

NZCU Steelsands - Schedule of fees and Charges

24th Dec 2020

Transaction Fees

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

Account Fees

Account Admin fee (savings accounts)	Free
Account Admin Fee (Everyday Account)	Free
Account Admin Fee (Every day account - Card attached)	Free
Account Handling Fee (Every day account -transactions free account)	\$10
Account Closing Fee	Free
Everyday Account	Free
Goal Saver	Free
Xmas account	Free
Jimmy J	Free
Bfree	Free
Tertiary	Free
Term Deposit	Free

Card Fees (per transaction except for transaction free account above) AccessDebit Accesscard

Card can be used in NZ Only	NA	Yes
Card can be used in NZ or Overseas Online, phone, ATM	Yes	NA
Issue or renewal of card	\$6.00	\$6.00
Issue of replacement card	\$6.00	\$6.00
Administration Fee per month	\$1.00	\$1.00
Credit Union ATM Cash Withdrawal	\$1.15	\$1.15
Bank ATM Cash withdrawal	\$1.15	\$1.15
Credit Union ATM enquiry or decline	\$0.90	\$0.90
Bank ATM enquiry or decline	\$0.90	\$0.90
EFTPOS Payment (Paypass, Tap & Go)	\$0.30	\$0.30
EFTPOS enquiry or decline	\$0.90	\$0.90
Unlimited Everyday Account ATM access or access debit card fee	\$10.00	\$10.00
Independent ATM's may add Surcharge fee from	\$2.50	\$2.50
Jimmy J accounts	Free	Free
Bfree & Tertiary Accounts	Free	Free
Overseas		
- ATM transaction	\$5.00	NA
- ATM enquiry or decline	\$0.90	NA
AccessDebit Foreign currency Fee	2.25%	
Card transaction Investigation Fee (passed on from service provider)	\$57.50	\$57.50
Card transaction Investigation Fee	\$0.00	\$0.00

Balance Enquiries

Phone or internet banking	Free	Free
ATM (see above)	\$0.90	\$0.90

Automatic Payments/Inward Direct Debits

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

Loan Fees

Personal Loan	\$75.00	
Personal Loan Variation or changing security	\$25.00	
Mortgage: New	\$250.00	
Mortgage: Top Up	\$250.00	
Preparation, withdrawal or discharge of Caveat	Free	See Other Charges
Discharge of Mortgage	Free	See Other Charges
Overdraft - Approved	\$50.00	
Overdraft Admin fee - monthly	Free	

Delinquent Accounts may be charged

Delinquent Account Letter preparation	Free	See Other Charges
Pre-possession Notice Administration	Free	See Other Charges
Repossession Fee	Free	See Other Charges
Post- Possession Notice Administration	Free	See Other Charges
Notice of Proceedings Administration	Free	See Other Charges

Overdrawn Accounts & Overdraft

Interest charged on Overdrawn Balance - unarranged	14.5%
Unarranged Overdraft fee	\$50.00

Dishonoured Payments

Incoming payment (dishonoured by remitting bank)	Free
Outgoing payment (disonoured by NZCU Steelsands)	\$7.50
Rejected external automatic payment (insufficient funds)	\$7.50

Cheque Services (NB - all services stopping May 2020)

Bank check issued by NZCU Steelsands	Free
Stopped Cheque	\$10.00

Budget advisory Service

Initial advisory consultation and budget set-up and reviews	Free
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Statements

Quarterly statements mailed or emailed	Free	Free
Interim statements	Free	Free
Replacement statements	Free	Free

Other Services

Insurances	Free	
- Costs for insurance are passed on at standard costs from suppliers		
Dormancy Account Fee	\$3.00	Monthly
- If a customer account is inactive for more than one year and the customer cannot be located, this account is treated as dormant and a montly fee of \$3 is charged against it for the transfer to dormancy. Reasonable action is taken to contact the member.		

Other Charges

Where NZCU Steelsands incurs a charge from another organisation or Government Department when acting on a Members behalf, including but not limited to, credit checks, legal fees and costs associated wit the registration of securities, NZCU Steelsands will pass those costs on to the member.

Alteration of fees and Charges

The Credit Union reserves the right at its discretion to vary the types and level of any fee and charges payable by members from time to time. Notice of any such change will be communicated to members.