



Fees, Charges & Transaction Limits for Access Accounts

Effective date: 01 Jul 2016

Access Accounts

All ATM/EFTPOS, over the counter, member cheque transactions each month are direct charge FREE. Some owners of ATMs may levy a fee directly. The following transactions are also FREE:

- All payroll credits and all direct entry transactions
- All self initiated BPAY® transactions
- All self initiated electronic transfers to other Financial Institutions
- All internet banking transactions and enquiries
- All phone banking transactions and enquiries

A standard Member Transactional Support fee of \$5.00 per calendar month is payable. If in any calendar month, a Member maintains a minimum balance of \$2,500 in any savings account OR has any loan with CAPE with an outstanding balance greater than \$2,500, the monthly Member Support fee will be waived for that calendar month.

Transaction Limits

Transaction limits which apply to accounts are as follows:

Over the Counter (daily limit) - \$2,000 maximum per membership. (Cash withdrawal requests in excess of this daily limit will require at least 24 hours notice, and is at discretion of CAPE)

Daily EFT Access: Internet transaction limit is generally \$2,000 per day

VISA/Redicard-ATM & EFTPOS: Online \$1,000 per card, per day

The Credit Union reserves the right to reduce any of these limits, depending on individual circumstances.

If you overdraw any account, CAPE's current unsecured lending rate plus 2% p.a. calculated on daily balances will apply.

Where CAPE incurs a charge from either the government or another organisation when acting on a member's behalf (such as legal fees or bank charges) or in providing some special assistance (such as a courier) it is CAPE's policy to pass on these charges to the member, at cost.

Please refer to the separate fees and charges schedule for loans.

There are NO monthly account keeping fees.

Fees

VISA/Redicard replacement fee	\$18.00
VISA/Redicard Dispute fee (on failed instances)	\$28.00
Member Transactional Support fee (see above)	\$5.00
Overdrawn account fee (per occasion)	\$10.00
Copy of Member Cheque or Deposit fee	\$25.00
Document Search fee (min.\$20) per hour	\$49.50
Foreign Currency Draft fee	\$15.00
Foreign Currency (cash) fee	\$11.00
Foreign Currency Exchange fee	\$24.00
Foreign Cheque Deposit conversion fee	\$15.00
Foreign ATM Transactions as levied by ATM owner	
Direct Entry Dishonour fee	\$9.00
BPAY® Recall fee	\$7.00
BPAY® Payment fee	\$15.00
Transaction Trace fee	\$25.00
Statement Copies (per page)	\$2.00
Cheque dishonour fee	\$14.00
Member cheque dishonour fee	\$9.00
Cheque stop payment fee	\$9.00
Corporate cheque fee	\$3.00
Bank cheque fee	at cost
Member cheque book fees: Book of 100	\$15.00
Coin Deposit Fee	
(\$0—\$49)	NIL
(\$50—\$100)	\$4.00
(\$100 & over)	\$10.00 or 5% of deposit whichever is the greater amount
Intra CAPE account transfer fee	\$10.00
Other Financial Institution transfer fee	\$15.00
RTGS fee (outgoing and incoming domestic)	\$25.00
Swift fee (outgoing and incoming international)	\$25.00

CAPE Access Account Commissions

Traveller's Cheques	
- Members	0.50% of transaction value
- Non-Members	1.00% of transaction value
Travelex Money Card	1.00% of transaction value

REMEMBER

CAPE lends for any worthwhile purpose. Even if you have a current loan with us, you may be eligible to borrow further and you may not have to increase your repayments. Fees & Charges, Terms and Conditions are available upon application.

The document must be read together with the CAPE Credit Union Account and Access Facility Conditions of Use.

Should you have any questions about any of the Credit Union fees and charges, please contact the office on 1300 330 056 or email members@capecu.com.au. ABN 78 087 649 929. AFLS No. 225336

