

Service Fees continued

Safe Custody Sealed Packet (paid annually in advance, charged 1st May)	\$40.00 (inc. GST per packet p.a.)
Customer supplied Locked Box:	
- Up to 8,000 cubic centimetres	\$95.00
- For each additional 8,000 or part thereof <small>(A pro-rata fee will be charged for new safe custody items accepted prior to 1st May)</small>	plus \$95.00
BPAY Correction/BPAY Enquiry (Stop payment request)	\$30.00
Dormant Account Administration Fee	\$5.00/month per account
Dormant Membership Administration Fee	\$10.00 p.a
Returned Mail Administration Fee <small>(This includes returned mail and eStatement email notifications)</small>	\$5.00 per item
Garnishee Order on BHCCU customer account	\$25.00
Audit Certificate Fee <small>(Applies to requests to provide annual audit information on a BHCCU account)</small>	\$50.00 per request
Bank Guarantee <small>(A bank guarantee is a promise in writing to a third party, often a supplier, guaranteeing that a payment will be made on your behalf.)</small>	\$250.00 per request

Visa Debit Fees (Visa / eftpos)	
Replacement Visa Debit Card Fee	\$15.00
Monthly Visa Debit Card Fee**	\$2.50/month per active card
Declined eftpos / Visa Transaction Fee – Insufficient Funds**	\$0.50
Declined ATM Transaction Fee – Insufficient Funds**	\$0.50

** Fee exemption provided for customers meeting one of the following criteria:
Loan/Overdraft account, consolidated savings balance greater than \$5K, Wardle Co.
BH Insurance referred by BHCCU, Bridges Financial Planning Client arranged through
BHCCU, Mildura Health Fund Policy, Over 70 years old, Under 21 years old or
Community Member.

International Transaction Fee Transactions in Australian Dollars (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas	3% of the transaction value in \$AUD
Currency Conversion Fee (Foreign currency transactions)	3% of transaction value in \$AUD

Emergency Replacement Visa Debit Card:	
- Within Australia at cost	at cost
- Overseas at cost	at cost

Chargeback Fee:	
- Not payable if disputed transaction is resolved in members favour	\$35.00

Voucher Retrieval Fee:	
- Request copy of Transaction receipt and transaction in question is valid	\$35.00

Visa Debit Fees continued

Visa Manual Processing Fee: (pass through costs)	
- e.g. Recurring transactions on cancelled cards, etc.	at cost
Overseas Cash Advance ATM or Bank	\$5.00
Overseas ATM Balance Enquiry	\$5.00
Emergency Cash Advance – Overseas	at cost
Decline of Emergency Requests	at cost
Visa Miscellaneous Fee	at cost

Member Chequing Fees	
Monthly Member Chequing Service Fee***	\$2.50/month per active Cheque Account
Member Cheque Book - 25 Page Book	\$15.00
Member Cheque Book - 100 Page Book	\$60.00
Copy Member Cheque	\$20.00
Trace of Member Cheque	\$50.00
Stop Payment of Member Cheque Fee	\$10.00
Member Chequing Signature Verification Fee	\$5.00 per cheque

***Community Members Exempt

**Member Chequing services are being withdrawn by our supplier effective
March 2024. Talk to our staff regarding alternate payment options.**

Dishonour & Exception Fees	
Direct Debit Fees:	
- Dishonour	\$15.00
- Referral (payment honoured with Insufficient Funds)	\$15.00
- Account Combination Fee (right of set-off funds transfer)	\$15.00
Member Chequing Fees:	
- Dishonoured Cheque (including Insufficient Funds)	\$30.00
- Technical Dishonour (cheque Stopped by Member)	\$30.00
- Dishonour Direct Debit Fee	\$45.00
- Referral (payment honoured with Insufficient Funds)	\$25.00
- Account Combination Fee (right of set-off funds transfer)	\$15.00
Inward Dishonour:	
- Cheque Deposit Dishonour Fee	\$25.00

Contact Us
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Broken Hill NSW 2880
Phone (08) 8088 2199
www.bhccu.com.au



Broken Hill
Community Credit Union
Your kind of banking

This Fees & Charges Schedule is current as at the effective date and
forms part of the Financial Services Guide and Conditions of Use.

