Debit Cards</li> </ul> <b>Transaction fees:</b> <ul style="list-style-type: none"> <li>First 10 transaction per calendar month</li> <li>For each transaction in excess of 10 per calendar month</li> </ul> Five cheques deposited at one time is considered one transaction <b>Cash Transactions</b> <u>Cash Orders:</u> For cash withdrawals over \$1,000 per day, a delivery fee may be charged. This cost may vary according to the amount required and will be passed on to the member. <u>Large Cash Deposits:</u> Payable whenever cash over \$10,000 is deposited over the counter <u>Coin Deposits:</u> For coin deposits over \$50	\$40.00 \$120.00 \$50.00 FREE 50 cents Variable \$20.00 5% of deposit amount

\* In some cases, overseas merchants may allow you to pay in Australian dollars, e.g. when you're shopping online or over the phone. This is still considered an international transaction because your transaction is processed overseas.