

Fees and Charges & Transaction Limits

Terms and Conditions Statement

**This Terms and Conditions Statement is effective from
1st December 2007**

This document must be read together with the following brochures:

- **Account & Access Facility; and**
- **Summary of Accounts & Availability of Access Facilities.**

**Together these brochures form the Terms and Conditions Statement for the
Queenslanders Credit Union Account & Access Facility.**

LOYALTY REBATES

Loyalty Rebates replace previous monthly free transaction limits. Fees charged and Loyalty Rebates for that charge appear on each monthly statement.

Loyalty Rebates apply to the following

Withdrawal / Transfer Transaction performed on ATM's within Australia	\$1.10
ATM Balance Enquiry / Failed Pin Transaction Attempt	\$1.10
EFTPOS Purchases	\$1.10

Loyalty Rebates apply to members with

Home Mortgage and / or Home Action account with one or more of the following products: <ul style="list-style-type: none"> Car or Personal Loan SmartCash Product 	12 Loyalty Rebates per month
Home Mortgage and / or Home Action account	10 Loyalty Rebates per month
<ul style="list-style-type: none"> Loan product (excluding Home Mortgages and Home Action products); and / or SmartCash Product 	6 Loyalty Rebates per month
<ul style="list-style-type: none"> Queenslanders Visa Debit Card and / or General Insurance Product(s); and / or Term Deposit(s) 	3 Loyalty Rebates per month

Notes

- Loyalty Rebate offerings are not cumulative.
- Members with none of the above products receive no monthly Loyalty Rebates.
- Members aged 65 and over are rewarded with unlimited Loyalty Rebated Transactions on the transactions specified

Membership Subscription

1 Member Share	\$10.00
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No Fee Service

Deposits	No Fee
Direct Debits	No Fee
Insurance payments made internally	No Fee
Quick Debits	No Fee
QPSU Union subscription transactions	No Fee
Visa Debit card purchases using "credit" option in Australia	No Fee

LISTS OF FEES

Access Charges

Net Teller – Internet banking	No Fee
Phone banking	No Fee

Automatic Teller Machine

Withdrawal / Transfer transaction performed on ATMs in Australia	\$1.10
Overseas ATM Withdrawal	\$12.50
ATM Balance Enquiry	\$1.10
Declined ATM Transaction	\$2.00
Failed Pin Transaction Attempt	\$1.10
EFTPOS Purchase in:	
• Australia	\$1.10
• Overseas	\$12.50

BPAY Charges

BPAY Transaction	\$0.10
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Card Fees (Visa Debit Card, Redicard and Redicard PLUS)

Visa Debit Card purchases using "credit" option in:	
• Australia	No Fee
• Overseas ¹	\$12.50
First card per authorised signatory	No Fee
Multiple card (per additional card)	\$10.00 p.a.
Replacement card (lost or damaged)	\$15.00
Emergency Visa Debit Card issued:	
• Australia	\$21.00
• Overseas	\$300.00
Overseas cash advance (Visa Debit Card)	\$12.50
Visa voucher copy	\$8.00
Transaction verification (per voucher) ² (\$10 minimum plus archive retrieval cost)	\$5.00

¹ Includes Internet Transactions originated in Australia and processed overseas

² Fees for requesting a copy of the Visa Voucher or transaction verification voucher are only charged if the transaction is valid

Cheques – Bank Issued

Bank Cheque	Bank's Charge
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Paid directly to the bank by the person collecting the cheque.

Cheques – Credit Union Corporate	
Corporate cheque withdrawal	\$5.00
Stop payment of corporate cheque	\$15.00
Presentation of stopped cheque	\$15.00
Copy of paid corporate cheque	Bank's charge
Trace of paid corporate cheque	Bank's charge

Includes requests made over-the-counter or by mail.

Cheques – Member Chequing Facility	
Member Chequing - Presentation	\$1.10
Deposit via National Australia Bank Deposit Book Facility	\$4.00
Issue and postage of cheque books	No Fee
Stop payment of personal cheque ³	\$6.25
Presentation of stopped cheque	\$15.00
Cheque encashment facility	\$15.00
Copy of paid cheque	Bank's charge
Trace of paid cheque	Bank's charge
Cash cheque	Bank's charge

³ Stop payment charge is debited when request is first made and is charged on each cheque stopped.

Deposits to Saving Accounts	
<i>Coin Counting Fee ⁴</i>	
• Amounts less than \$50	\$2.50
• \$50.00 to \$99.00	\$5.00
• \$100.00 and over (per \$100 or part thereof)	\$10.00
Dishonour of cheque deposit	\$9.00
Special clearance on cheque ⁵	\$15.00
Foreign currency exchange	\$4.00

⁴ Coin only accepted where sorted into denominations

⁵ Cheque deposits normally take 3 days for clearance

Dishonour Fee	
Direct Debit Dishonour	\$35.00
Periodical Payment Dishonour	\$35.00
Personal Cheque Dishonour	\$35.00

Charged if a payment cannot be made because there are insufficient funds in your nominated account. Personal cheques may also be dishonoured if the cheque is not properly signed, the words and figures do not correspond, it is over 15 months old, it is dated in the future or there are unauthorised alterations.

Dormancy Fee	
Transfer to dormancy status	\$15.00
Dormant account administration	\$5.00 per month

An account becomes dormant where there has been no transaction (other than transactions initiated by the Credit Union, such as crediting interest or debiting fees and charges) on that account for 12 months, the Credit Union has written to the member asking if they want to keep the account open and the member has not replied to the Credit Union within 28 days of such notice.

The transfer to dormancy status fee is a one-off fee, charged upon an account being dormant. A monthly dormant account administration fee is charged whilst the account remains dormant. The balance of accounts that remain dormant for 7 years are required to be remitted to ASIC.

