

CREDIT UNION AUCKLAND – SCHEDULE OF FEES AND CHARGES as at 1 April 2023

TRANSACTION FEES

Counter cash withdrawal from an account	1.50
Counter cheque withdrawal from an account	0.60
Electronic payment from an account (not ATM or EFTPOS)	0.50
Staff-assisted transfer to another NZCU Auckland account	0.60
Internet, phone, AP transfer to another NZCU Auckland account	Free
Deposit or transfer into account (at counter or electronic)	Free
Deposit at Westpac Branch for NZCU Auckland account	Free

ACCOUNT FEES

Account Handling Fee (Only charged on Everyday Account)	5.00 per month
Account Closing Fee	10.00

WITHDRAWAL FEES

Success Saver:	3.00 per withdrawal
Christmas Saver: Break Fee (1 February to 30 November)	20.00 per withdrawal
Loyalty Saver: Only funds in this account NOT securing a loan may be withdrawn	
Withdrawal after 14 days' notice	Free
Withdrawal with less than 14 days' notice	20.00 per withdrawal

CARD FEES

	<u>AccessDebit</u>	<u>Accesscard</u>
Card can only be used at ATM or Eftpos in New Zealand		Yes
Card can be used for NZ/Overseas/Phone/Online ATM/Eftpos	Yes	
Issue/renewal of card	10.00	10.00
Issue of replacement card	10.00	10.00
Administration Fee (per 6 months)	6.00	Free

Base Fee for Local or Overseas Transactions

Credit Union ATM Cash Withdrawal, Enquiry or Decline	Free	Free
Bank ATM Cash Withdrawal	1.50	1.50
Bank ATM Enquiry or Decline	1.40	1.40
EFTPOS Payment (also <i>PayPass™</i> Transactions Tap & Go)	0.50	0.50
EFTPOS Enquiry or Decline	0.40	0.40

Additional Fee for Overseas Transactions

ATM Cash Withdrawal	5.00
ATM Enquiry or Decline	0.60
EFTPOS Transaction	0.50

BALANCE ENQUIRIES

Phone banking or internet banking	Free
ATM (see above under Card Fees)	1.40

STATEMENTS

Regular statements sent by email	Free
Regular paper statements posted to Member	1.00
Interim Statements	2.00

Replacement Statements	2.00 per page
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AUTOMATIC PAYMENTS/INWARD DIRECT DEBITS

Fee to load or re-load an AP or DD authority	5.00
Fee to alter a loaded AP or DD	2.00
Load/alter automatic payment between NZCU accounts	Free

LOAN FEES

Mortgage: New	400.00
Mortgage: Top-up	200.00
Personal Loan: New or Top-up	300.00
Loan Variation	50.00
Preparation, withdrawal or discharge of Caveat	50.00
Discharge of Mortgage	50.00

DELINQUENT ACCOUNTS

Delinquent Account Letter	20.00
Pre-Possession Notice Administration	50.00
Repossession Fee	50.00
Post-Possession Notice Administration	50.00
Notice of Proceedings Administration	90.00

OVERDRAWN ACCOUNTS

Interest charged on Overdrawn Balance	25% p.a.
Unauthorised Overdraft Service Fee	5.00 per month

DISHONoured PAYMENTS

Incoming payment (dishonoured by remitting bank)	10.00
Outgoing payment (dishonoured by NZCU)	15.00

Rejected external automatic payment (insufficient funds)

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DORMANT ACCOUNTS

Account Handling Fee	5.00 Per month
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BUDGET ADVISORY SERVICE

Initial advisory consultation and budget set-up; reviews	Free
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OTHER SERVICES

Credicare Bereavement Fund: Enrolment	Free
Inter-Credit Union transactions with phone/fax	15.00
Transaction Search	\$35.00 per hour
(No charge if Credit Union at fault)	15.00 Minimum Charge

OTHER CHARGES: Where Credit Union Auckland incurs a charge from another organisation or Government Department when acting on a Member's behalf, including credit checks, legal fees and disbursements, and costs associated with the registration of securities, Credit Union Auckland will pass those costs on to the Member.