



Personal

Fees and Charges

1 March 2021

This page is deliberately left blank

Fee Summary Table

	Everyday Transaction Accounts		
	Flex (S88)	My Everyday Account (S99)	Concession (S36)
Monthly Service Fee	\$6 ^{1,3,7,8}	\$6 ^{2,4,5,7,8}	\$0 ⁹
rediATM	unlimited	unlimited	unlimited
Non-rediATM withdrawal or balance enquiry ⁶	unlimited	unlimited	unlimited
Branch withdrawals	unlimited	unlimited	unlimited
Cash / Cheque Deposits	unlimited	unlimited	unlimited
Direct Debits/ Credits	unlimited	unlimited	unlimited
Member Cheque withdrawals	n/a	unlimited	n/a
EFTPOS	unlimited	unlimited	unlimited
Internet/Phone Banking	unlimited	unlimited	unlimited
Visa Debit	unlimited	unlimited	unlimited

NOTES

- ¹ The Monthly Service Fee is waived if your cumulative deposits are at least \$1,500 for the month in that account.
- ² The Monthly Service Fee is waived if your Membership has \$100,000 or more minimum monthly combined value of deposits and loans with BDCU Alliance Bank.
- ³ The Monthly Service Fee is waived for PersonalSMART and HomeSMART Package users.
- ⁴ The Monthly Service Fee is waived for HomeSMART package users.
- ⁵ The Monthly Service Fee will only be charged once per month regardless of the number of S99 accounts held within the membership.
- ⁶ You may be charged by the ATM owner if you use a non-rediATM.
- ⁷ Monthly Service Fees are waived for Junior, Student, Apprentice and Club Classic Memberships.
- ⁸ No Monthly Service Fee applies if no withdrawals are made during the month.
- ⁹ Eligibility Conditions apply.
General Fees & Charges may apply to these accounts (refer pages 6-7)

Fee Summary Table

	Everyday Transaction Accounts	
	Retirement (S93)	Home Loan Offset (S68)
Monthly Service Fee	Free or \$6 ^{1,2,4,5,6}	\$0 ⁵
rediATM	unlimited	unlimited
Non-rediATM withdrawal or balance enquiry ³	unlimited	unlimited
Branch withdrawals	unlimited	unlimited
Cash / Cheque Deposits	unlimited	unlimited
Direct Debits / Credits	unlimited	unlimited
Member Cheque withdrawals	unlimited	unlimited
EFTPOS	unlimited	unlimited
Internet/Phone Banking	unlimited	unlimited
Visa Debit	unlimited	unlimited

NOTES

- ¹ The Monthly Service Fee is waived if your Retirement Account has \$2,000 or more minimum monthly balance.
- ² The Monthly Service Fee is waived for HomeSMART Package users.
- ³ You may be charged by the ATM owner if you use a non-rediATM.
- ⁴ The Monthly Service Fee is waived for Club Classic Memberships.
- ⁵ Eligibility Conditions apply.
- ⁶ No Monthly Service Fee applies if no withdrawals are made during the month. General Fees & Charges may apply to these accounts (refer pages 6-7).

Fee Summary Table

	Savings Account			
	Christmas Club (S45)	Bonus Saver (S26, S27)	Package Bonus (S28) ¹	My Community (S50)
Monthly Service Fee	Nil from 1st Nov to 31st Jan, outside this period \$3 per withdrawal ³	First withdrawal per month free, then \$3 per withdrawal ^{2,3}	Nil	Nil
rediATM	n/a	n/a	n/a	n/a
Non-rediATM withdrawal or balance enquiry ⁴	n/a	n/a	n/a	n/a
Branch withdrawals	✓	✓	\$15 each ³	\$15 each ³
Cash/Cheque Deposits	unlimited	unlimited	\$15 each ³	\$15 each ³
Direct Debits	n/a	n/a	unlimited	unlimited
Direct Credits	unlimited	unlimited	unlimited	unlimited
Member Cheque withdrawals	n/a	n/a	n/a	n/a
EFTPOS	n/a	n/a	n/a	n/a
Internet/ Phone Banking	✓	✓	unlimited	unlimited
Visa Debit	n/a	n/a	n/a	n/a

NOTES

- ¹ Package Bonus Account only available as part of the PersonalSMART and HomeSMART packages.
- ² No Bonus interest is paid if any withdrawal is made in that month.
- ³ Transaction Fees are also applicable to Junior, Student, Apprentice and Club Classic memberships.
- ⁴ You may be charged by the ATM owner if you use a non-rediATM. General fees & charges may apply to these accounts (refer pages 6-7).

