



Personal
Fees and Charges

1 October 2019

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Fee Summary Table

	Everyday Transaction Accounts		
	Flex (\$88)	My Everyday Account (\$99)	Concession (\$36)
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 \$99 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 Accounts			
	Christmas Club (S45)	Bonus Saver (S26, S27)	Package Bonus (S28) ¹	My Community (S50)
Transaction Fees	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	1.5% p.a.
Percentage charged quarterly in arrears. Minimum quarterly fee	\$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/hr (Minimum \$30)
Security Token Replacement Fee	\$20
Payable for lost, stolen or damaged tokens	
SMS Alert Fee	\$0.25
Usage fee per SMS for all SMS alert services	
Special Clearance	\$20
(of a cheque deposited to your account)	
Stop Payment	\$15
Member cheque (if presented), Bpay/Direct Entry, BDCU Alliance Bank Counter cheque (lost or stolen)	
SWIFT Payment	\$7.50
Inward to BDCU Alliance Bank	\$20
Outward to other banking institution	
Recall of Funds	\$60 p/hour (Minimum \$30)

General Fees & Charges (cont'd)

Cash/Cheque Delivery or Collection – Per Delivery, By Negotiation

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 Charges³

	Establishment/ Additional Advance Fee	Other Fees
Mortgage Secured Loan	\$650 ¹	\$8 monthly loan fee
Easy Access Loan	\$750 ¹	\$80 annual review fee
Quick Start Home Loan	\$650 ¹	\$8 monthly loan fee
Personal Loan Unsecured	\$250	\$8 monthly loan fee
Personal Loan Secured	\$250	\$8 monthly loan fee
Personal Overdraft	\$250	\$80 annual review fee
Temporary Overdraft Term Deposit	\$50 ⁴	Reduction of interest payable on funds withdrawn after 31 days
PersonalSMART Package	Nil	\$180 annual package fee
HomeSMART Package	Nil ²	\$395 annual package fee
Bridging Loan	\$1,350.00 ¹	\$8 monthly loan fee
BDCU Local Business Solutions - Term Loan	Up to \$25,000 – \$350 \$25,000 – \$49,999 – \$500 \$50,000+ – 0.5% of loan amount or \$750 whichever is the greater	\$8 monthly loan fee
BDCU Local Business Solutions - Overdraft	Up to \$25,000 – \$350 \$25,000 – \$49,999 – \$500 \$50,000+ – 0.5% of loan amount or \$750 whichever is the greater	\$200 annual review fee
BDCU Local Business Solutions - Fixed Loan	\$100,000 – \$150,000 – \$750 \$150,000+ – 0.5% of loan amount	\$8 monthly loan fee

General Loan Fees

Break Cost Administration	\$50
Consent to Subdivision Fee	\$150
Discharge of Mortgage Administration Fee Payable to BDCU Alliance Bank on request to discharge Mortgage.	\$300
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.	\$100
Handling Fee	\$35
Performance Guarantee Establishment Fee	\$250
Performance Guarantee Fee Percentage charged quarterly in arrears - minimum quarterly fee is \$50.	1.5%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.	\$100
Rate Lock Fee 0.15% of loan amount or \$600 whichever is higher.	
Redraw Fee Only applies to QuickStart Home Loan.	\$50
Second Mortgage Consent Fee	\$150
Settlement Fee	\$150
Substitution of Security Fee 50% of applicable loan establishment fee, when BDCU Alliance Bank is asked to substitute an existing security with a new security on your loan.	
Switching Fee Between nominated loan types. Equivalent to Establishment Fee applicable to the new loan type.	

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.

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	▼		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

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Advice Centres

Bowral: 411 Bong Bong Street

Moss Vale: 17 Clarence Street

Mittagong: 2 Queen Street

Goulburn: 175-185 Auburn Street

Opening Hours

Mon – Fri 9.00am – 5.00pm

Internet banking pods and childrens play activities available in most Advice Centres.

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

The Legal Stuff

This brochure is correct at 1 October 2019 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 representations, warranties or consumer protection provisions that can't be excluded by law.

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