Fees & Charges Schedule

Effective from 1st February 2023



Broken Hill
Community Credit Union
Your kind of banking

The Broken Hill Community Credit Union Ltd. ABN: 12 087 650 762 AFSL: 238020
Australian Credit Licence 238020

Relationship Rewards

BHCCU customers can conduct their banking fee-free*. Here's how:

Customers with the following BHCCU Relationship can access unlimited fee-free* transactions:

Savings and Investment Account Balance (see Relationship Reward Balance Table for details)

Active Loan or Overdraft Account

Wardle Co. Broken Hill Insurance referred by BHCCU – Building, Contents, Landlord, Car, Motorcycle, Boat, Caravan

Bridges Financial Planning Client, arranged through BHCCU – Superannuation, Retirement Planning, Personal Insurance, Estate Planning

Mildura Health Fund Policy

Relationship Reward Balance Tables:

Adult Customer < 70 years old	Number of Free Transactions
\$0 – \$4,999.99	10
\$5,000 – \$19,999.99	20
\$20,000 and above	Unlimited
Loan Account / Overdraft	Unlimited
Wardle Co. Broken Hill Insurance Policy referred by BHCCU	Unlimited
Bridges Financial Planning Client arranged by BHCCU	Unlimited
Mildura Health Fund	Unlimited

Adult Customer > 70 years old	
No excess withdrawal fees apply	Unlimited

Junior Customer < 18 years old	Number of Free Transactions
No excess withdrawal fees apply	Unlimited

Non-Personal - Business Customer	Number of Free Transactions
\$0 – \$4,999.99	20
\$5,000 and over	Unlimited

Non-Personal - Community Customer	Number of Free Transactions
No excess withdrawal fees apply	Unlimited

The number of free withdrawals* for the month is based on your overall relationship with BHCCU. Talk to us in branch for more information on how you can be rewarded.

*excludes International Transaction Fee

Refer to **Transaction Fees – Excess Withdrawals** table on next page.

Fee Free Services

Digital Services (Internet Banking and Banking App)

- eStatements
- Osko Payments
- External Payments via Digital Channels
- BPAY via Digital channels
- Periodical Payment Alterations
- Create and Manage PayID's
- PayTo Agreements / Payments
- Set-up email Alerts to help manage your accounts

Visa Debit Card

- Initial Visa Debit Card / Renewal Card
- Digital Wallet. Apple Pay / Google Pay / Samsung Pay
- Digital Wallet and Contactless** payments using Visa (excludes transactions routed by Merchants through eftpos)
- Purchases when selecting 'CR' (excludes cash-out transactions)
- Activate Visa Debit Card via Digital Channels
- PIN set-up and PIN change via Digital Channels

Branch

- Deposits of cash or cheque
- Self Serve Coin Machine Deposits
- Transfers between your own accounts
- Transfers between other BHCCU Accounts
- Payroll deposits and splits
- Safe Custody Access
- Access to Branch iPads for your online banking needs

3rd Party Providers

- Initial consultation with Bridges Financial Planner (valued at \$330)
- Quotation for Health Insurance with Mildura Health Fund
- Quotation for General Insurance with Wardle Co. Broken Hill

Transaction Fees – Excess Withdrawals

For customers that do not qualify for Relationship Rewards the following fees may apply after transactional allowance has been reached for the calendar month.

Type of Transaction	Fee
Staff assisted Cash Withdrawal	\$1.75 per transaction in excess of free transaction allowance. Charged last day of the month.
Staff assisted BPAY	
Member Chequing Withdrawal	
eftpos transaction**	
Visa Debit transaction that includes cash-out	
ATM Withdrawals	
Direct Debits	

**Some Merchants may route contactless payments through eftpos. To avoid this use Digital Wallet or insert card and press CR.

Other Transaction Fees	
Electronic Funds Transfer:	
- Staff assisted	\$5.00
- Trace of transaction	\$25.00
3rd Party Cheque Encashment Fee	\$5.00
Early Redemption Fee Santa Saver / Monthly Managed	\$25.00
Fixed Term Deposit Administration Fee (plus Interest Penalty as disclosed in Summary of Accounts)	\$35.00
Periodical Payments (PP):	
- Electronic Funds Transfer	\$3.00 per transaction
- Rejection (due to lack of funds after 5 attempts)	\$10.00 per rejection
- Staff assisted Alteration of an existing PP	\$5.00 per alteration
IPEX Transfer	\$35.00
Swift Payment Deposit	\$35.00
Foreign Currency Fees	
Telegraphic Transfers:	
- Outward via internet banking	\$15.00
- Outward staff assisted foreign currency	\$30.00
- Outward staff assisted AUD	\$50.00
- Inward (other bank fees may apply)	\$10.00
Convert a cheque in foreign currency	\$10.00 – \$50.00

Access Fees	
SMS Banking (charged last day of month)	\$0.35 per message sent

Statement Fees	
Statements:	
- Posted Paper Statement	\$2.00 per statement
- Replacement Statement Fee (over 6 months old)	\$5.00 per page

Service Fees	
Cash Withdrawal > \$5,000	0.25% of the transaction value
Coin Handling:	
- Unsorted / Non-Bagged Coin	\$10.00 per calico bag
- 3rd Party Coin Deposit	\$5.00 or 5% of the total deposit (whichever is greater)
Staff assisted internet banking transaction (without indemnity)	\$5.00
Fax/Email/Phone Statement	\$10.00
Fax/Email/Phone Transfer Request	\$10.00
Miscellaneous Service Fee	\$35.00 / hour (1 hour minimum)
Bank Cheque	Bank Fee + BHCCU Misc. Service Fee