



Guide to Fees and Charges 01 May 2019

Debit Card Fees (per transaction)					
*ATM withdrawal/enquiry-non ACU	\$2.50				
*ATM withdrawal –ACU	\$0.50				
*ATM Balance enquiry - ACU	\$0.50				
International ATM withdrawal	\$7.00				
International ATM enquiry	\$0.80				
*EFTPOS	\$0.50				
Transfers/Withdrawals using Mobile APP or Internet Banking	\$0.50				
International EFTPOS withdrawal	\$0.80				
ACCESSCARD Maestro overseas transaction (%of overseas transaction amount)	2.5%				
*Card issue	FREE				
*Card replacement	\$15.00				
*PIN replacement	\$5.00				
Access Debit MasterCard					
New or replacement card fee	\$15 per card				
Administration fee – Six Monthly	\$5.00				
Foreign currency fee	2.25% of \$NZ amount				
Disputed transaction fee	\$ 50.00				
There may be additional merchants and/or ATM charges fees which should be brought to the attention of the card user at the time of sale					
<p>A tiered "Fee Rebate" for transaction fees applies to Members who have savings relationship from with ACU. The Loan Provider account is excluded from the fee rebate. All other fees and charges are charged at current rate. The Tiered Rebates are as follows:</p> <table> <tr> <td>\$10,000.00 Up to \$ 50,000.00</td> <td>\$1.25/wk rebate applies</td> </tr> <tr> <td>\$50,000.00+</td> <td>\$2.50/wk rebate applies</td> </tr> </table> <p>Children aged under 18 years old and Members over 65 years old receive a rebate of \$2.50/wk. 1 Account is permitted for rebates only.</p> <p>Fees are usually charged at time of transaction, however, may be posted to your account on a future date, if funds are not available on the date the fee is due.</p> <p>Please ask our friendly Team about tips on how to save on fees.</p> <p>ACU provides solutions for your financial needs. Selecting the right accounts and services will simplify your banking and save you money.</p> <p>Remember, as "Your" Credit Union, we're here when you need us, so, now is a great time to review your plans and banking needs.</p> <p>This information is available on request from our Branch Staff or you may wish to visit our Website: www.acu.nz</p> <p>*The Board and the Staff of the Credit Union are exempt from these fees/charges. 1 account is permitted for rebates only. All other fees and charges are charged at current rate.</p>		\$10,000.00 Up to \$ 50,000.00	\$1.25/wk rebate applies	\$50,000.00+	\$2.50/wk rebate applies
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Counter/Administrative Fees (per transaction)	
Cheque Withdrawal over counter	\$5.00
Transfer between accounts over the counter	\$3.00
Stopped cheques	\$25.00
Automatic Payment / Direct Debit setup/alteration	\$5.00
Automatic Payment or Direct Debit transaction	\$0.50
Dishonoured Automatic Payment	\$15.00
Dishonoured Direct Debit	\$15.00
Internal Split Payment loading and alterations	Free
Traces and voucher searches	\$13.00
Disputed Transaction Search Fee [CO OP Money NZ]	\$50.00
ACCESSTXT (all mobile networks)	\$1.00
Credicare/Tangihanga claim – maximum of	\$2.00
Faxing at member's request	\$5.00
Mobile APP Access	Free
Mobile APP transfers	\$0.50
Statement search	\$50.00
Monthly Statements – via email	Free
Statement 6 monthly –System Generated	\$ 5.00
Additional Statement request – Over Counter	\$ 5.00
Account Fees	
Base fee (Weekly Membership Fee)	\$ 1.25
Early Christmas Club withdrawal	\$ 10.00
Loan Provider Withdrawal [prior to 14-day notice]	\$ 10.00
Remittance Service – EZISEND – Money Transfer to Samoa	
Standard Ezisend Transaction Fee [Non-recoverable upon cancellation]	\$12.00
Special Introductory Ezisend Transaction Fee [between 30 Jan 2019 and 30 Jan 2020]	\$8.00
EziSend Transaction Search Fee	\$13.00
Lending Fees	
Loan application fee	
• Within shares	\$50.00
• Express loans (up to \$500)	\$50.00
• Secured Car Loan/Other Secured Loan	Approval Fee up to \$200.00 and other fees apply
• Unsecured – Fast Cash (up to \$250)	\$ 50.00
• Unsecured – 3 Monthly (up to \$500)	\$ 50.00
• Unsecured – 6 Monthly (up to \$1000)	\$100.00
Other fees	
Credit Check Fee	\$7.07
PPSR Individual Person Search Fee	\$3.04
Auto Check Plus Search Fee	\$15.12
Motor Check Vehicle Search Fee	\$4.20
Redbook Valuation Search Fee	\$3.00
Driver License Check Fee	\$6.44
PPSR Registration Fee – Vehicle/Bike/Boat/Caravan	\$17.19
Early Repayment Fee	\$60.00
<i>Terms and Conditions and Fees Apply</i>	
Overdraft fees	
Overdraft Monthly Management Fee [standard fixed or reducing limit]	\$12.50
Overdraft Establishment Fee	\$12.50
Lending Interest Rates	
Express Loans within Shares Interest	12% pa
Express Loans above Shares Interest	20% pa
Secured Loans Interest	9.99% -15% pa
Unsecured Loans Interest	25% pa
Arranged Overdraft Interest	20% pa
Variable Interest Rates	
Debt Collection	
Instruction fee	per invoice
Debtor trace – successful/unsuccessful	per invoice
Debt recovery field visit	per invoice
Repossession/per attempt	per invoice
1st Reminder Letter	\$ 10.00

Credit Union Baywide trading as ACU (Aotearoa Credit Union)
ACU is proud to be a credit union and not a registered bank



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01 May 2019

2 nd Reminder Letter	\$ 20.00
Repossession Letters	\$50.00
Loading Veda Default	\$0
Penalty Interest	5%
Unarranged Overdraft Management Fee - Monthly	\$20.00
Unarranged Overdraft Interest	25% pa