

Other Centre Transactions

Agency withdrawals for members of other credit unions is \$20.

Bulk Coin Deposit Fee

Charged for any coin deposit over \$50.00. The fee will be 2.5% of the value of the deposit with a minimum charge of \$5.00. (Please note this fee is not applicable to "not for profit" groups).

| Timing for Collection of Fees and Charges | | |
|--|--------------------------|-------------------|
| Type of Fee or Charge | Transaction Count Timing | When Charged |
| Other institution ATM access (including balance enquiry, withdrawal & declined transactions) | Calendar month | Last day of month |
| Ezypay External Transfer | Calendar month | Last day of month |
| Ezy Fee | Calendar month | 1st day of month |
| Business member cheques | Calendar month | Last day of month |
| Counter cheques | Calendar month | Last day of month |

| Minimum Balance Requirements/ Restrictions on Withdrawals | | |
|---|-----------------------------------|---|
| Deposit Account Type | Min. Balance Requirements | Restrictions on Withdrawals |
| Cash Management | \$5000 Opening balance | \$1000 cash withdrawal per day - Counter \$1000 cash withdrawal per day - ATM Balance can fall below \$5000 after opening |
| Term Deposits | See current interest rate leaflet | No deposits/withdrawals from date of lodgement until maturity |
| e-ZYNET DIRECT | Nil | No direct withdrawals - funds must be transferred to your on call account from your e-ZYNET DIRECT account to complete withdrawals |

*There are some services we can't avoid charging fees for & are not rebatable - but if you're careful, you may be able to avoid many of these. These non-rebatable services include; business member cheques, cheque dishonour fees; currency conversion; cheque stop payment; special answer; dishonoured direct debit; statement copies; Government fees; inactive savings account; direct debit stop payment; other centre transactions; bulk coin deposit fee; any loan related fees & charges. Product & Services are issued by Hunter United Employees' Credit Union Ltd. AFSL 238316 ABN 68 087 650 182. A Product Guide is available at our offices/branches/website. We will give you a Product Guide on application, which you should read & consider before deciding to acquire the product. **Your monthly total rebate will be the lesser of eligible fees charged or the Reward Rebate specified in the table.

Specialising in:

- Business Loans
- Business Overdrafts
- Business Credit Cards
- Business Transaction Accounts
- Internet Banking
- Fixed Term Deposits
- Equipment Leasing and Finance
- Retirement Savings Accounts
- Insurance
- Merchant Facilities



Hunter United

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Fees and Charges

Business Transaction & Savings Accounts

www.hunterunited.com.au

This fees and charges brochure forms part of the Product Guide for Hunter United Credit Union Savings Accounts and payment services (including Ezy-Pay, Chequemate, Cuecard, Visa Debit card, & B-PAY Facilities).

Date effective 1/2/2010
AFSL 238316 ABN 68 087 650 182



Hunter United



Business Transaction and Savings Accounts Fees

Ezy Fee

Your monthly \$5 Ezy Fee for each Business account includes:

- ✓ Unlimited cash withdrawals & deposits (excluding Bulk Coin Deposits) in any Hunter United branch
- ✓ 5 ATM transactions from any Hunter United or Westpac ATM per month (5 in total)
- ✓ 10 EFTPOS transactions per month Australia wide
- ✓ Unlimited internet banking (Ezy Net)
- ✓ Unlimited phone banking
- ✓ Unlimited BPAY transactions

Excess ATM (Hunter United/Westpac ATMs) and EFTPOS Transactions

After initial 5 ATM transactions per month (covered by Ezy Fee), the 6th and subsequent transactions in that month will be charged at \$1.50 each.

After initial 10 EFTPOS transactions per month (covered by Ezy Fee), the 11th and subsequent transactions in that month will be charged at 50c each. These fees will be deducted at month end.

Earn Rebate Rewards to reduce fees!

You can earn Reward Rebates of up to \$20 per month dependent on the combined balance of all your borrowings & savings with Hunter United. So, if you just have a business loan for \$20,000 you'll receive a rebate of up to \$5 on your eligible fees*. If, for example, you hold \$2,000 in your on-call savings, \$5,000 in a term deposit and a business loan balance of \$95,000 (total combined savings & loan balance of \$102,000), you'll receive a

rebate of up to \$10 against your eligible fees (see table for details). Put simply... the more banking you do with us - the bigger Reward Rebate you'll receive every month.**

Fees that can be rebated include:

- \$5 Ezy Fee
- Excess Hunter United/Westpac ATM transactions
- Excess EFTPOS transactions
- Counter Cheque Withdrawal Fees
- Ezy Pay External Transfer Fees
- SMS Alerts

| Your Combined Balance [†] (any loans + any savings) | Your Reward Rebate |
|---|--------------------|
| \$20,000 - \$100,000 | up to \$5 / month |
| \$100,001 - \$200,000 | up to \$10 / month |
| \$200,001 - \$300,000 | up to \$15 / month |
| > \$300,000 | up to \$20 / month |

[†] calculated at close of previous month

Cheques

- Business member cheque 50c each.
- Over the counter cheque withdrawals \$5 each.
- \$8 fee is charged for each Stop Payment on personal cheques and \$15 fee for each Stop Payment on counter cheques.
- \$9.90 fee is charged for each member cheque dishonoured ("outward dishonour").
- \$9.90 fee for each cheque deposited that is dishonoured ("inward dishonour").
- \$20 fee is charged for each special answer.
- Proceeds of deposited cheques will not be available until cleared, typically 5 working days.

Foreign ATM Transactions (non-Hunter United/Westpac ATMs)

Under "ATM Direct Charging", you will be charged a fee by the owner of the foreign ATM and the amount will be deducted directly from your account at the point of transaction. For example: If you withdraw \$100 from a foreign ATM, a \$2.50 fee

may be charged by the ATM owner and will appear on screen prior to final transaction giving you the option to decline. If you proceed with the transaction, a total of \$102.50 will be directly deducted. You will not be charged by Hunter United.

SMS Alerts

A 20c fee will be charged for each SMS alert sent.

Ezy Pay External Transfer Fee

A 50c fee will be charged for all outward going Ezy Pay payments.

Dishonoured Direct Debit/Ezy Debit

\$9.90 fee is charged for each Direct Debit dishonoured.

Visa debit card Reissuance Fee

\$20 fee is charged for Australia, and \$100 overseas.

Foreign Currency Transaction Fee

Up to 2% currency conversion fee of the value of the transaction.

Statement Copies

(for copies other than regular statements posted to members)

- Copy of current period back to last statement - \$2 fee.
- Copy of current statement - \$10 fee.
- Copy of any other past period - \$5 fee per page (max \$20).

Government Fees

Government Taxes charged where applicable.

Direct Debit Stop Payment

\$20 fee for each stop payment on direct debits.

Inactive Savings Account Fee

The Credit Union may impose an account administration fee of \$50 on each membership where all savings accounts within the membership have been inactive for a period of no less than one year.