

NZCU Employees - Schedule of fees and Charges

24th September 2021

<u>Transaction Fees</u>			<u>Automatic Payments/Inward Direct Debits (see Teller Assist)</u>		
Counter cash withdrawal from an account	NA		Fee to load or re-load an AP or DD authority	Free	
Electronic Payment from an account (not ATM or EFTPOS)	Free		Fee to alter a loaded AP or DD	Free	
Staff- assisted transfer to another NZCU Auckland account	Free		Load/alter automatic payment between NZCU accounts	Free	
Internet, phone, AP transfer to another NZCU Auckland account	Free		<u>Loan Fees</u>		
Transfer into account (at counter or electronic)	Free		Personal Loan	\$150.00	
<u>Account Fees</u>			Personal Loan Variation or changing security	\$25.00	
Account Handling Fee (per month, charged to main account)	\$5.00		Mortgage: New	\$250.00	
Account Closing Fee	Free		Mortgage: Top Up	\$250.00	
Goal Saver (unless this is the main account, see above)	Free		Preparation, withdrawal or discharge of Caveat	Free	See Other Charges
Xmas account	Free		Discharge of Mortgage	Free	See Other Charges
Kids Club	Free		Overdraft - Approved	NA	
Bfree	Free		Overdraft Admin fee - monthly	NA	
Tertiary	Free		<u>Delinquent Accounts may be charged</u>		
Term Deposit	Free		Delinquent Account Letter preparation	\$20.00	See Other Charges
<u>Card Fees</u>			Pre-possession Notice Administration	\$30.00	See Other Charges
Card can be used in NZ Only	NA	Yes	Repossession Fee	\$100.00	See Other Charges
Card can be used in NZ or Overseas Online, phone, ATM	Yes	NA	Post- Possession Notice Administration	\$100.00	See Other Charges
Issue of new card	\$0.00	\$0.00	Notice of Proceedings Administration	\$100.00	See Other Charges
Issue of replacement or renewal of card	\$10.00	\$10.00	<u>Overdrawn Accounts</u>		
Credit Union ATM Cash Withdrawal	Free	Free	Interest charged on Overdrawn Balance	NA	
Bank ATM Cash withdrawal	Free	Free	Unarranged Overdraft fee	NA	
Credit Union ATM enquiry or decline	Free	Free	<u>Dishonoured Payments</u>		
Bank ATM enquiry or decline	Free	Free	Incoming payment (dishonoured by remitting bank)	Free	
EFTPOS Payment (Paypass, Tap & Go)	Free	Free	Outgoing payment (disonoured by NZCU Steelsands)	\$7.50	
EFTPOS enquiry or decline	Free	Free	Rejected external automatic payment (insufficient funds)	\$7.50	
Independent ATM's may add Surcharge fee from	\$2.50	\$2.50	<u>Budget advisory Service</u>		
Jimmy J accounts	Free	Free	Initial advisory consultation and budget set-up and reviews	Free	
Bfree & Tertiary Accounts	Free	Free	<u>Other Services</u>		
<u>Overseas</u>			Insurances	Free	
- ATM cash withdrawal	\$7.50	NA	- Costs for insurance are passed on at standard costs from		
- ATM enquiry or decline	\$7.50	NA	Inter Credit Union transfers	Free	
- Overseas POS/Decline	\$1.00	NA	Dormancy Account Fee	\$3.00	Monthly
Accesscard Multi currency conversion fee	NA	1.10%	- If a customer account is inactive for more than one year and the customer cannot be located, this account is treated as		
AccessDebit Foreign currency Fee	2.00%	NA	dormant and a monthly fee of \$3 is charged against it for the transfer to dormancy. Reasonable action is taken t contact the		
Card transaction Investigation Fee (see other services)	\$25.00	NA	member.		
<u>Balance Enquiries</u>			<u>Budget advisory Service</u>		
ATM (see above)	Free	Free	Transaction search (disputed transaction)	\$57.50	
			- no charge if the credit union is at fault	Free	

Statements

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

Payment Transactions via Westpac

Outwards AP (Standard and Senior Fee Group only)	\$0.50
Inwards DD & payment - all Fee groups	Free
Outwards DD (standard and Senior fee group only)	\$0.50
Inwards Payment	Free

Teller assisted

AP add/change - Standard fee group only	\$5.00
AP Internal same member or different member same CU	Free
One off internal same member or different member same CE	Free
One off External payment - Standard Fee group only	\$5.00
Inwards DD loaded	Free
Photocopy (per copy) - all Fee groups	\$1.00

Savings Withdrawals

Xmas Club Withdrawal 01 Nov to 31st Jan	Free	
Money Management Account	\$5.00	Std & Senior Fee group only
Loan Provider Account (without 14 days notice)	\$10.00	Std & Senior Fee group only
Target Account	\$5.00	Std & Senior Fee group only

Internet or Mobile banking

Internal transfers and payments	Free
One off external payments	\$0.50

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 with 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.