

PAYMENT SERVICES

VISA

- VISA replacement card \$5.00
- VISA emergency card issued overseas
The AUSS\$ equivalent of US\$175 at the date of the transaction
- VISA emergency cash request (international only)
The AUSS\$ equivalent of US\$175 at the date of the transaction
- VISA transaction voucher
(Copy – Domestic/International) \$25.00
- VISA chargeback request \$30.00
(Not applicable if transaction not authorised by member)
- VISA PIN change
(applies where current PIN is forgotten) \$5.00
- Overseas ATM Transaction \$5.00

Manly Warringah Credit Union Ltd
ABN 81 087 650 299. AFSL 239074.
PO Box 1964 Dee Why NSW 2099
17-19 Oaks Avenue, Dee Why
Phone 1300 13 1964

Internet Banking: www.mwcu.com.au

RediPhone Account Enquiry Service
(02) 9971 1964

Email: info@mwcu.com.au

LOCATIONS

Dee Why: 17-19 Oaks Avenue

Manly: 48 Sydney Road

Mona Vale: 5 Bungam Street

Warringah Mall: Shop 418, Southern Entrance



**MANLY WARRINGAH
CREDIT UNION**

...a different kind of banking

Schedule of Fees and Charges



This Schedule of Fees and Charges forms part of the Manly Warringah Credit Union Limited

**PRODUCT DISCLOSURE STATEMENT
for Savings Accounts, Term Deposits and
Payment Services**

Date: 15 January 2010

This Schedule is current from the above date and includes the PDS booklet and current Schedule of Interest Rates from time to time.



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This Schedule of Fees and Charges forms part of the Manly Warringah Credit Union Limited PRODUCT DISCLOSURE STATEMENT for Savings Accounts, Terms Deposits and Payment Services. This Schedule is current from the above date and includes the PDS booklet and current Schedule of Interest Rates from time to time. Information in this brochure was correct at time of printing and subject to change. Details such as current interest rates, comparison rates, fees and charges, etc are available on our website www.mwcu.com.au or by contacting any branch. Manly Warringah Credit Union Limited ABN 81 087 650 299, AFSL 239074 recommends that you read the Conditions of Use Booklet, available to you.

SAVINGS ACCOUNTS

Transaction Fees Charged Monthly (effective from 1 April 2009)

The following user-based transaction fees will apply on all accounts.

Any transaction charges in excess of your monthly free value level will be debited monthly.

Cost per Transaction

Branch Transactions

Cash withdrawal at counter	\$2.00
Counter Cheque withdrawal	\$2.00
Transfer of Funds between MWCU accounts(staff assisted)	\$2.00

ATM Transactions

rediATM	\$1.00
All other ATMs	\$0.50

(In addition to costs disclosed at the time of transaction)

Other Transactions

EFTPOS (PIN authorised)	\$0.85
Direct Debit	\$0.85
Member Cheque	\$0.75
Declined EFTPOS Transaction	\$0.50
Visa Debit Transaction	\$0.35

Free Value Level

The value of your monthly free transaction level is based on the combined minimum monthly balances of Savings, Fixed Term Deposits, Loan and drawn overdraft balances. The free transaction value shall apply only to that membership account and only applies to that month.

Free Value

All members receive a monthly free transaction value of \$4.00

For every \$2,000 value of combined Savings, Fixed Term Deposits, Loan and drawn Overdraft balance, you receive an additional \$1.00 of free transaction value, up to a maximum free value of \$50.00 per membership per month.

This maximum free value level will apply to home loan borrowers from April 2009.

Members savings accounts will be debited with the net value of the transaction fees (i.e. total of transaction fees less the monthly free value level).

Other Service Fees

Business and Company account keeping fee charged monthly	\$4.00
Redicard card fee charged monthly	\$1.00

Requested Services – Charged each Request

- Bank Cheque \$10.00
- Stop Payment dishonour fee on a Member Cheque if cheque is presented \$45.00
- Copy of any transaction voucher (minimum \$20.00) per hour \$60.00
- Storage retrieval costs (per carton) \$30.00
- Special Clearance of Cheque deposited to account \$30.00
- Deposit of Foreign Cheque (excluding Pension Cheque) \$30.00
- Telegraphic Transfer \$30.00
- Australian Telegraphic Transfer \$50.00
- Foreign Drafts \$15.00
- Foreign Currency 1% of sale (min \$4.00)
- Cash Passport Card 1% of sale (min \$10.00)
- Travellers Cheque Commission 1% of sale (minimum \$10.00)
- Duplicate Bank Deposit Book \$5.00
- Swift Payment (funds transfer) \$15.00
- Counter Cheque \$5.00
- Redicard: Replacement Card \$5.00
- PIN change (applies where current PIN is forgotten) \$5.00
- Coin – Excess (Sorted) \$5.00
- Coin – Excess (Unsorted) \$15.00
- Early withdrawal Christmas Club (per withdrawal) \$10.00
- Transaction Printout per Statement \$4.00

Other Fees

• Dormant Account fee	p.a. \$10.00
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TERM DEPOSIT

There are no fees or charges specific to Term Deposits.

PAYMENT SERVICES

Cheque Book Fee

- Book of 25 cheques \$7.50
- Book of 50 cheques (subject to application) \$15.00
- Book of 100 cheques (subject to application) \$30.00

Dishonour Fee

- Member cheque dishonour \$9.00
- Direct debit dishonour \$9.00
- Cheque deposited \$9.00

Referral Fee

Payable when we pay a cheque or a debit which results in any account becoming overdrawn or further overdrawn or if any credit limit is exceeded or further exceeded; or we transfer funds from any account to pay a cheque or a debit on another account or pay a cheque or debit on any account where there are insufficient cleared funds. \$6.00

Periodical Payment Fee

Periodical payment by cheque (includes counter cheque fee) \$7.00

Agency Withdrawal

For Members of other Credit Unions \$35.00