

easy loans...
home
car
personal
credit cards
mobile lending

easy accounts...
savings
term deposits
cash management

easy services...
internet banking
phone banking
insurance
financial planning



Hunter United

Credit Provider is
Hunter United Employees' Credit Union
PO Box 851 Newcastle NSW 2300

Ph: 02 **4941 3888**

Website: www.hunterunited.com.au

Head Office: 130 Lambton Rd
Broadmeadow NSW 2292

Fees and Charges

Personal and Car Loans, Visa Credit, Overdrafts

www.hunterunited.com.au



Hunter United

Date effective 20/1/2009
Credit Provider is Hunter United
Employees' Credit Union Ltd
AFSL 238316 ABN 68 087 650 182

Personal Lending

Fee or Charge	Car Loan	Personal Loan
Application Fee (only if approved)	\$150	\$150
Monthly fee	\$5	\$5
Annual Fee	Nil	Nil
Loan Establishment Fee	Nil	Nil

Visa Credit Card Fees

Annual Fee

An annual fee of \$48 will be charged within the first month of card activation and annually thereafter.

Reissuance Fee

A fee of \$20 is charged for re-issue in Australia and \$100 for re-issue overseas.

Other Institution ATM Access

Including balance enquiry, withdrawal and declined transactions \$1.50 each.

Foreign Transaction Fee

Visa Credit card attracts a 2% Currency Conversion Fee (added to each foreign transaction amount prior to conversion to \$AUD)

Statement Copies

(for copies other than regular statements posted)

- copy of current period back to last statement - \$2
- copy of last statement issued - \$10
- copy of other past period - \$5 per page (to a maximum of \$20)

Late Payment Fee

A fee of \$25 is charged for late payments.

Over Limit Fee

A fee of \$25 is charged for exceeding credit card limit.

Order of Processing Payments Received

- overdue amounts
- government fees & charges (if any)
- cash advances
- transfers
- purchases

Transfers to other accounts are treated as cash advances. BPAYs are treated as purchases.

Personal and Business Overdraft Facilities

Fee or Charge	Personal Secured Overdraft	Personal Overdraft Unsecured	Personal Home Equity Line of Credit	Business Account secured overdraft	Business Account unsecured overdraft	Business Account Home Equity Line of Credit
Application Fee (only if approved)	\$150	\$150	\$250			
Annual Review Fee	Nil	Nil	Nil			
Monthly Fee	\$5	\$5	\$5	Coming Soon		
Late Payment	Nil	Nil	N/A			
Over Limit Fee	Nil	Nil	Nil			
Minimum Limit	\$1,000	\$1,000	N/A			
Maximum Limit	No Max	\$25,000	No Max			