General Fees & Charges

Agency withdrawal	\$15 each
All Non-rediATM Transactions Withdrawals and enquiries at non-rediATMs will incur a Direct Charge from the financial institution that owns the ATM. This fee will be immediately charged to your account at the time of transaction by that institution.	
Audit Request	\$60 p/hour (Minimum \$30)
Bank Cheque (NAB endorsed)	\$12 each
BDCU Alliance Bank Counter Cheque	\$10 each
Certificate of Balance	\$30
Club Classic Membership	\$3 per month
Coin Provision to Non-Members (per exchange)	\$15
Copy of a Cheque	\$20
Copy of a Deposit / Withdrawal (per voucher)	\$5
Counter Transaction Statements	\$2.50
Counter Transaction Statements via email/mail	\$3.00
Dormancy (when no transactions made on account for one year or longer)	\$10 p.a.
Pass Books	\$3 each
Performance Guarantee Establishment Fee	\$250
Performance Guarantee Fee Percentage charged quarterly in arrears. Minimum quarterly fee	1.5% p.a. \$50
Redicard Replacement Fee	\$5
Retrieval of Information (BDCU Alliance Bank reserves the right for full cost recovery where archival information is requested)	\$60 p/hour (Minimum \$30)
Security Token Replacement Fee Payable for lost, stolen or damaged tokens	\$20
SMS Alert Fee Usage fee per SMS for all SMS alert services	\$0.25
Special Clearance (of a cheque deposited to your account)	\$20
Stop Payment Member cheque (if presented) Bpay/Direct Entry, BDCU Alliance Bank Counter cheque (lost or stolen)	\$15
SWIFT Payment Inward to BDCU Alliance Bank Outward to other banking institution	\$7.50 \$20
Recall of Funds	\$60 p/hour (Minimum \$30)
Cash/Cheque Delivery or Collection – Per Delivery, By Negotiation	

General Fees & Charges (cont'd)

Deposit Bags - Per packet of 50 bags - \$60

Armaguard Delivery or Collection - Per Delivery, By Negotiation

Visa Fees

Visa Credit Annual Fee (per card)	\$45
Visa Card Overseas Replacement	\$300
Visa Voucher Retrieval	\$60 p/hour (Minimum \$30)
Visa Late Payment Fee	\$25
Visa Card Replacement within Australia	\$10
Charge Back of Visa Transaction	\$25
Emergency Visa Card Replacement within Australia	\$20
Provide Emergency Visa Card or Cash Overseas	USD175
Request for Emergency Visa Card or Cash Overseas Declined or Cancelled	USD50

Visa Foreign Transaction Fee

3% of the Australian dollar value of the transaction for cash withdrawals and purchases made in currencies other than Australian dollars.

International ATM fee	\$5
-----------------------	-----

Exception Fees & Charges

Direct Debit Dishonour	\$20
Dishonoured Cheque	\$20
Default Fee	\$35 ⁵
Loan Default Notice Fee	\$20
Quick Debit Dishonour	\$25
Referral Fee (when account is overdrawn and must be referred for approval)	\$20

Third Party Costs

These include, but are not limited to, solicitors fees, valuers and agents fees, government charges including stamp duty, GST, registration, search, and any other fees we incur. These are passed on at cost.

Government Charges

State and Federal Government taxes and charges may apply to any account held by any member of BDCU Alliance Bank.

Loan Fees and Charges ³

	Establishment/ Additional Advance Fee	Other Fees
Mortgage Secured Loan	\$550 ¹	\$15 monthly loan fee
Easy Access Loan	\$550 ¹	\$80 annual service fee
Quick Start Home Loan, Grandfathered	N/A	\$15 monthly loan fee
Personal Loan Unsecured	\$250	\$5 monthly loan fee
Personal Loan Secured	\$250	\$5 monthly loan fee
Personal Overdraft	\$250	\$80 annual service fee
Temporary Overdraft Term Deposit	\$50 ⁴	Reduction of interest payable on funds withdrawn after 31 days
PersonalSMART Grandfathered	Nil	\$180 annual package fee
HomeSMART Package	Nil ²	\$395 annual package fee
Bridging Loan	\$1,350.00 ¹	\$15 monthly loan fee
BDCU Local Business Solutions - Term Loan	\$800	\$15 monthly loan fee
BDCU Local Business Solutions - Overdraft	\$800	\$200 annual service fee
BDCU Local Business Solutions - Fixed Loan	\$800	\$15 monthly loan fee
BDCU Local Commercial Solutions	On Application	

NOTES

- ¹ Establishment fee (mortgage loans) includes standard mortgage preparation costs if required. Additional solicitors and valuers costs apply for non-standard or multiple properties.
- ² Does not include solicitors and standard valuation fees.
- ³ BDCU employees are credit representatives of Bendigo Bank.
- ⁴ Applies where you require funds from a term deposit prior to maturity and where you are required to give up to 31 days notice.
- ⁵ This fee will not be charged where the bank is notified that all borrowers to the loan are deceased. Fees will continue to be charged where a service is performed.

