

## NZCU Steelsands - Schedule of fees and Charges

24th September 2021

### Transaction Fees

Counter cash 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

### Account Fees

Account Admin fee (per month, charged to your main account)	\$5.00
Account Closing Fee	Free
Goal Saver (unless this is the main account, see above)	Free
Xmas account	Free
Jimmy J	Free
Bfree	Free
Tertiary	Free
Term Deposit	Free
Loan Provider Account (unless this is your main account, see above)	Free

### Card Fees

	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
Independent ATM's may add Surcharge fee from	\$2.50	\$2.50
Credit Union ATM Cash Withdrawal	Free	Free
Bank ATM Cash withdrawal	Free	Free
Credit Union ATM enquiry or decline	Free	Free
Bank ATM enquiry or decline	Free	Free
EFTPOS Payment (Paypass, Tap & Go)	Free	Free
EFTPOS enquiry or decline	Free	Free
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
- no charge if credit union is at fault		

### Balance Enquiries

Phone banking or internet banking	Free	Free
ATM	Free	Free

### 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, legals fees and costs associated with the registration of securities, NZCU Steelsands will pass those costs on to the member.

### 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	\$150.00	
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 (dishonoured by NZCU Steelsands)	\$7.50
Rejected external automatic payment (insufficient funds)	\$7.50

### Budget advisory Service

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

### Statements

Quarterly statements mailed or emailed	Free
Interim statements	Free
Replacement statements	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 monthly fee of \$3 is charged against it for the transfer to dormancy. Reasonable action is taken to contact the member.	

### Alteration of fees and charges

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