

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 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
- 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

Email: 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

E-mail: 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 03/05/2019

22 Chancery Lane, Adelaide SA 5000

Phone: 08 8227 2222 Fax: 08 8227 2422

www.fscu.com.au

ABN 17 087 651 152

AFSL 237515

Australian Credit Licence 237515

Card Transactions: Branch cash withdrawals Visa transactions (including payWave) ATM transactions (any ATM in Australia) EFTPOS transactions (incl cash out & Tap&Pay) Applies to S1, S2, S3, S4, S6, S8, S20, S27, S28, S30.	FREE & UNLIMITED
High Return Savings Account withdrawals: Payable per transaction, after the first, when your S5 savings account is debited more than once per calendar month	\$5.00
External transfers: <ul style="list-style-type: none"> Via internet banking, per transaction Staff assisted transfers, per transaction 	FREE \$2.00
Periodical Payments: payable when <ul style="list-style-type: none"> We make a periodical payment at your request to any payee electronically We make a periodical payment at your request via cheque There are insufficient funds in your account, on four successive days, to make a requested payment There are insufficient funds for any future dated BPAY payments 	FREE \$5.00 \$5.00 \$5.00
Visa Debit card: <ul style="list-style-type: none"> Payable when we replace a lost or damaged Visa Debit card Payable when we reorder a PIN to replace a forgotten PIN. 	\$10.00 \$3.00
Document Search fee: Payable when we have to search for documents or information in storage.	Minimum \$5.00
Replacement Statements: Payable when you request a copy of a statement that has already been issued	\$2.00
Dormant Account: Payable whenever there has been no transaction other than interest on your membership for a period of 12 months	\$10.00 per annum
Manual 'Other Bank' Deposits: Payable whenever a deposit is processed manually through another Financial Institution	\$5.00

Bank cheques: Corporate Cheques: <ul style="list-style-type: none"> Corporate Cheque withdrawal, per cheque Corporate Cheque Stop Payment fee Member Chequing: <ul style="list-style-type: none"> 25 page cheque book 100 page cheque book Dishonoured Member cheques: Payable whenever a cheque drawn by you on your account is dishonoured either at your request or because there is insufficient credit	\$12.00 \$5.00 \$5.00 \$20.00 \$60.00 \$5.00
Direct Debit Dishonour fee: Payable whenever we dishonour a direct debit on your account due to insufficient funds.	\$10.00
Direct Debit Honour fee: Payable when we honour a direct debit on your account despite insufficient funds	\$5.00
BPAY® / Direct Entry corrections: Payable per manual DE Trace, BPAY enquiry, or BPAY error correction	\$25.00
Term Deposit Early Withdrawals: Penalty payable whenever funds are released from a Term Deposit investment prior to the maturity date, by way of reduction in the amount of the interest rate paid on the deposit	2%
Overdrawn Account fee: 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
Real Time Gross Settlement transfers <ul style="list-style-type: none"> Outward Inward 	\$25.00 \$10.00
Bank@Post Transactions: Payable per transaction	\$3.50
Dishonoured Deposited Cheques: <ul style="list-style-type: none"> Payable whenever a cheque deposited to your account by Bank@post is dishonoured 	\$21.10

Foreign Exchange transactions Cash Passport Card: <ul style="list-style-type: none"> Payable on initial load and reloads Foreign cash: <ul style="list-style-type: none"> Orders Foreign Exchange Repurchases: <ul style="list-style-type: none"> Foreign currency document up to AUD10,000 Foreign currency document over AUD10,000 Visa Debit Card: <ul style="list-style-type: none"> Multicurrency conversion fee Overseas ATM cash withdrawal fee Overseas Payments: Draft – foreign currency Telegraphic Transfers: <ul style="list-style-type: none"> Outward via Internet Banking Outward staff assisted – foreign currency Outward staff assisted - AUD Inward (Other Bank fees may also apply) 	\$15.00 Min \$10 or 1% \$15.00 \$55.00 2.5% \$5.00 \$20.00 \$15.00 \$30.00 \$50.00 \$10.00
Business account Cheque books: 25 page cheque book 100 page cheque book	\$25.00 \$80.00
Transaction fees: <ul style="list-style-type: none"> First 10 transaction per calendar month For each transaction in excess of 10 per calendar month Five cheques deposited at one time is considered one transaction 	FREE 50 cents
Cash Transactions <u>Cash Orders:</u> For cash withdrawals over \$1000 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	Variable \$20.00 5% of deposit amount