General Loan Fees

Repayment Recalculation Fee	\$50
Consent to Subdivision Fee	\$150
Discharge of Mortgage Administration Fee Payable to BDCU Alliance Bank on request to discharge Mortgage.	\$350
Fixed Rate Break Fee Formula available on request.	
General Consent Fee Payable to BDCU Alliance Bank for consent to any matter relating to a loan or security other than a matter for which a specific fee is payable.	\$150
Handling Fee	\$35
Bank Guarantee Establishment Fee	\$250
Bank Guarantee Fee Percentage charged quarterly in arrears - minimum quarterly fee is \$50.	1.25%p.a.
Production of Title Deed Payable when BDCU Alliance Bank is asked to produce a Certificate of Title at the Land Titles Office on our members' behalf.	\$150
Rate Lock Fee \$600 + 0.15% of the loan amount	
Redraw Fee Only applies to QuickStart Home Loan. All other loans FREE	\$50
Second Mortgage Consent Fee	\$150
Simple Variation Fee	\$150
Complex Variation Fee	\$300
Default Fee	\$35
Search Processing Fee	\$50 per search
Valuation Fee	On Application
Agent Lodgement Fee	\$125
Building Loan Fee	\$100 Contract Builder \$200 Owner Builder
Guarantee Administration Fee	\$250 per guarantee

Disclosure Documents

To get a full picture of the transaction and savings products available at BDCU Alliance Bank, we encourage you to read the information brochures in the table below. This brochure, along with the following documents, forms the disclosure documentation for each of these listed products. These documents are available at any Advice Centre and online at bdcualliancebank.com.au. You will be provided with these documents before acquiring any of these products and services.

Product	Fact Sheet	Interest Rate Schedule	Terms and conditions
Transaction and Savings accounts	▼	Interest Rates for Savings Accounts & Term Deposits	Operation of Accounts and Access Facilities
Non-cash payment products	▼	Access Facilities	Operation of Accounts and Access Facilities
Term Deposits	▼	Interest Rates for Savings Accounts & Term Deposits	Operation of Accounts and Access Facilities
Visa Debit Card	Included in the Non-cash Payment Products Fact Sheet		Visa Card Conditions of Use & Operation of Accounts and Access Facilities
rediCARD	Included in the Non-cash Payment Products Fact Sheet		rediCard Conditions of Use & Operation of Accounts and Access Facilities

External Costs – These are fees and costs that you may incur during the loan set up process that are charged by external parties that need to be factored into your budget.

Progress Inspection Fee (inclusive of GST) – is payable each time our Valuer inspects building works in order to recommend that we make a progress payment and is debited to the loan account at the time of the inspection.

Lenders Mortgage Insurance (LMI) – Insurance offered by an external provider that enables you to buy a home with less than a 20% deposit. This is a fee (or premium) that is paid to the external provider to insure the lender (the bank) against non-payment or default on your home loan and can generally be added on top of your loan amount. If LMI is applicable, your lender will be able to provide a quote during the application process.

Legal Fees – Fees payable to seek legal advice and representation during the process of buying or selling a house.

Consent or Production Fees – Fees payable to another security provider for the consent and / or production of a security. Production fee of \$150 is payable per document we produce to any Land Titles Office. For example, a lender has the 1st mortgage, and you consent to obtaining a 2nd mortgage on your property.

Registration Fees and Stamp Duty – is payable to any government body for registration and/or stamp duty payable. This is debited to your loan account when we become aware that the registration fees and/or stamp duty must be paid and is payable after that as part of your loan account balance.

Solicitor Fees – Fees that may be charged by solicitors when acting on Bendigo Bank's behalf in preparing security documents and settling your loan.

Solicitor Disbursements – Fees for disbursements that may be payable to solicitors acting for us in preparing the security documents and settling your loan.

Advice Centres

Bowral: 411 Bong Bong Street

Moss Vale: 17 Clarence Street

Mittagong: 2 Queen Street

Goulburn: 175-185 Auburn Street

Opening Hours

Bowral: Monday - Fri 9:00am - 5:00pm

Mittagong: 9:00am - 11:30am
and 12.30pm - 5:00pm.
Closed 11:30am to 12:30pm.
(Please note this is a cashless BDCU Alliance Bank
business centre.)

Moss Vale: Monday to Friday 9:30 am to 4:30 pm.
Closed 1pm to 2pm

Goulburn: Monday - Friday 9:00am - 5:00pm

**For more information call (02) 4860 4000
or visit bdcualliancebank.com.au**

The Legal Stuff

This brochure is correct at 1 March 2021 and all Fees and Charges listed (the 'Described Fees') are subject to change, Contents of the brochure forms part of the Terms and Conditions for all savings accounts, investment accounts, payment services, cheque accounts, overdraft facilities, and other services that are not regulated by the National Credit Code (NCC). This notice does not exclude any representation, warranties or consumer protection provisions that can't be excluded by law.

BDCU Limited ACN 087 649 787 (BDCU) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/ Australian Credit Licence 237879 in the distribution of BDCU Alliance Bank® branded products and services.

BDCU Alliance Bank® is a trade mark of Bendigo Bank.