



## Fees and Charges 18 August 2017

### **Debit Card Fees (per transaction)**

*ATM withdrawal/enquiry-non ACU	\$2.00
*ATM withdrawal –ACU	\$0.10
*ATM Balance enquiry - ACU	\$0.10
International ATM withdrawal	\$7.00
International ATM enquiry	\$0.80
*EFTPOS	\$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	\$10 per card
Administration fee	\$5.00 six monthly
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 bought to the attention of the card user at the time of sale.

A tiered "**Fee Rebate**" for transaction fees applies to Members who have savings relationship from \$5,000 or more with ACU. The Loan Provider [S6] account is excluded from the fee rebate. All other fees and charges are charged at current rate. The Tiered Rebates are as follows:

\$5,000.00 Up to \$25,000.00	\$1.25/wk rebate applies
\$25,000.0+	\$2.50/wk rebate applies

**Children** aged under **16** years old and **Members** over **65** years old receive a rebate of \$2.50/wk. 1 Account is permitted for rebates only.

Please ask our friendly Team about **tips on how to save on fees**. ACU is dedicated to providing solutions for your financial needs. Selecting the right accounts and services will simplify your banking and save you money. Remember, as "Your" Credit Union, we are here to help You, your family..... and anyone else you care about, so, now is a great time to review your package.

*\*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.*

### **Counter/Administrative Fees (per transaction)**

Cheque Withdrawal over counter	\$5.00
Transfer between accounts over the counter	\$3.00
Stopped cheques	\$25.00
Special Answer	\$32.00
Inter credit union withdrawal	\$10.00
Automatic Payment / Direct Debit setup or alteration	\$5.00
Automatic Payment or Direct Debit transaction	\$0.50
Dishonoured Automatic Payment	\$15.00
Dishonoured Direct Debit	\$25.00
Internal Split Payment loading and alterations	Free
Traces and voucher searches	\$13.00
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
Statement 6 monthly –System Generated	Free
Additional Statement request – Over Counter	5.00

### **Account Fees**

Base fee (Weekly Membership Fee)	\$1.25
Early Christmas Club withdrawal	\$10.00
Withdrawal from Loan Provider [prior to 14-day notice]	\$10.00

### **Lending Fees**

Loan application fee - Within shares	\$40.00
Loan application fee – Express loans	\$60.00
Loan application – Secured Loan Car/other	\$250-\$750
Loan application – Mobile Plan Loan	\$150.00
Loan application – Unsecured	\$150.00
Overdraft Application Next Pay	\$10.00
Overdraft Application Fee 6month Term	\$25-\$50
Overdraft Weekly Management Fee 6-month Term	\$10.00
Credit Check Fee	\$10.00
PPSR Individual Person Search Fee	\$5.00
Auto Check Plus Search Fee	\$20.00
Motor Check Vehicle Search Fee	\$5.00
Redbook Valuation Search Fee	\$5.00
Driver License Check Fee	\$5.00
PPSR Registration Fee – Vehicle/Bike/Boat/Caravan	\$60.00

### **Debt Collection**

Instruction fee	per invoice
Debtor trace – successful/unsuccessful	per invoice
Debt recovery field visit	per invoice
Repossession/per attempt	per invoice
Delinquent loan letters	\$20.00
Subsequent letters	\$20.00
Repossession Letters	\$50.00
Penalty Interest	10%
Unarranged Overdraft Fee – Monthly	\$25.00
Unarranged Overdraft Interest - Monthly	20%