

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.

Internal Dispute Resolution

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, via our website, 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, your complaint may be referred for external resolution to the Australian Financial Complaints Authority.

The Australian Financial Complaints Authority

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Post: GPO Box 3, Melbourne Vic 3001

Contacting Fire Service Credit Union

For further information, our contact details are:

Phone: (08) 8227 2222
Fax: (08) 8227 2422
Email: fscuhelpdesk@fscu.com.au
Website: www.fscu.com.au
Mail: Level 1, 22 Chancery Lane, Adelaide

Office Hours

Monday to Friday 8.30am – 4.45pm
Tuesday 9.30am – 4.45pm

Reporting lost or stolen cards

Office hours: (08) 8227 2222
After Hours: 1800 648 027
International: +61 2 8299 9101



Fees and Charges

Accounts and Access Facilities

Effective 4 February 2022

Fire Service Credit Union Ltd
ABN 17 087 651 152
AFSL and Australian Credit Licence 237515

Card Transactions: 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
Branch Cash Withdrawals: <ul style="list-style-type: none"> Less than \$2,000 \$2,000-\$14,999 \$15,000 and over Note: Cash withdrawal fees do not apply to members with a FSCU Home Loan or Retiree Access account.	FREE \$3.00 \$20.00
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 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
Visa Debit card: payable when <ul style="list-style-type: none"> We replace a lost or damaged Visa Debit card A second card is ordered on a membership We reorder and post a PIN to replace a forgotten PIN. We charge back a merchant for a Visa transaction, on your behalf. A Visa Chargeback is represented and, at your request, the associated dispute is escalated for Visa Arbitration and/or compliance review. 	\$20.00 \$50.00 \$5.00 At Cost At Cost
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	\$20.00 per annum
Manual 'Other Bank' Deposits: Payable whenever a deposit is processed manually through another Financial Institution	\$10.00
Bank cheques Corporate Cheques: <ul style="list-style-type: none"> Corporate Cheque withdrawal, per cheque Corporate Cheque Stop Payment fee 	At cost \$10.00 \$20.00 Effective 1 st March 2022
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
Payment Corrections: Payable per manual DE Trace, BPAY enquiry, BPAY error correction or Mistaken Internet Payment	\$30.00
Term Deposit Early Withdrawals: 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
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	\$10.00
Real Time Gross Settlement transfers <ul style="list-style-type: none"> Outward Inward 	\$30.00 \$15.00

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"> Overseas ATM cash withdrawal fee International Transaction Fee* (This fee will be collected by Cuscal, with 1.0% payable to us, 1.0% is retained by Cuscal and 1.0% is paid to Visa International). 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 \$10.00 or 1% \$15.00 \$55.00 \$5.00 3% Effective 1 st April 2022 \$20.00 \$15.00 \$30.00 \$50.00 \$10.00
Business accounts Visa Debit card: <ul style="list-style-type: none"> Payable after the initial 2 Visa Debit Cards 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 Cash Transactions <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	\$50.00 FREE 50 cents Variable \$20.00 5% of deposit amount

*This fee is payable when you use your Visa Card to make a transaction in a foreign currency or in AUD when either the merchant or its financial institution /payment processor is located or registered overseas, including transactions that involve dynamic currency conversion (where a transaction denominated in a foreign currency is converted to local currency). 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.