Honour Fee	
Direct Debit Honour	\$20.00
Periodical Payment Honour	\$20.00
Personal Cheque Honour	\$20.00

Charged if a payment is made even though there are insufficient funds in your nominated account/s. The Credit Union will consider your account history when deciding whether or not to honour a payment.

Overdrawn Account Fee	
Overdrawn account per transaction that exceeds balance	\$20.00

This fee will be applied in any instance where an electronic transaction causes a deposit account to become overdrawn. A further fee will be applied if any further electronic transaction increases the amount overdrawn or any arrangement made to bring the account into credit has not been adhered to.

Periodical Payments	
Periodical Payment	\$1.10

SMS Banking	
SMS Alert	\$ 0.25

Statement / Record Request	
Statements accessed via Phone and Internet banking	No Fee
Statement request by telephone and / or fax	\$5.00 per page (\$10.00 minimum)
Non standard statement cycle	\$20.00
Reissue of member statements within current financial year	\$2.00 per page (\$10.00 minimum)
Reissue of member statements previous financial year(s)	\$2.00 per page (\$10.00 minimum)
Copy of records	\$2.00 per page Plus archive retrieval cost
Transaction (counter) verification (\$10.00 minimum plus archive retrieval costs. No fee charged if transaction confirmed invalid)	\$5.00 per voucher
Letter certifying account balance	\$15.00
Letter certifying annual interest amount	\$15.00
Comprehensive certificates / Audit confirmations	\$50.00 per hour (\$30.00 minimum)
Miscellaneous Service Fee charged per quarter hour then part thereof, plus out of pocket expenses ⁶	\$12.50 per quarter hour

⁶ An example of when the Miscellaneous Service Fee is charged includes a statement of particulars on a savings account or term deposit etc.

Withdrawals	
Over-the-Counter Cash Withdrawals	\$1.10

CHRISTMAS CLUB

Transaction Fee	
Transaction fee per withdrawal	\$5.00

MONEY MAKER ACCOUNT

Transaction Fee	
First five debit transactions (withdrawals / transfers)	No Fee
Each additional debit in excess of five	\$5.00

TRANSACTION LIMITS

Cash Withdrawals

- Daily over-the-counter cash withdrawals up to \$1,500 are permitted. Larger withdrawals may be permitted with prior arrangement.

Daily EFT Access Facility Transaction Limits

- The Credit Union may limit the amount of BPAY payments you may make on any one day.
- A daily limit of \$1,000 per card applies to Queenslanders Redicard, Redicard PLUS and Queenslanders Visa Debit Card transactions performed at Automatic Teller Machines.
- An individual transaction limit of \$300 applies to EFTPOS transactions performed using the "Savings" account option;
- A daily limit of \$1,000 applies to EFTPOS transactions using the "Savings" account option.
- EFTPOS transactions performed using the "Credit" account option are limited by the availability of funds in the linked account.

Brisbane City (Head Office)

Telephone: (07) 3218 7200 Facsimile: (07) 3221 5169
96 Albert Street, Brisbane Qld 4000
GPO Box 2219, Brisbane Qld 4001
Email: info@queenslanders.com.au
Opening hours: 9:00am to 4:00pm Mon to Fri
(except Tuesdays when we open at 10:00am)

Brisbane City

Telephone: (07) 3229 9799 Facsimile: (07) 3229 5614
Cnr Creek & Adelaide Streets, Brisbane Qld 4000
Opening hours: 8:30am – 4:00pm Mon to Fri

Booval

Telephone: (07) 3816 3307 Facsimile: (07) 3816 1891
34 Station Road, Booval Qld 4304
Opening hours: 9:00am – 4:45pm Mon to Fri
8:30am – 11:00am Sat

Booval Fair

Telephone: (07) 3202 2466 Facsimile: (07) 3816 1891
Booval Fair Shopping Centre
Cnr. Station & Brisbane Roads, Booval Qld 4304
Opening hours: 8:30am – 4:45pm Mon, Tues, Wed & Fri
8:30am – 6:00pm Thurs & 8:30am – 11:00am Sat

Brassall

Telephone: (07) 3201 5900 Facsimile: (07) 3816 1891
Brassall Shopping Centre
Hunter Street, Brassall Qld 4305
Opening hours: 9:00am – 4:45pm Mon, Tues, Wed & Fri
9:00am – 6:00pm Thurs & 8:30am – 11:00am Sat

Cairns

Telephone: (07) 4031 3966 Facsimile: (07) 4031 3988
Suite 12, 36 Grafton Street, Cairns Qld 4870
Opening hours: 9:00am – 5:00pm Mon to Fri

Townsville

Telephone: (07) 4773 9822 Facsimile: (07) 4773 9688
581 Ross River Road, Kirwan Qld 4817
PO Box 1340, Thuringowa Qld 4817
Email: townsville@queenslanders.com.au
Opening hours: 8:30am – 4:30pm Mon to Fri

Yamanto

Telephone: (07) 3288 0600 Facsimile: (07) 3288 0410
Winston Glades Shopping Centre
Winston Glades Qld 4305
Opening hours: 9:00am – 4:45pm Mon, Tues, Wed & Fri
9:00am – 6:00pm Thurs & 8:30am – 11:00am Sat

PHONE TOLL FREE: **1800 177 278**

AFTER HOURS: **(07) 3218 7290**

PHONE BANKING: **1300 363 130**

www.queenslanders.com.au

Please note our BSB Number is 804-059

This is the number which identifies Queenslanders Credit Union. It is the number you should quote when setting up direct debits or credits from or to your Queenslanders Account. Please do not quote the BSB Number listed at the bottom of cheque books and deposit books.