

Minimum Balance Requirements/ Restrictions on Withdrawals		
Deposit Account Type	Min. Balance Requirements	Restrictions on Withdrawals
On-call VIP Pensioner Deeming Acc.	Nil	\$1000 cash withdrawal per day - Counter \$1000 cash withdrawal per day - ATM \$5000 maximum transfer amount per day using Internet & Phone Banking facilities (request for a limit above or below \$5000 available on application). Applicable to external transfers & transfers to other Hunter United memberships
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
XLR8	Min. \$50 deposit per month	If a withdrawal or transfer is made from the account during the month no interest is paid
First Home Saver	\$30 Opening balance	Refer to Product Disclosure Statement

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
Counter cheques	Calendar month	Last day of month

*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; foreign ATM transaction fee, 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.

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

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Fees and Charges

Savings Accounts & Payment Services

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). It also forms part of the PDS for First Home Saver account

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



Hunter United

www.hunterunited.com.au



Ezy Fee

Your monthly \$5 Ezy Fee for each membership, includes:

- ✓ Unlimited cash withdrawals & deposits in any Hunter United branch
- ✓ 5 ATM transactions from any Hunter United, Westpac or St. George ATM per month (5 in total)
- ✓ 10 EFTPOS transactions per month Australia wide
- ✓ Unlimited internet banking (Ezy Net)
- ✓ Unlimited phone banking
- ✓ Unlimited member chequing
- ✓ Unlimited BPAY transactions
- ✓ Unlimited savings accounts per membership

Excess ATM (Hunter United/Westpac/ St. George 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.

Exemptions

Exemptions for the \$5 Ezy Fee include: Members under 18 years of age, not-for-profit community organisations, and Hunter United Pensioner Deeming Account holders.

Earn Rebate Rewards to reduce fees!

You can earn Reward Rebates up to \$20 per month dependent on the combined balance of all your borrowings & savings with Hunter United. So, if you just have a personal 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 home 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
- SMS Alerts
- Excess EFTPOS transactions
- Excess Hunter United/Westpac/ St. George ATM transactions
- Counter Cheque Withdrawal Fees
- Ezy Pay External Transfer Fees

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

- 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/St. George 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. Each foreign ATM transaction will also attract a Hunter United processing fee of 25c each which will be deducted from your account at the end of the month.

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. A foreign ATM processing fee of 25c will be deducted from your Hunter United account at month end.

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 Card Fees

- Reissuance Fee - \$20 within Australia, \$100 overseas
- Charge Back - \$33
- Exception Fee - \$6.60

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 (maximum \$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.

First Home Saver Account/Super Ezy RSA Closure/Transfer Fee

\$30 is charged when a First Home Saver Account or Super Ezy RSA is closed or transferred to another FHSA or Superannuation or RSA fund/account.

Other Centre Transactions

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

Bulk Coin Deposit Fee

Charged for any daily 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 and minors).

How to minimise Fees & Charges

Use these simple methods to minimise any fees or charges.

- Do your banking and lending with Hunter United so you maximise your reward rebate each month.
- Plan your withdrawal activity on your accounts.
- Avoid withdrawing small amounts frequently when a moderate amount would suffice for a longer period.
- Use your card at Hunter United, Westpac or St. George ATM's.
- Take cash out during EFTPOS transactions.
- Check your account balances and transactions by QuickCall Telephone Teller or our Ezy Net Internet Banking Facility.
- Instead of drawing cheques over the counter - use your own Hunter United personal cheque book.
- Use Hunter United's Ezy Pay, Visa Card or BPAY to pay bills.
- Keep accurate records of your cheque account balance to prevent being overdrawn or having your cheque dishonoured. Use Telephone Teller or our Internet Banking facility to check your balance if in doubt.
- Retain statements received for future reference rather than requesting copies.